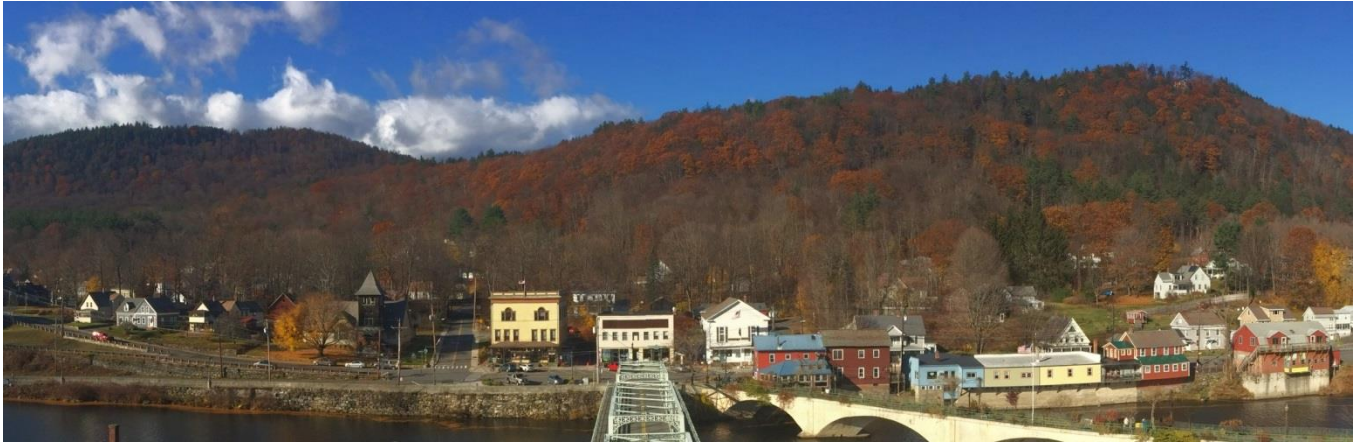


BUCKLAND HOUSING PLAN



2016

Prepared by the Buckland Housing Plan Committee
with assistance from the
Franklin Regional Council of Governments

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1: Introduction

PURPOSE OF THE HOUSING PLAN

The purpose of this housing plan is to identify the housing needs in Buckland and the strategies the Town will use to help meet these needs. The plan provides information on trends in Buckland 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 a public survey, were used to develop the housing goals for Buckland. These goals outline the types of housing desired in the future and where new housing should be targeted. Finally, the plan includes 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 Buckland. 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 Buckland to raise a family? Will people who are employed in Buckland be able to afford to live in town? These are the types of questions this plan has tried to address.

PLANNING PROCESS

In December 2015, the Town of Buckland requested assistance from the Franklin Regional Council of Governments (FRCOG) with creating a housing plan. Funding was awarded through the Massachusetts Department of Housing and Community Development's (DHCD) Local Technical Assistance program. In spring 2016, the Town created a Housing Committee to work with FRCOG staff on the creation of the plan. Committee members included the Town Administrator, Town Moderator, representatives from the Council on Aging, the Shelburne Falls Senior Center, the Greater Shelburne Falls Area Business Association, the Planning Board, and interested residents.

The Housing Committee met five times between May and December, 2016, to discuss and review the draft plan. Meeting agendas and sign-in sheets are included in Appendix A. A public survey was created to gather input from residents on housing needs and strategies, and was available in September and October online through Survey Monkey, and as a hardcopy at the Town Hall, Buckland Library, and the Shelburne Falls Senior Center. A flyer with the survey weblink was also distributed to parents of students at the Buckland Shelburne Elementary School. The survey and results are available in Appendix B.

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A total of 152 people responded to the survey, representing approximately 18% of Buckland households.¹ Roughly 51% of respondents live outside of the village of Shelburne Falls, while 48% live within the village. One percent of respondents own land in town but live elsewhere. Approximately 62% of respondents have lived in their current home for at least 10 years. The survey results may under-represent renter households in town. A total of 15% of survey respondents were renters, while approximately 23% of households in town rent their homes according to the 2010 U.S. Census.

Overall the survey results point to a need for housing that is affordable for seniors and families. Findings from the survey are summarized as follows:

- Respondents who plan to move out of their home in the next five years identified the need to downsize and the need for more affordable housing as the top reasons for moving.
- The types of housing most needed in town according to survey respondents are affordable senior housing, starter homes for first-time homebuyers, an assisted living facility, and affordable apartments.
- Respondents favor housing to be located within the village in existing buildings or on vacant or oversized lots.
- Respondents generally support a number of potential housing strategies, including assisting residents with rehabilitating their homes and accessing housing programs, modifying the zoning bylaw to provide more options for creating accessory apartments, and exploring the adoption of the Community Preservation Act (CPA) to raise money to support the creation of community housing and housing programs in town.

The results of the survey have been incorporated into the plan and the final goals and recommendations.

The planning process concluded with a public comment period in December 2016. Comments received are included in Appendix B. The final plan is available on the Town of Buckland website.

LOCAL, REGIONAL, AND STATE HOUSING CONTEXT

It is useful to review past planning efforts from Buckland to see what housing priorities and needs have remained the same, and what has changed over time. Additionally, housing cannot be planned solely on a local level, but must be analyzed as part of the larger region. Recent

¹ Two survey respondents live on the Shelburne side of Shelburne Falls, and two respondents noted that they own land in town but live in another town.

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regional planning efforts provide useful information on the current state of housing in Franklin County, and broader regional housing goals. Finally, placing local housing efforts in the context of greater statewide goals is useful to see how Buckland can align its policies with these goals while planning for housing that meets the needs of the town.

Buckland Planning Efforts

The *1999 Buckland-Shelburne Master Plan* included a housing chapter, with the following stated goals:

- To provide fair, decent, safe, affordable housing for rental or purchase that meets the needs of Shelburne and Buckland residents.
- To work towards raising the affordable housing stock to 10% of all housing units, consistent with the State goal for every town.
- To provide for residential development that is consistent with the rural and historic character of the community.
- To encourage a mix of housing densities, ownership patterns, prices, and building types to serve diverse households.
- To provide financial assistance to homeowners for state mandates and encourage compliance with Board of Health Code with respect to Title 5, removal of lead paint, etc.

The major housing issues identified in the plan were the removal of lead paint, compliance with the 1995 revisions to Title 5 regulations for septic systems, the State goal for towns to maintain at least 10% of the year-round housing stock as affordable as defined by Chapter 40B, the need for affordable housing options for elders and young families, and the need for the towns and housing authorities to work proactively to create more affordable housing in the area.

Results of a public survey conducted for the plan showed that 67% of Buckland respondents supported the development of first-time homebuyer programs, and 70% supported the development of elderly housing in town. The plan recommended that Buckland work with the Franklin County Regional Housing and Redevelopment Authority to identify a location in the Village District to develop affordable housing units for elders.

In 2004 Buckland completed a *Community Development Plan* that included a housing element. During the planning process, the housing goals of the 1999 Master Plan were reaffirmed. In addition, the 2004 plan identified the following housing issues in Buckland:

- Smaller homes and other housing options are needed for residents who want to remain in Buckland as they become elderly.

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- Buckland has a low availability of vacant apartment rentals. Additional rental housing is needed to serve elderly residents and young families who cannot afford to own their own home.
- Much of the Town's recent residential development has occurred outside of the Village Center, adding to increased municipal costs and environmental impacts associated with such development. By identifying parcels adjacent to existing residential areas, compact development can contribute to maintaining the Town's character.

Many of the housing issues and goals from the 1999 and 2004 plans are still relevant today in Buckland. Several trends have changed that may impact priorities, however. Population growth has slowed and is expected to decline in the future. With development pressure low, the emphasis on raising the town's percentage of affordable units as defined by Chapter 40B to 10% may be less of a priority moving forward, though the development of more affordable units is still a need and a goal. Senior housing needs are even more urgent as the Baby Boomer generation ages. Meanwhile, the need to retain and attract young families has become more evident as school enrollment has dropped significantly in recent years. Finally, while new housing units are still being constructed outside of Shelburne Falls, there have been a number of new units created in the village over the last 15 years, showing a demand for housing in this area of town. Strategies to encourage additional infill and adaptive reuse of structures in the village to help meet the town's housing needs are a key component of this housing plan.

Regional Planning Efforts

Sustainable Franklin County: Franklin County's Regional Plan for Sustainable Development, was completed by the Franklin Regional Council of Governments (FRCOG) along with multiple project partners in 2013 after a multi-year public process. The plan addresses a number of subject areas related to the future of Franklin County including housing. The top housing goals identified during the planning process were:

1. Improve the energy efficiency of housing
2. Improve the quality of existing housing
3. Locate housing near employment and town centers

A major point of the plan is that housing is not just a local issue, but must be addressed regionally. In Franklin County, there are many rural areas without public infrastructure, and with few jobs to support much housing growth. Many of these areas also contain important natural resources that are already preserved, or are considered priorities for preserving. During development of the regional plan, Shelburne Falls was identified as one of the potential growth

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areas for the County, given its role as a business and cultural center and the availability of public infrastructure.

An implementation project stemming from *Sustainable Franklin County* was the development of a regional housing plan. In 2014 the FRCOG completed the *Franklin County Regional Housing Study*, which analyzed affordable housing needs in the region. The study found that Franklin County has a shortage of affordable housing units, and that households with very low to extremely low incomes are most in need of affordable housing. Key findings of the study include the following:

- The need for subsidized senior housing is large and will continue to grow. An estimated 3,696 senior households are eligible for subsidized housing now, but there are only 682 subsidized units in Franklin County set aside for elders and persons with disabilities.
- An important subset of the very low and extremely low income population is female-headed households. Units that are free of lead paint, have multiple bedrooms, and are affordable for the very lowest of income groups are needed for these families.
- A very large proportion of the rental housing (84%) in Franklin County was constructed prior to 1979 and may therefore contain lead paint. Families with children under the age of 6 that have state or federal rental assistance may only use this assistance in lead-free units, making it difficult for them to locate housing, and making it difficult for low income families without vouchers to compete for lead-safe units.
- The homeless population is increasing. The need for additional housing affordable to households at the extremely low income level is critical. Many of the region's homeless are families with children, which means that they need housing with multiple bedrooms.
- There is a shortage of affordable housing for households at the middle income level across all regions in Franklin County. This puts pressure on the lower income groups – particularly on rental housing – because middle income households have the ability to secure housing that is available to the lower incomes levels. Providing market rate housing specifically targeted to this income level will relieve pressure on the housing supply for lower income groups.
- Many middle and moderate income families currently renting cannot make the transition to homeownership due to financial obstacles, such as the lack of down payments or poor credit history, straining the rental housing supply even more.
- Job training, childcare, and education services are also needed to improve wage levels in the region.

Massachusetts Housing Context

In 2013, the State set an ambitious goal to develop 10,000 multi-family (2 or more units) housing units in Massachusetts annually until 2020. This goal is precipitated by the need to

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provide more housing for young people and families, and more affordable options in a state with some of the highest housing costs in the country. The goal is tied closely to economic development and retaining a talented workforce, as many young people leave the state after attending college here.

In 1969, the Massachusetts Legislature passed M.G.L. Chapter 40B, also known as the Comprehensive Permit Law, to promote the creation of affordable housing for low and moderate-income households statewide. The legislation streamlines the development permit process for projects that include at least 20% affordable housing, and establishes the goal of increasing the amount of long-term affordable housing in each community to 10% of the total year-round housing stock. Under Chapter 40B, communities with less than 10% long-term affordable housing may be required to permit new housing developments that create affordable housing, but which do not meet local zoning restrictions, such as density and setback requirements. Communities may also work with a developer to create a “friendly” 40B project that creates affordable housing in a way that is consistent with community character. Currently 0.3% (3 units) of Buckland’s annual housing stock is considered affordable under the definition of Chapter 40B.

Generally, housing is considered affordable when a household pays no more than 30 percent of its gross income on housing costs. The Chapter 40B definition of “affordable housing” is more specific, however. In determining a town’s total number of affordable housing units under Chapter 40B, units must be subsidized and have guaranteed long-term affordability through a deed restriction for households earning at or below 80% of the area median income, and be subject to an Affirmative Fair Housing Marketing Plan (more information on the area median income and affordable housing can be found in the *Housing Market and Affordability* section of this plan).

Affordable housing units can be rental or homeownership units, and can be subsidized in different ways, including tax credits; grants or loans; internal subsidies within a development such as a density bonus that allows a developer to create one or more additional market rate units to subsidize the affordable units; and the use of Community Preservation Act funds by a community. Units that meet the requirements of Chapter 40B are added to the State’s Subsidized Housing Inventory (SHI), which is the official listing of affordable units in a community and determines whether a community is at or below its 10% threshold.

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

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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 response, the Rural Policy Advisory Commission was created by the legislature in 2015. The Commission is tasked with the following: study, review and report on the status of rural communities and residents in the commonwealth; advise the general court and the executive branch of the impact of existing and proposed state laws, policies and regulations on rural communities; advance legislative and policy solutions that address rural needs; advocate to ensure that rural communities receive a fair share of state investment; promote collaboration among rural communities to improve efficiency in delivery of services; and develop and support new leadership in rural communities.² The Commission includes representatives from Franklin County and other Western Massachusetts counties as well as Cape Cod, Nantucket, and Martha's Vineyard.

² <http://www.mass.gov/hed/economic/eohed/dhcd/rural-policy-advisory-commission.html>

2: Housing Needs Assessment

The housing needs assessment will evaluate recent trends in community demographics and housing in Buckland to determine current and projected housing needs in town.

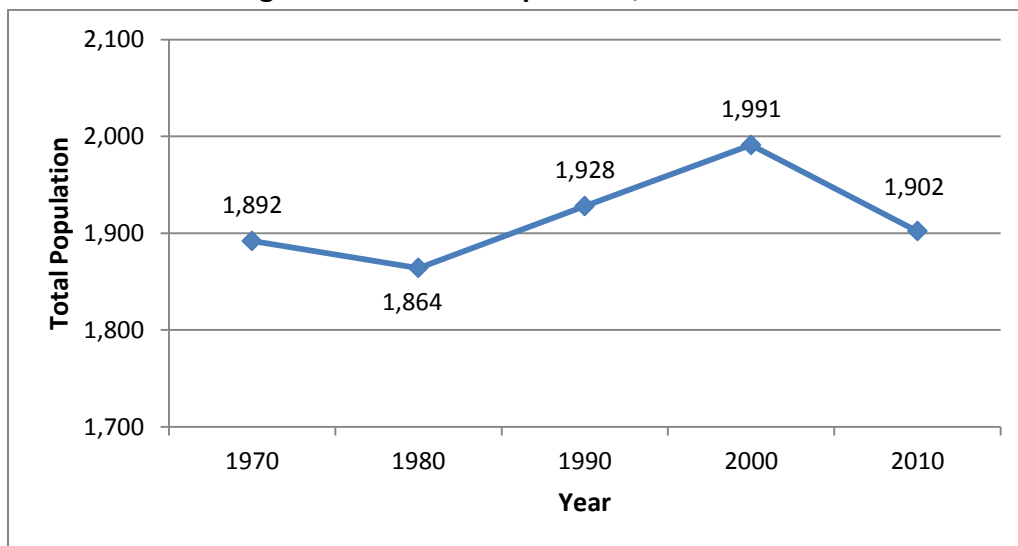
COMMUNITY DEMOGRAPHICS

This section examines the population characteristics that influence housing demand, including population growth, population age distribution, household size and make-up, and disabilities and other special needs. This section also examines the economic health of the community through income and poverty statistics and employment opportunities.

Population

In 2010 Buckland's total population was 1,902 according to the U.S. Census (Figure 1). Between 2000 and 2010, Buckland experienced a -4.5% change in population with a loss of 89 people. This was consistent with other surrounding towns and the County, which also generally experienced small declines in population (Table 1). In the last four decades, Buckland's population has fluctuated, with the greatest increase occurring in the 1980s and 1990s. Overall Buckland has grown less in population since 1970 than surrounding towns and the County.

Figure 1: Buckland Population, 1970 - 2010



Source: U.S. Census

Many factors can influence population changes in a community. Employment opportunities in and near a community is one major factor influencing population. As will be shown later, the

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number of jobs in Buckland has generally declined since 2000. For example, between 2002 and 2008, the Town saw a loss of approximately 155 jobs. In addition to employment, demographic changes impact population growth and decline. Household sizes have become smaller over the last several decades, and families are having fewer children. The availability and affordability of housing also impacts population. As discussed in the next section, Buckland's population is aging. If housing within town is not affordable or suitable for residents as they age, seniors may need to find housing elsewhere. Likewise, if housing is not affordable for young people looking to buy their first house or rent an apartment, they will have to look to other communities. The rise of second vacation homes can also impact population counts, as people who purchase or build houses in town for seasonal use do not get counted as part of the town's population for census purposes.

Table 1: Total Population, 1970 - 2010

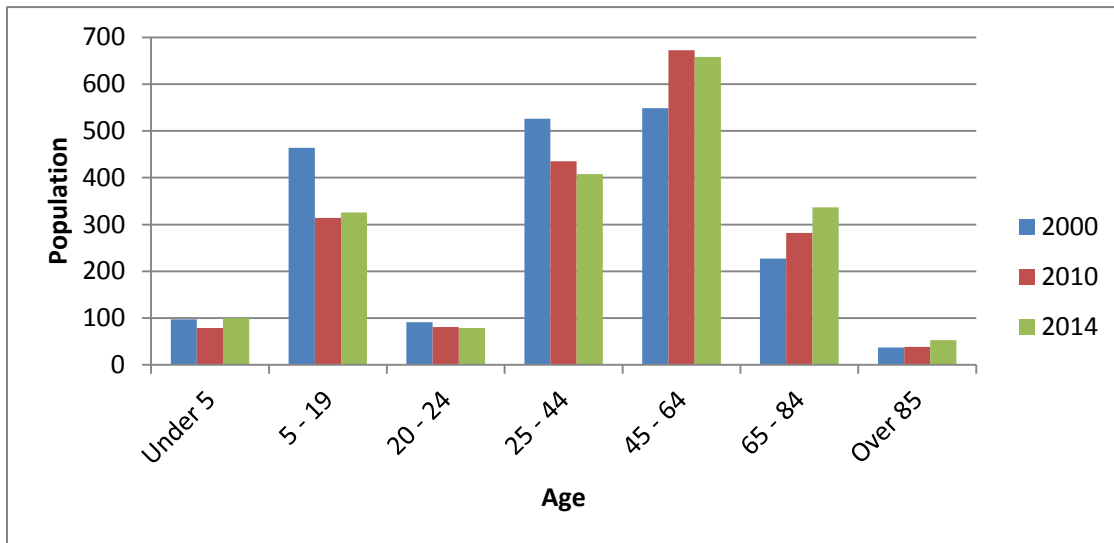
Area	1970	1980	1990	2000	2010	2000-2010 Change		1970-2010 Change	
						Number	%	Number	%
Buckland	1,892	1,864	1,928	1,991	1,902	-89	-4.5%	10	0.5%
Ashfield	1,274	1,458	1,715	1,800	1,737	-63	-3.5%	463	36.3%
Charlemont	897	1,149	1,249	1,358	1,266	-92	-6.8%	369	41.1%
Conway	998	1,213	1,529	1,809	1,897	88	4.9%	899	90.1%
Hawley	224	280	317	336	337	1	0.3%	113	50.4%
Shelburne	1,836	2,002	2,012	2,058	1,893	-165	-8.0%	57	3.1%
Franklin Cty	59,233	64,317	70,092	71,535	71,372	-163	-0.2%	12,139	20.5%
Mass.	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629	198,532	3.1%	858,252	15.1%

Source: U.S. Census.

Population Age

Buckland's population is aging, a trend that is consistent with the county and the state. According to the U.S. Census, between 2000 and 2010, Buckland experienced decreases in the number of residents under the age of 45, and increases in residents age 45 or older (Figure 2). The greatest decline was among residents age 5 through 19, which saw a 32% decrease during this time period. The greatest increases occurred in the 45 to 64 and 65 to 84 age groups. This increase was driven by the aging of the baby boomer generation (born 1946-1964). Figure 2 also displays estimates for 2014, which show a continued decrease in the 25 to 44 age category and increases in the number of residents 65 and older. The number of residents under the age of 20 is estimated to have increased slightly in the last five years, while the number of residents within the 45 to 64 age category has decreased slightly as the baby boomer generation move into the 65 and over age categories.

Figure 2: Buckland Population by Age Group, 2000, 2010, and 2014*



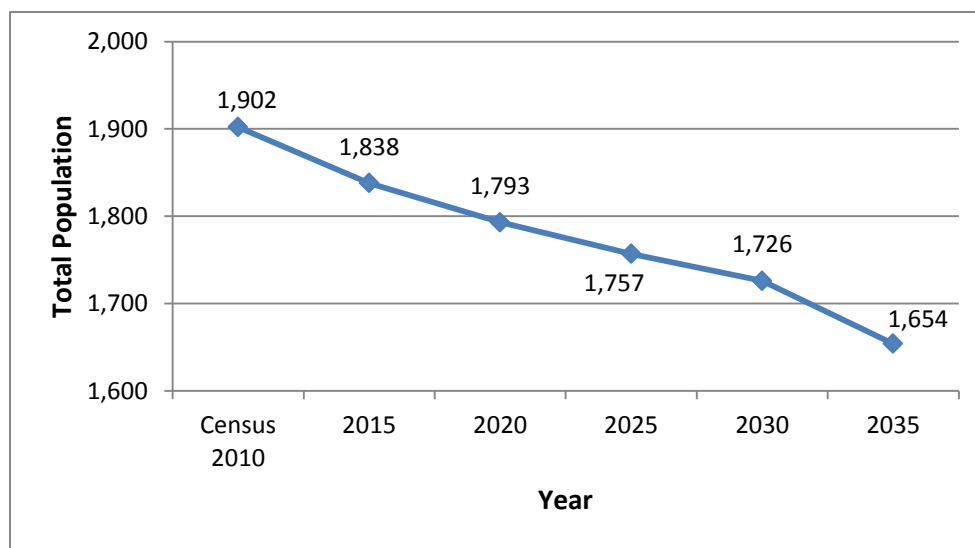
Source: U.S. Census; 2010-2014 American Community Survey five-year estimates.

* 2014 population figure is an estimate.

Population Projections

Population projections for Buckland through 2035 are shown in Figure 3. These projections were developed by the UMass Donahue Institute in 2015. The projections show that Buckland's population could decrease steadily between 2010 and 2035 for a total loss of 248 residents, a decline of 13%. This is a higher rate of decrease than for Franklin County, which is projected to decline by 2% during the same time period.

Figure 3: Buckland Population Projections, 2010 - 2035



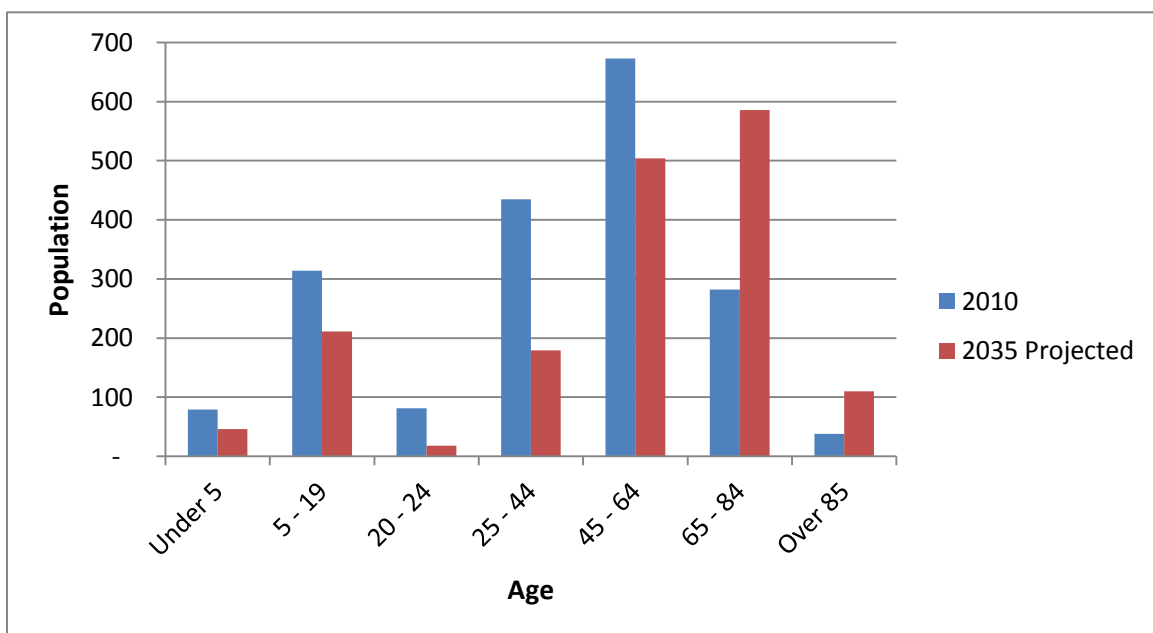
Source: UMass Donahue Institute 2015 Population Projections. March 2015.

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It is important to note that the 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 population growth, including employment opportunities and available infrastructure to support housing growth. One factor that is considered essential for Buckland's long-term sustainability is the buildout of broadband internet service in town. The availability of internet service is recognized as critical to attracting and retaining residents and businesses for all communities, and in particular rural areas like Buckland. Section 3 provides more detail on infrastructure capacity in Buckland, including internet service.

The projected age make-up of the Buckland population in 2035, compared to 2010, is shown in Figure 4. The UMass Donahue population projections for Buckland forecast that the largest decline in population will occur in the 20 to 24 age group (78% decline) and in the 25 to 44 age group (59% decline). The largest population growth is projected to occur among residents ages 65 to 84 (108% growth) and age 85 and over (189% growth). Much of this senior population growth will be driven by the aging of the baby boom generation. Franklin County's population is also expected to age over this timeframe, changing from a population with approximately 15% of residents age 65 and over in 2010, to a population in 2035 with roughly 35% of residents age 65 and over. Buckland's population is projected to be considerably older than the County's by 2035. It is projected that 42% of Buckland's population will be over the age of 65 by 2035, compared to 17% in 2010. As the number of older residents in Buckland grows, it will be important to have housing that accommodates their needs.

Figure 4: Buckland Population Projections by Age Group, 2010 and 2035



Source: UMass Donahue Institute 2015 Population Projections. March 2015.

Households

A household is generally defined as an individual or group of people living in one housing unit, whether related or not. Household composition and growth greatly impacts housing demand, since each household occupies one housing unit. In 2010, Buckland had 823 households (2010 U.S. Census). This is an increase of 51 households (7%) since 2000. The increase in the number of households despite a decrease in population over the same time period reflects societal shifts that influence average household size. Nationally, average household size is declining, and this trend is mirrored in Buckland. The average household size in Buckland declined an estimated 11% between 1990 and 2010, decreasing from 2.59 to 2.30 persons per household. Buckland's average household size is comparable to Franklin County's (2.29), and smaller than the State and national averages (2.48 and 2.58, respectively).

Roughly 40% of households in Buckland are family households with no children at home, representing the largest household type in town (Table 2). This group includes empty nesters, married couples with no children, parents living with adult children, and other living situations where two or more adults are related. Single-person households are the next largest household type, comprising 28% of households in Buckland.

Major shifts in household composition since 2000 include a 26% decrease in families with children, and a 37% increase in one-person households, many of whom are over the age of 65. Families with no children at home, as well as non-family households, such as roommate situations or non-married couples living together, also increased during this time period. This generally mirrors changes in the population by age, and shows an overall aging of the population.

Table 2: Buckland Household Types, 2000 and 2010

Household Type	2000		2010		2000 - 2010 Change	
	Number	Percent	Number	Percent	Number	Percent
Total Households	772	100%	823	100%	51	7%
Households with children	276	36%	206	25%	-70	-25%
Households with individuals 65 years and over	188	24%	243	30%	55	29%
Family Households, no children at home	287	37%	326	40%	39	14%
Family Households with children	256	33%	189	23%	-67	-26%
Male householder, no spouse present	23	3%	23	3%	0	0%
Female householder, no spouse present	55	7%	45	5%	-10	-18%
One-person Household	168	22%	230	28%	62	37%
65 years and over	63	8%	91	11%	28	44%
Non-family household with more than 1 person	61	8%	78	9%	17	28%

Source: 2000 and 2010 U.S. Census.

Household Projections through 2035

The UMass Donahue Institute population projections estimate a decrease of 248 people in Buckland between 2010 and 2035. Assuming an average household size of 2.30 people per household in 2010, this translates to a loss of 108 households. However, if household size continues to decrease, the loss in households, and the number of housing units needed to accommodate them, may be less. While it appears that new housing construction may not be needed to accommodate Buckland's future housing demand, the existing housing stock in town may not meet the current and future demand without modifications. Larger single family homes could be modified to include accessory, or "in-law," apartments. Existing multi-family housing may need upgrades to be more accessible for seniors, or more attractive to renters. These and other strategies are discussed in more detail in the Housing Strategies Section.

Race and Ethnicity

The majority of Buckland's population is white (96%), a higher percentage than the County's population, which is 92% white.³ Just over 1% of residents identify themselves as being two or more races, and just over 1% identify themselves as Hispanic or Latino.

³ 2010 U.S. Census.

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Income and Poverty

In 2014 Buckland had an estimated median household income of \$52,356, which was lower than the County median and most surrounding towns (Table 3). In the same year, the estimated median family income in Buckland was \$71,711, which was slightly higher than the County median but still lower than many surrounding towns. The difference between the two data sets 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 Plan primarily uses household incomes for its analysis, instead of family incomes, because of the more inclusive nature of the household data.

Table 3: Household and Family Median Incomes and Residents Living Below Poverty

Area	Median Household Income	Median Family Income	Percent Below Poverty
Buckland	\$52,356	\$71,711	9.4%
Ashfield	\$71,364	\$83,300	7.7%
Charlemont	\$49,000	\$56,875	13.1%
Conway	\$79,286	\$97,262	4.7%
Hawley	\$68,000	\$76,500	11.7%
Shelburne	\$54,167	\$78,571	8.3%
Franklin County	\$54,072	\$68,965	11.9%
Massachusetts	\$67,846	\$86,132	11.6%

Source: 2010-2014 American Community Survey five-year estimates.

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 2016, the poverty income guidelines set by the U.S. Department of Health and Human Services stands at \$11,880 for a one-person family, \$16,020 for a family of two people, \$20,160 for a family of three, and \$24,300 for a family of four. According to the 2010-2014 American Community Survey, Buckland has a lower poverty rate (9.4%) than Franklin County as a whole (11.9%). Poverty in Buckland is most prevalent among children age 18 and under (13%). Among families, poverty is highest for families with children (15%) and in particular single-parent families headed by a woman (24%).

Residents with Disabilities

The U.S. Census 2014 American Community Survey provides estimates on the prevalence of disabilities. As with most Census data, information on disabilities is self-reported by Census

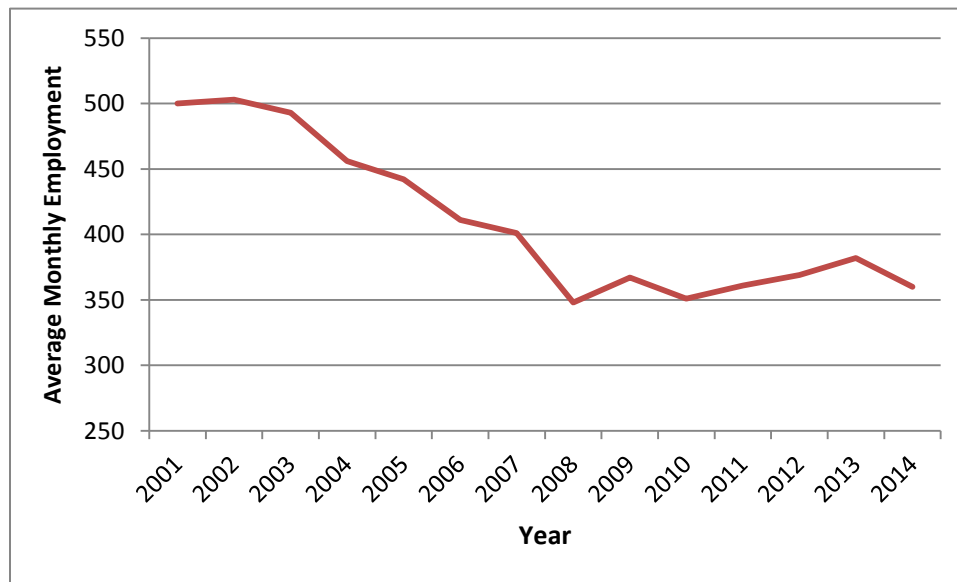
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survey respondents. Data on disabilities excludes people living in institutionalized settings, such as group homes or nursing homes. Overall, an estimated 11% of Buckland's population has a disability of some type. Among the senior population age 65 and over, 28% are estimated to have a disability. Roughly 4% of the total population has an ambulatory disability, and an estimated 4% of the population has a self-care disability. About 5% of the population has a disability that keeps them from being able to live independently. As the population ages, it is expected that more housing in Buckland will need to be accessible for individuals with disabilities. In addition, assisted living options and housing options that allow for relatives to live with aging family members will be needed.

Employment and Wages

The availability of jobs can greatly impact housing needs and demand in a community. When new or existing employers expand within town or in neighboring communities, the demand for new housing can increase due to an influx of new workers. When jobs leave a community, workers may leave with them, resulting in vacant housing units and a low demand for new housing. Historically Buckland's local economy was centered around agriculture and manufacturing. The Lamson and Goodnow cutlery company, founded in 1837, was a major employer in Buckland for over 150 years, and was largely responsible for the establishment of the village of Shelburne Falls. In 2015 the company sold its buildings in Buckland and moved its manufacturing business to Westfield. Also in 2015, Mayhew Steel closed its Buckland manufacturing business to consolidate operations in Turners Falls. Figure 5 displays the annual average number of jobs provided by employers located in Buckland. Between 2001 and 2008, the Town experienced a loss of 152 jobs, a 30% decline. Since then the number of jobs has fluctuated but remained relatively stable.

Figure 5: Average Annual Number of Jobs in Buckland, 2001 - 2014



Source: MA Executive Office of Labor and Workforce Development ES-202 Employment and Wages data.

Although Buckland has seen a loss in employment within its borders, the town retains a high quality of life that is attractive to people who can work from home or travel to jobs in nearby communities. The average travel time to work for Buckland residents in 2014 was 29 minutes, suggesting that many residents drive to employment centers such as Greenfield, Deerfield, Amherst, and Northampton for work. In addition, an estimated 5% of Buckland residents worked from home in 2014.⁴

It is estimated that roughly 35% of Buckland workers are employed in education services or the health care and social assistance industries (Table 4). In Franklin County these sectors have an average annual wage of \$41,660 and \$34,204, respectively. Approximately 11% of Buckland workers are employed in manufacturing, and 11% are employed in the arts, entertainment, and recreation, and accommodation and food services industries. The average annual wage for manufacturing jobs is \$49,481, while wages in arts, entertainment, and recreation and accommodation and food services are \$17,050 and \$15,016, respectively. The types of wages residents earn greatly impacts what they can afford for housing. The *Housing Affordability* section goes into a more detailed comparison of wages and housing costs in town.

⁴ 2010-2014 American Community Survey five-year estimates.

Table 4: Average Annual Wages for Industry Sectors in which Buckland Residents are Employed

Industry	Number of Buckland Workers Employed	Percent of Buckland Workers	Franklin County Average Annual Wage
Educational services; Health care & social assistance	354	35%	\$41,660; \$34,204
Manufacturing	113	11%	\$49,481
Arts, entertainment, & recreation; Accommodation & food services	111	11%	\$17,050; \$15,016
Professional, scientific, & management; Admin. & waste management services	84	8%	\$57,928; \$30,971
Construction	82	8%	\$52,349
Other services, except public administration	80	8%	\$23,046
Retail trade	58	6%	\$27,321
Public administration	44	4%	\$38,479
Transportation & warehousing; Utilities	29	3%	\$37,749; \$71,640
Information	26	3%	\$49,742
Wholesale trade	17	2%	\$47,969
Finance & insurance; Real estate & rental & leasing	14	1%	\$54,434; \$35,612
Agriculture, forestry, fishing & hunting; Mining	9	1%	\$30,189; n.d.
Total*	1,021	100%	\$38,636

* Total civilian employed population 16 years and over; Total average annual wage is for all industries in Franklin County.

Source: 2010-2014 American Community Survey five-year estimates; MA Executive Office of Labor and Workforce Development ES-202 Employment and Wages data.

HOUSING CHARACTERISTICS

As of the 2010 U.S. Census, there were a total of 888 housing units in Buckland. This section will provide information on the characteristics of Buckland's housing units, and changes and trends over the past several decades in the town's housing stock.

Total Housing Units

Since 1990, the number of housing units in Buckland has increased by 102 units, a change of 13% (Table 5). Housing units increased by roughly the same rate in the 1990s and the 2000s. Information on building permits presented later in this plan shows a significant slow-down in

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new housing unit production beginning in 2006. Overall Buckland saw similar rates of new housing unit production as surrounding towns and the County and State during the last two decades.

Table 5: Total Housing Units, 1990, 2000, and 2010

Area	Total Housing Units			Percent Change		
	1990	2000	2010	1990-2000	2000-2010	1990-2010
Buckland	786	839	888	7%	6%	13%
Ashfield	768	821	877	7%	7%	14%
Charlemont	601	628	681	4%	8%	13%
Conway	615	749	830	22%	11%	35%
Hawley	185	192	198	4%	3%	7%
Shelburne	855	886	931	4%	5%	9%
Franklin County	30,394	31,939	33,758	5%	6%	11%
Massachusetts	2,472,711	2,621,989	2,808,254	6%	7%	14%

Source: 1990, 2000, and 2010 U.S. Census.

Owner and Renter Occupied Housing Units

Out of the 888 total housing units in Buckland, 823, or 93%, are occupied.⁵ Of the occupied units, approximately 77% are owner-occupied, and 23% are renter-occupied (Table 6). Buckland has a lower percentage of renter-occupied housing than the County, but a higher percentage than surrounding towns, with the exception of Shelburne and Charlemont.

Table 6: Occupied Housing Units and Tenancy, 2010

Area	Occupied Housing Units	Owner-Occupied Units	% Owner-Occupied	Renter-Occupied Units	% Renter-Occupied
Buckland	823	632	77%	191	23%
Ashfield	760	615	81%	145	19%
Charlemont	561	410	73%	151	27%
Conway	770	684	89%	86	11%
Hawley	128	116	91%	12	9%
Shelburne	849	538	63%	311	37%
Franklin County	30,462	20,987	69%	9,475	31%

Source: 2010 U.S. Census.

⁵ A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of the census.

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Over the last two decades, Buckland has experienced a greater increase in owner-occupied housing units than renter-occupied units (Table 7). Approximately 67 new owner-occupied housing units were created between 1990 and 2010, while 12 new rental units were created during the same period. In addition, the number of vacant housing units increased by 23, a 55% increase.

Table 7: Buckland Housing Tenancy Change, 1990 - 2010

Tenancy	1990	2000	2010	1990-2010 Change in Units	1990-2010 % Change
Owner-Occupied	565	599	632	67	12%
Renter-Occupied	179	173	191	12	7%
Vacant	42	67	65	23	55%

Source: 1990, 2000, and 2010 U.S. Census.

Housing Vacancy

As can be seen in Table 7 above, the number of vacant housing units has increased at a higher rate (55%) than housing units overall since 1990.⁶ This may be partly due to an aging housing stock, where some older homes with deferred maintenance become uninhabitable over time. It may also be due to an increase in second homes and seasonal rental homes, which are counted as vacant according to the U.S. Census. In 2010, 34% of vacant units in Buckland, or 22 units, were classified as housing units for seasonal, recreational, or occasional use. Many towns in Franklin County had similar or higher percentages of seasonal housing units. The trend may be increasing, however, due to sites like AirBnB that make it easy to rent out a house or room in a home for a short-to-mid-term stay. The number of these short-term rentals in Buckland may vary from week to week or seasonally. A July 15, 2016 search on the AirBnB website showed approximately 20 rentals available in Buckland, ranging from rooms in a home to full house rentals.

Vacancy rates help show what the demand for housing is in a town and region. A healthy housing market is generally considered to have vacancy rates between 2 to 3 percent for owner-occupied homes and 4 to 5 percent for rental properties. Table 8 shows 2014 estimated vacancy rates for Buckland, surrounding towns, and Franklin County.

⁶ A housing unit is vacant if no one is living in it at the time of the census, unless its occupants are only temporarily absent. Units temporarily occupied at the time of the census by people who have a usual residence elsewhere are also classified as vacant.

Table 8: 2014 Estimated Homeowner and Rental Vacancy Rates

Area	Homeowner Vacancy Rate	Rental Vacancy Rate
Buckland	3.4	0.0
Ashfield	0.0	8.7
Charlemont	0.0	10.2
Conway	1.1	13.2
Hawley	3.4	10.0
Shelburne	0.9	3.7
Franklin County	2.0	4.3

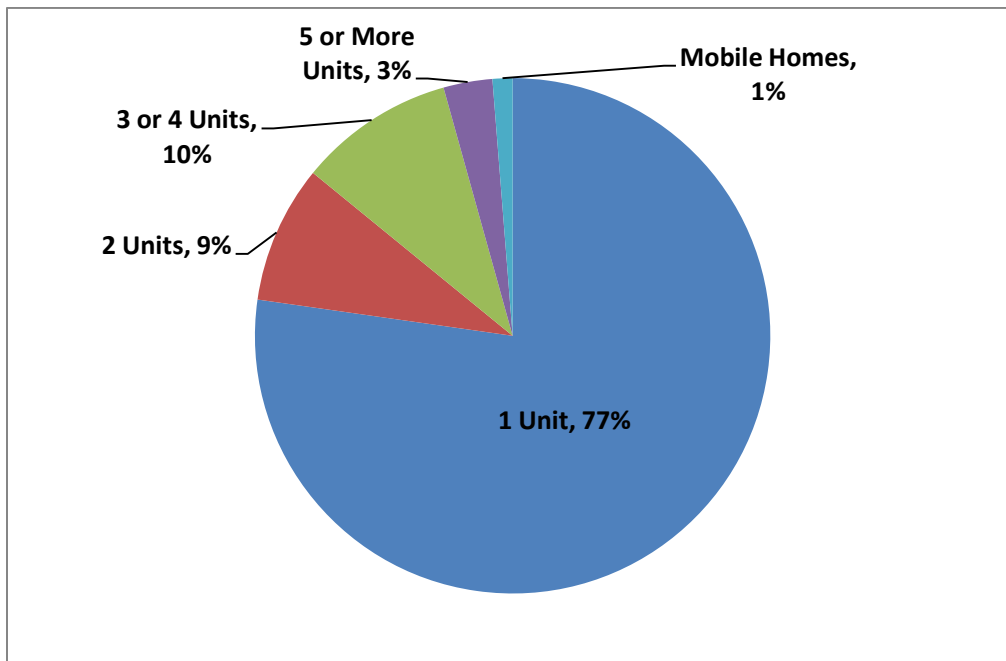
Source: 2010-2014 American Community Survey five-year estimates.

Homeowner vacancy rates are low for most of the communities presented; Buckland's rate of 3.4, though, falls within a normal range. Rental vacancy rates vary from town to town, with several communities experiencing high rates of vacancy. Buckland, however, has a very low estimated vacancy rate of 0.0. Neighboring Shelburne also has a relatively low rental vacancy rate of 3.7. Overall, the low levels of homeownership vacancy in the region suggest that residents may have difficulty finding suitable housing and that the price of housing may be high due to the lack of supply. In Buckland, the rental housing market also appears to be very tight, which may drive rental prices up in town. An increase in property owners renting out rooms and homes for short-term vacation rentals instead of for monthly tenants could contribute to the tight rental market in Buckland, as some of these spaces otherwise might have been rented to monthly or yearly tenants.

Housing Type

The majority of housing in Buckland is single-family homes (Figure 6). An estimated 77% of housing units are single-family, 10% are within 3 or 4 unit structures, 9% are two-family homes, 3% are within structures with 5 or more units, and 1% are mobile homes. Compared to the County, Buckland has a higher percent of single family homes (Table 9). Buckland generally has a higher percent of two-family and multi-family homes than neighboring towns, however.

Figure 6: Buckland Housing Types – Units in Structure



Source: 2010-2014 American Community Survey five-year estimates.

Table 9: Units in Structure, Buckland and Surrounding Towns

Area	1 Unit	2 Units	3 or 4 Units	5 or More Units	Mobile Homes
Buckland	77%	9%	10%	3%	1%
Ashfield	87%	5%	2%	4%	2%
Charlemont	76%	6%	5%	6%	7%
Conway	92%	4%	1%	0%	2%
Hawley	88%	3%	0%	0%	8%
Shelburne	64%	16%	7%	12%	1%
Franklin County	69%	10%	7%	11%	3%

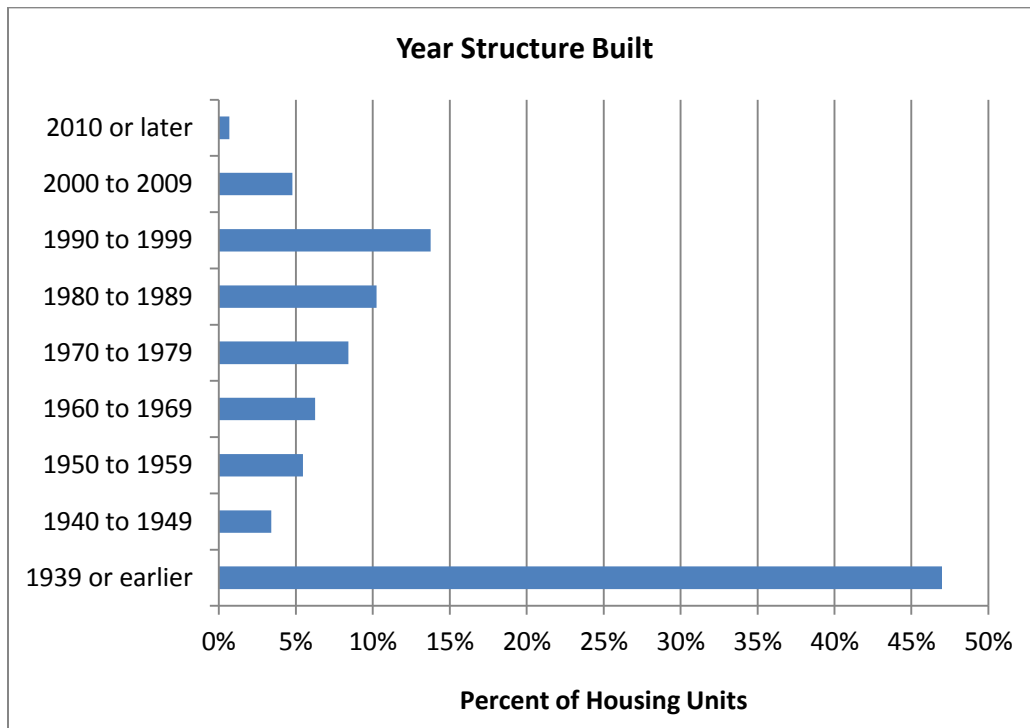
Source: 2010-2014 American Community Survey five-year estimates.

Since 2000, the majority of building permits for new housing units in Buckland have been for single-family homes. A total of six multi-family housing units have been permitted between 2000 and 2015, compared to 43 single-family permits. There are various factors that influence the type of housing that is constructed in a community, including what the market will support, as well as local land use regulations. A review of Buckland’s Zoning Bylaw and how it impacts housing is included in the *Development Conditions and Constraints* section.

Housing Age

Roughly 47% of Buckland's housing stock was built prior to 1940 (Figure 7). An older housing stock is not uncommon in the region. In Buckland, the decades with the most amount of new construction since 1939 were the 1980s and 1990s, when approximately a quarter of the town's housing units were constructed.

Figure 7: Age of Housing in Buckland



Source: 2010-2014 American Community Survey five-year estimates.

Older housing stock can be both an asset and a challenge for a community. Older homes contribute to the historic character of villages and neighborhoods. They often were built solidly with high quality materials. Many older homes were sited to take advantage of the sun to maximize daytime interior lighting, requiring less electricity use during the day and warming the home in the winter. Some older homes are large, which allows for opportunities to develop accessory apartments or conversion to multiple units. 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.

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However, many older homes are not well insulated, and may have a host of other health and code related issues, such as lead paint, asbestos, old electrical wiring, and more. If an older home has not been well maintained over the years, the task of bringing it up to code can be daunting and expensive. Additionally these houses may be less accessible for disabled or elderly residents. Buckland has participated in a housing rehabilitation program administered through the Franklin County Regional Housing and Redevelopment Authority and funded by Community Development Block Grants. The program provides a no-interest deferred payment loan to income-eligible homeowners to address building code issues, improve energy efficiency, and for accessibility modifications. The program has been popular with Buckland homeowners, and there is currently a waitlist for the program in town.

As noted above, one potential issue with older homes is exposure to lead paint. Before 1950, and even until the late 1970s in some places, the use of lead paint was widespread. For example, it is estimated that between 1960 and 1977, lead-based paints were still used in 24% of homes nationwide. It is estimated that 69% of homes built between 1940 and 1959, and 87% of homes built prior to 1940, contain lead-based paint (American Healthy Homes Survey: Lead and Arsenic Findings. April 2011). Exposure to lead paint can contribute to developmental disabilities and other health problems in young children.

The Massachusetts lead regulation (105 CMR 460.050) requires that all children be tested for blood lead levels between the ages of 9 and 12 months, and again at ages 2 and 3. Since 2001, the Massachusetts Department of Public Health (DPH) statistics reported three incidences of elevated blood lead levels in children living in Buckland or Shelburne.⁷ Since 2013, the DPH has reported incidences of blood lead levels in children at lower levels than what was previously considered “elevated,” due to a revision of CDC guidelines in 2012 that lowered the threshold for blood lead level concern. For 2013 and 2014, a total of 16 children in Buckland and Shelburne reported lead levels within the lower limits. Anywhere from 40-75% of children within the ages of 9 months to 4 years old are screened for blood lead levels each year, so that the actual number of incidences could be higher.

Parents are often unaware of lead hazards in their own homes. As lead paint deteriorates, peels, chips, or is removed through home renovations, house dust and surrounding soil may become contaminated. Children are at a greater risk than adults because their bodies are developing. During normal and frequent playing or hand-to-mouth activity, children may swallow or inhale dust from their hands, toys, food or other objects. Just a small amount of lead

⁷ Children who live within the Shelburne Falls zip code are reported under the Town of Shelburne, even if they live in Buckland. It is therefore not possible to determine whether the incidences of elevated blood lead levels occurred in Buckland or Shelburne.

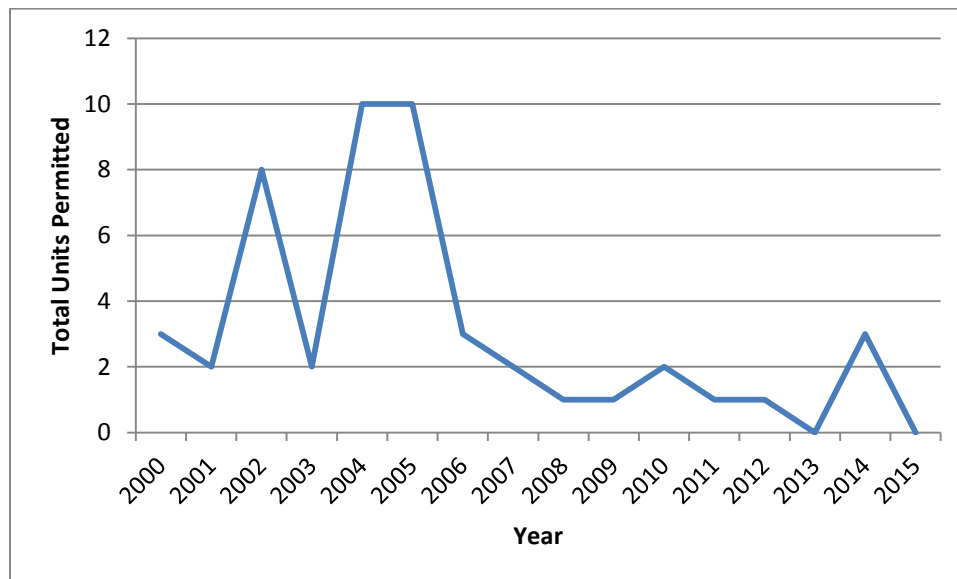
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can be extremely harmful, and the health effects are generally lifelong and irreversible. Roughly 71% of Buckland's housing was built prior to the 1978 federal ban on the use of lead paint. This is a particularly important issue for affordable rental housing. Families with Housing Choice Vouchers cannot rent an apartment that contains lead paint, and have reported difficulty in locating units that are lead paint compliant. Children in families with low incomes that do not have vouchers are at even higher risk for lead poisoning, because apartments in older buildings with lead paint are often the only housing their parents can afford.

New Housing Development

A total of 49 building permits were issued in Buckland for new housing units between 2000 and 2015 (Figure 8). The number of permits issued per year has fluctuated from a low of zero to a high of 10 in 2004 and 2005. Most of the permits are for single family homes, though six units are within multi-family structures. Overall, building permit activity has declined since 2008, reflecting the economic recession and slowdown in the housing market nationwide during this time period.

Figure 8: Building Permits Issued for New Housing Units in Buckland



Source: U.S. Census building permit data; Franklin County Cooperative Inspection Program.

Roughly half of the new units created were located within the village of Shelburne Falls (on the Buckland side) or just outside of the village. The other half were spread out along existing roads in town. While many of the permits are for new single family homes, nine building permits were issued to convert an existing building into a housing unit, either by converting a single family home to a two family home (four permits), adding an apartment to a garage or barn (three

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permits), or converting commercial space to apartments (two permits). Almost all of these conversions took place in the village, showing a trend for housing infill through the creative modification of the existing building stock.

HOUSING MARKET AND AFFORDABILITY

Home Sales

Table 10 summarizes home sales in Buckland between 2004 and 2014. The number of sales and the median sales price fluctuated from year to year during this time period. In general, the number of single family home sales has declined slightly overall, with a significant slowdown in 2008, 2011, and 2012. Median single family home sale prices hit a low in 2009 at \$175,000, but have since increased, with a high of \$245,000 in 2013 (Figure 9). During this time period, three condominiums were also sold in Buckland, one in 2006 for \$195,000, and two in 2007 for \$185,000 and \$180,000. These were part of a new condominium development in the village. Two sales of mobile homes occurred in 2004 and 2006 for \$92,400 and \$120,000, respectively. More recent sales data for 2015 and 2016 shows an increase in the number of sales, as 16 homes were sold during both years, with a drop in median sales prices to \$192,000 and \$205,000, respectively.⁸ Overall Buckland has higher median sales prices than the County. The median sales price of a single family home in Franklin County was \$185,000 in both 2013 and 2014.

⁸ 2016 MLS Property Information Network, Inc.

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Table 10: Number of Sales and Median Sales Price in Buckland

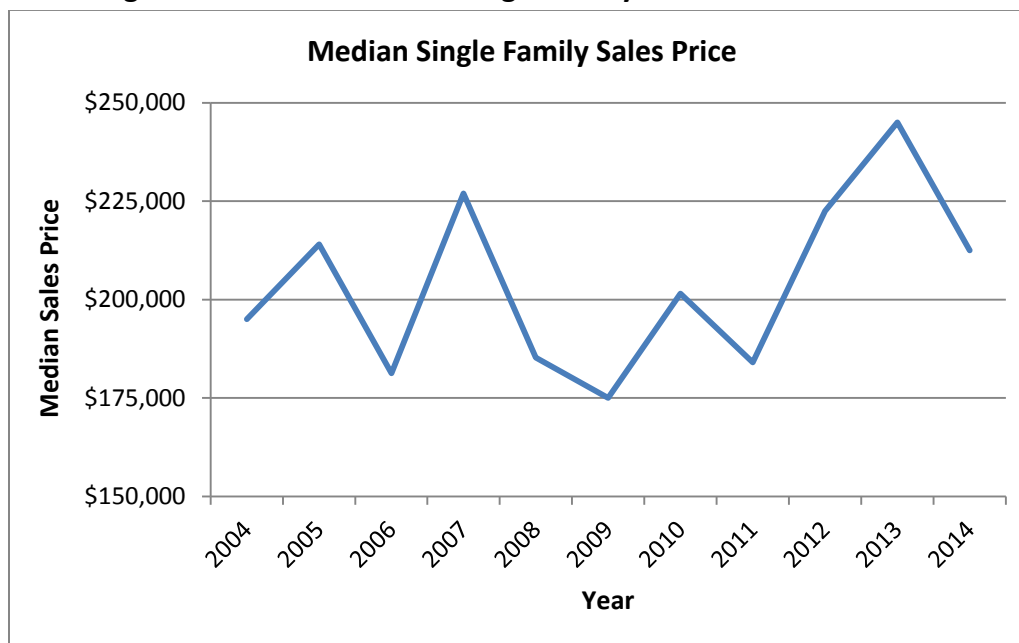
Year	Single Family Homes		Two & Three Family Homes	
	# of Sales	Median Sales Price	# of Sales	Median Sales Price
2004	17	\$195,000	2	\$205,000
2005	20	\$214,000	2	\$207,500
2006	12	\$181,250	2	\$157,500
2007	11	\$227,000	0	\$0
2008	8	\$185,238	1	\$175,000
2009	13	\$175,000	0	\$0
2010	12	\$201,500	0	\$0
2011	9	\$184,000	0	\$0
2012	4	\$222,500	1	\$383,200
2013	11	\$245,000	0	\$0
2014	12	\$212,500	0	\$0
2015	16	\$192,000	ND	ND
2016*	16	\$205,000	ND	ND
Total	161		8	

* 2016 sales information from January 1, 2016 through November 28, 2016.

Source: Massachusetts Department of Revenue Division of Local Services LA-3 Real Estate Sales.

<https://dls.gateway.dor.state.ma.us/gateway/Public/WebForms/LA3/LA3Search.aspx>; MLS Property Information Network, Inc.

Figure 9: Buckland Median Single Family Sales Price 2004 - 2014



Source: Massachusetts Department of Revenue Division of Local Services LA-3 Real Estate Sales.

<https://dls.gateway.dor.state.ma.us/gateway/Public/WebForms/LA3/LA3Search.aspx>.

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Between January 1, 2016 and November 28, 2016, there were a total of 19 homes listed for sale in Buckland. One home was listed for under \$150,000, four homes were listed within the range of \$150,000 - \$199,999, five homes were within the range of \$200,000 - \$249,999, five homes were within the \$250,000 - \$299,999 range, and four homes were listed at prices over \$350,000.⁹ The lack of supply may be one reason for higher home prices in general compared to the County.

Rents

According to input from a local real estate agent, average rents in Buckland and the village of Shelburne Falls typically fall within the range of \$750 - \$1,000 a month, depending on the number of bedrooms and the condition of the housing unit.¹⁰ The majority of renters in Buckland who responded to the 2016 Housing Survey pay between \$875 and \$1,500 a month for rent, including the cost of utilities. Very low rental vacancy rates and anecdotal evidence suggests there are a lack of rental units in town, and that there is also demand for more high-quality rentals that might appeal to young professionals or retirees.

Housing Costs

The U.S. Census collects information on monthly housing costs for owner-occupied housing units and for renter-occupied housing units. Owner-occupied units are broken down into those with mortgages and those without mortgages. Housing costs for homes with a mortgage include the mortgage payments, real estate taxes, mortgage insurance, utilities, and any condo or homeowner association fees. In 2014, Buckland's estimated median monthly housing cost for homes with a mortgage was \$1,483. This is lower than the county median of \$1,551, and lower than estimated monthly costs in neighboring communities (Table 11). The median monthly housing cost for owner-occupied units without a mortgage was \$591, which is slightly higher than the county median and is about average compared to surrounding communities.

Gross monthly rent for renter-occupied housing units includes both the rent and estimated monthly cost of utilities. Buckland's estimated monthly housing costs for renters in 2014 was \$867, which was higher than the county median of \$836, but lower than some of the surrounding communities. It is important to note that these figures do not take into account the size of the apartment or number of bedrooms. Some towns may have smaller rental units, and therefore have lower monthly costs, and vice versa.

⁹ 2016 MLS Property Information Network, Inc.

¹⁰ FRCOG staff communication with Coldwell Banker Upton-Massamont real estate agent, November 28, 2016.

Table 11: Estimated Monthly Housing Costs in Buckland and Surrounding Towns

Area	Estimated Median Monthly Housing Costs		
	Owner-Occupied with Mortgage	Owner-Occupied, no Mortgage	Renter-Occupied Gross Rent
Buckland	\$1,483	\$591	\$867
Ashfield	\$1,577	\$639	\$900
Charlemont	\$1,625	\$566	\$793
Conway	\$2,044	\$698	\$1,054
Hawley	\$1,529	\$557	\$871
Shelburne	\$1,524	\$640	\$805
Franklin County	\$1,551	\$584	\$836

Source: 2010-2014 American Community Survey five-year estimates.

A major housing expenditure for many homeowners is their property tax. Over the last ten years, the single family property tax bills in Buckland increased an average of 2.8% each year (Table 12). Overall, between Fiscal Year (FY) 2007 and FY 2016, the average property tax bill for a single-family home in Buckland increased by 28%, which is much higher than the increase in the cost of living in the northeast during the same time period of roughly 16%.¹¹ Tax increases can place a great burden on residents with limited and fixed incomes, and can leave them with little money for necessary home repairs and maintenance. As the State continues to cut its budget for municipal services, Town officials are keenly aware of being in a dilemma with respect to the welfare of its residents, forced to choose between raising taxes to pay for capital improvements and municipal services, or cutting services or delaying needed capital improvements in an effort to maintain housing affordability. In 2017, Buckland's residential tax rate will increase from 16.90 to 18.05, the largest increase the tax rate in the last ten years.

¹¹ U.S. Department of Labor, Bureau of Labor Statistics Consumer Price Index, Northeast Region.
https://www.bls.gov/regions/mid-atlantic/news-release/consumerpriceindex_northeast.htm.

Table 12: Buckland Residential Taxes, 2007 - 2016

FY	Average Single Family Value	Average Single Family Tax Bill	Residential Tax Rate
2007	212,227	2,761	13.01
2008	213,640	2,846	13.32
2009	214,651	2,975	13.86
2010	218,605	3,012	13.78
2011	218,061	3,077	14.11
2012	211,638	3,090	14.60
2013	211,697	3,150	14.88
2014	207,869	3,272	15.74
2015	208,318	3,500	16.80
2016	208,321	3,521	16.90
Average Annual % Change 2007 - 2016	-0.2%	2.8%	3.0%
% Change, 2007 - 2016	-2%	28%	30%

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

Housing Affordability

This section explores the degree to which housing in Buckland is affordable to households of different incomes. Housing is generally defined to be affordable when households spend no more than 30 percent 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 and interest, mortgage insurance, property taxes, and property insurance. Homeowner or condo association fees are also considered as housing costs when applicable. Households that spend over 30 percent of their income on housing are considered to be “cost-burdened.”

In Buckland an estimated 31% of households are cost-burdened by housing costs (Table 13). Renters experience a greater rate of cost-burden than homeowners, while homeowners with a mortgage are more cost-burdened than homeowners without a mortgage.

Table 13: Cost-Burdened Households in Buckland

Household Type	Housing Costs as a Percent of Household Income		
	Less than 20%	20% to 30%	Over 30%
Owner-Occupied w/ Mortgage	37%	31%	32%
Owner-Occupied w/out Mortgage	63%	16%	21%
Renter-Occupied	27%	30%	44%
All Households	43%	26%	31%

Source: 2010-2014 American Community Survey five-year estimates.

Table 14 breaks out owner-occupied and renter-occupied households by the age of the householder. For homeowner households, cost-burden is greater among younger (under the age of 35) and older (age 65 and older) households. Among renters, the situation is slightly different, with the greatest cost-burden among households in the 35 to 64 age range. Households with a householder age 65 and over also have a high percent of cost-burden. Overall there are not many homeowners under the age of 35 in Buckland, which may suggest that prices are too high for young people who are looking to purchase their first home.

Table 14: Cost-Burdened Households in Buckland by Age of Householder

Age of Householder	Households with Cost Data	Housing Costs as a Percent of Household Income			Percent of Households Paying 30% or More
		Less than 20%	20% to 30%	Over 30%	
Owner-Occupied					
Under 35	35	18	5	12	34%
35 to 64	361	198	77	86	24%
65 and Over	197	69	65	63	32%
Renter-Occupied					
Under 35	41	16	10	15	37%
35 to 64	109	21	38	50	46%
65 and Over	31	11	6	14	45%

Source: 2010-2014 American Community Survey five-year estimates.

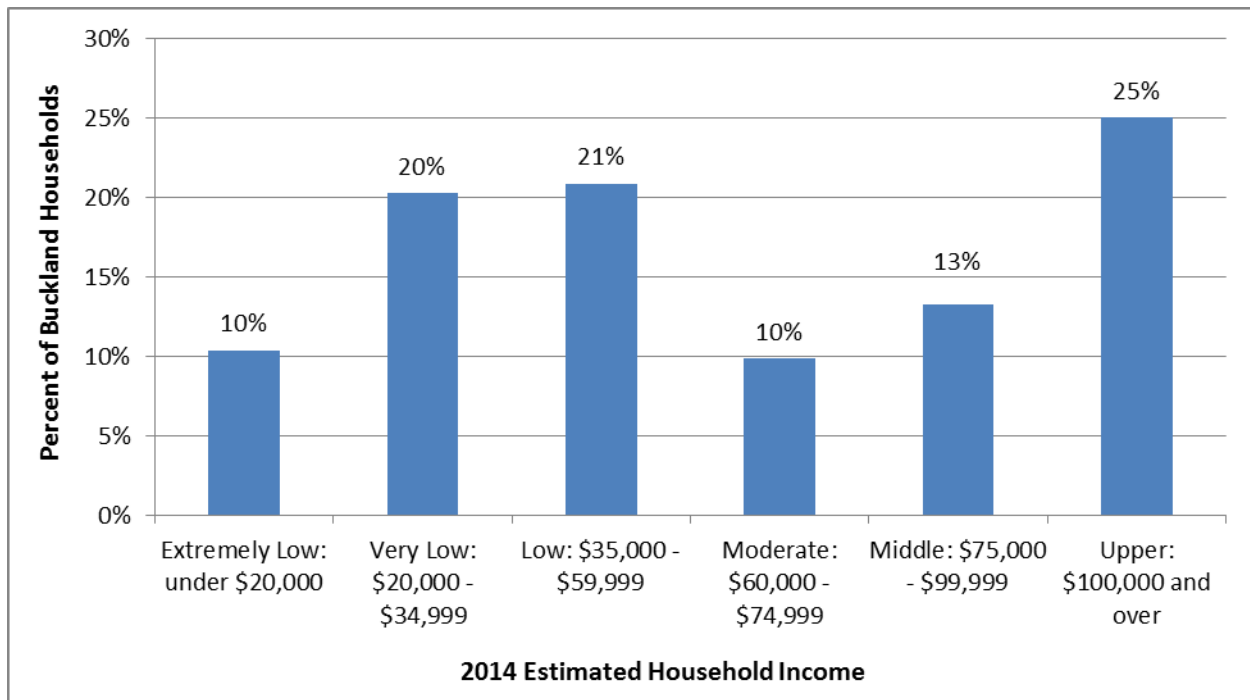
Another measure of housing affordability involves estimating the number of extremely low, very low, low, moderate, and middle-income households that reside in the town based on U.S. Department of Housing and Urban Development (HUD) definitions. HUD defines extremely low income households as those with incomes of 30% or less than the Area Median Income (AMI), very low income households as those with incomes from 30% to 50% of the AMI, and low income households as those with incomes from 50% to 80% of the AMI. The AMI is calculated by HUD, and is used to determine what households can qualify for affordable housing. Buckland

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falls within the Franklin County AMI, which includes all towns in the county except Sunderland. In FY2016, the AMI for Buckland was \$71,800.

Figure 10 estimates the number of Buckland households in each income category, including moderate (80% to 100% AMI), middle (100% to 120% AMI) and upper (over 120% AMI) income categories, based on estimates from the 2010-2014 U.S. Census American Community Survey. The Census does not break incomes out into categories that match the HUD income groupings exactly, so approximate groupings are used. Almost all state and federal housing subsidy programs are focused on households earning 80% of the median income or less, adjusted for household size. Based on these program income requirements, approximately 51% of Buckland households fall into income groups that could be eligible for housing assistance.

Figure 10: Percent of Buckland Households within Income Categories



Source: 2010-2014 American Community Survey five-year estimates; U.S. Department of Housing and Urban Development (HUD).

Table 15 analyzes the current estimated number of rental and homeownership units in Buckland that have existing affordable housing costs for the Extremely Low, Very Low, Low, and Moderate income categories. The analysis uses the affordability benchmark of paying no more than 30% of monthly income on housing costs to determine the affordable monthly housing cost per income category. Then, based on current rental and homeownership monthly costs as reported through the 2014 American Community Survey, the approximate number of existing

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rental and homeownership units that fall within each income category was determined.¹² The total number of units in each income category is then compared to the approximate number of Buckland households in each income category to determine whether there is an adequate affordable housing supply.

Results of the analysis estimate that Buckland has a current deficit in housing that is affordable for households at the Extremely Low and Very Low income levels. Households within these income categories comprise 30% of all households in town (Figure 10). The majority (82%) of households within the Very Low and Extremely Low income categories have householders between the ages of 45 to 64 or 65 and older.

Table 15: Estimated Supply of Existing Housing Units by Income Category

Income Category	Max. Affordable Monthly Housing Cost	Affordable Rental Units in Buckland	Affordable Homeowner Units in Buckland	Estimated Total Units in Buckland	Estimated Total Number of Buckland Households	Estimated Affordable Supply + / -
Extremely Low	\$500	0	0	0	82	-82
Very Low	\$875	96	47	143	160	-17
Low	\$1,500	80	127	207	165	42
Moderate	\$1,875	4	82	86	78	8

Source: 2010-2014 American Community Survey five-year estimates.

While the above analysis provides estimates of the existing affordability gap in town, it utilizes current renter and owner costs of occupied homes in Buckland. Both renters and homeowners who have been in the same unit for many years likely pay lower monthly housing costs for that unit than if the unit were to be sold or rented today. Results of the 2016 Buckland Housing Survey revealed that 73% of renters responding to the survey had monthly housing costs between \$875 and \$1,500, suggesting that the above rental unit breakdown may not accurately reflect actual rents at this time in Buckland (22 renters answered the question, representing roughly 12% of renter households in town). The results of the survey showed that only 9% of respondents live in housing units with rents that fall within the Very Low income category range of \$500 - \$875, as opposed to the above analysis which estimates that 53% (96 units) of rental units in Buckland fall within the Very Low income price range. Based on these results, there may be a larger deficit in rental units affordable to very low income households. Monthly housing costs for homeowner households responding to the survey are generally consistent with the above analysis.

¹² Homeowner units with no mortgage (comprising 257 units) were not included in the analysis due to the much lower monthly housing costs of the current owner. It is assumed that if these units were to go back on the market, they would be sold at prices that would result in higher monthly costs than what the current owner is paying.

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To determine actual affordability of housing in Buckland for someone wishing to move to a new home within town, or for someone looking to move to town from elsewhere, it is useful to compare current housing sale prices and listed rental costs with typical incomes in town and the region. The estimated median household income in Buckland is \$52,356. An affordable sale price for a household earning the median household income in town is approximately \$168,000, and an affordable monthly rent would be roughly \$1,309. Table 16 presents recent Buckland housing prices compared to typical incomes in town and the region. As shown, the median single family home sales prices of \$207,250 (based on sales between April 26, 2015 and April 26, 2016), would be unaffordable for a household earning the median income. Average annual wages for the top industry sectors in which Buckland residents are employed are also included. These are Educational Services, Health Care and Social Assistance, Manufacturing, Arts, Entertainment and Recreation, and Accommodation and Food Services.

As is evident from the table, it would be difficult for many single-income households to afford a home in Buckland. Rents for a 1-2 bedroom apartment and sales prices for some single family homes fall within an affordable range for some incomes, however as noted previously, homes and apartments at these prices are not widely available. For example, only four homes sold below the 25th percentile median sale price of \$143,500 from April 2015 to April 2016. It is likely that some of these homes need significant repairs, which would be a burden for households that are already stretching to afford the purchase of the home. In addition, a single-income family needing more than 1 or 2 bedrooms would have difficulty finding housing in town. Households with two incomes have a greater chance of affording a home or apartment in Buckland. Households at the lower end of the income spectrum would need subsidized housing or housing vouchers to afford a home in town. As shown previously, the reality is that many residents in Buckland are already living in housing that is unaffordable for their household.

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Table 16: Current Buckland Housing Prices Compared to Incomes

Buckland Housing Prices	Estimated Household Income Needed*	INCOME SCALE	Annual Average Income with Occupation	Max. Affordable Price/Rent by Income Category
75 th Percentile Single Family Sale Price \$237,500, or about \$1,851/mo.	<u>\$74,027</u>	\$70,000	<u>\$74,302</u> – Average Mohawk Trail Reg. School District Teacher Wage (2014/15)	Moderate Income – Max Sales Price \$230,000
Median Single Family Sale Price \$207,250, or about \$1,615/mo.	<u>\$64,598</u>	\$60,000		
<i>Affordable Sale Price for Buckland Median Household Income - \$168,000, or \$1,309/mo.</i>		\$50,000	<u>\$52,356</u> – Buckland Median Household Income (2014)	Low Income – Max Sales Price \$184,000 / Max Rent \$1,436/mo.
25 th Percentile Single Family Sale Price \$143,500, or about \$1,118/mo.	<u>\$44,728</u>		<u>\$49,481</u> – Average Manufacturing Wage (2014) <u>\$44,725</u> – Buckland Police Officer Wage (FY2016) <u>\$41,660</u> – Average Educational Services Wage (2014)	
Average Apartment Rent \$1,000/mo. (2-3 bedrooms)	<u>\$40,000</u>	\$40,000		
			<u>\$38,000</u> – Average Buckland Highway Operator Wage (FY2016) <u>\$34,204</u> – Average Health Care & Social Assistance Wage (2014)	Very Low Income – Max Rent \$898/mo.
Average Apartment Rent \$750/mo. (1-2 bedrooms)	<u>\$30,000</u>	\$30,000		
			<u>\$24,000</u> – Approx. Grocery Clerk starting wage (2016) <u>\$20,800</u> – Approx. Minimum Wage (2016) <u>\$20,160</u> – Poverty Level, Family of Three (2016)	Extremely Low Income – Max Rent \$539/mo.
			<u>\$17,050</u> – Average Arts, Entertainment, & Recreation Wage (2014) <u>\$15,016</u> – Average Accommodation & Food Services Wage (2014)	
		\$10,000		

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** Estimated Household Income Needed is based on a household paying 30% of their income on housing costs. For home purchases, a 30 year mortgage with 5% down payment, at 5% interest, using Buckland's current residential tax rate of 16.9 was assumed.*

Sources: MLS Property Listings from April 26, 2015 to April 26, 2016, <http://www.mlspropertyfinder.com/search>; rental prices based on input from local real estate agent, November 28, 2016; FY2016 FRCOG Municipal Employment Wage and Salary Survey, <http://frcoq.org/publication/view/frcoq-municipal-wage-and-salary-survey-fy2016/>; 2014-2015 MA Department of Education Teacher Salaries Report by District, http://profiles.doe.mass.edu/state_report/teachersalaries.aspx; MA Executive Office of Labor and Workforce Development 2011 ES-202 Employment and Wages data, http://lmi2.detma.org/lmi/lmi_es_a.asp.

Existing Subsidized Affordable Housing

Affordable housing comes in many forms – market rate or affordable, with or without subsidies, and privately or publically owned. Typically, the private market-rate housing that is affordable to low income families has problems that keep the price or rent low, such as poor condition, limited maintenance and management, expensive utilities that are not paid for by the landlords, or an undesirable location. There is also private affordable housing that is reserved for low income households. The owner of a rental property normally 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 providing affordable rent. Affordable homeownership housing can also be created through various subsidy sources and also utilizes a deed restriction that limits the resale value of the home and requires an income-eligible purchaser when the home is to be sold.

Private housing may have project-based subsidies – either federal Section 8 or Massachusetts Rental Vouchers – that are attached to the property by contract with a housing authority for a period of years. These project-based vouchers subsidize the rent so that income-eligible tenants pay no more than an affordable percentage of their income. Public housing receives subsidies from the federal or state government and rent is set at 30% of household income for income-eligible tenants earning up to 80% of the household median income.

In addition to project-based subsidies, there are two types of mobile housing vouchers: federally-funded Section 8 Housing Choice Vouchers and state-funded Massachusetts Rental Voucher Program (MRVP). Both types assist low-income households to afford housing in the private market. A mobile voucher holder is able to use the voucher anywhere they can secure housing that falls within the required payment standards and is lead paint compliant. A voucher

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holder pays a percentage of the rent and then a subsidy for the remaining rent amount is paid directly to the landlord on behalf of the voucher holder. The Franklin County Regional Housing & Redevelopment Authority and the Greenfield Housing Authority administer the local voucher programs.

Massachusetts General Law Chapter 40B encourages communities to maintain at least 10% of year-round housing stock as affordable. In towns with less than 10% affordable housing, developers are allowed some zoning relief, through a process known as a Comprehensive Permit, if building at least 20-25% affordable housing in a development. The Massachusetts Department of Housing and Community Development (DHCD) maintains the Subsidized Housing Inventory (SHI), which is considered the official count of affordable units in a community for Chapter 40B purposes. In order for housing units to be considered affordable and eligible for listing on the Subsidized Housing Inventory, they must have long-term deed 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.

Table 17 shows the income limits by household size and what the estimated maximum sales and rental prices for affordable units in Buckland would be in 2016. It is important to note that these are limits, and that subsidized housing units may be restricted to households with incomes at lower levels, such as 60% or 50% of the AMI, depending on the requirements of the funding sources and the needs of the community.

Table 17: HUD Income Limits by Household Size & Estimated Affordable Sales Prices & Rents

Household Size	Maximum Income (HUD 2016 80% AMI for Buckland)	Bedroom Size	Maximum Sales Price*	Maximum Rents (Rents must include heat and utilities or a utility allowance)
5	\$71,000	4	\$227,000	\$1,598
4	\$65,700	3	\$210,000	\$1,478
3	\$59,150	2	\$189,000	\$1,331
2	\$52,600	1	\$168,000	\$1,184
1	\$46,000	1	\$147,000	\$1,035

** Note that these are estimates for planning purposes only. Maximum Sales Price per Bedroom is ultimately determined by DHCD and is adjusted annually to account for updated municipal tax rates, interest rates, and updated Area Median Income limits.*

Source: HUD and DHCD

Currently there are three housing units in Buckland that meet the requirements for the Subsidized Housing Inventory under Chapter 40B. These units are owned by the Franklin County

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Regional Housing and Redevelopment Authority (HRA), and account for 0.35% of Buckland's year round housing stock as of the 2010 U.S. Census. Most surrounding towns also have very few affordable housing units (Table 18). Highland Village in Shelburne Falls is a 46-unit affordable housing development owned by the Shelburne Housing Authority and managed by the HRA. It offers housing to seniors over the age of 60 and to persons with disabilities. As of April 2016, there were 78 households on the waitlist for Highland Village, five of which are Buckland residents. According to the HRA, there is a great shortage of affordable senior housing in Franklin County, which is only expected to grow as the population continues to age. There are two mobile housing vouchers currently being used in Buckland that are administered by the HRA. It is possible that additional households in Buckland have housing vouchers that are administered by other housing authorities outside of the region.

Table 18: Subsidized Housing Inventory (SHI) Affordable Housing Units in Buckland and Surrounding Towns

Town	Year Round Housing Units (2010 Census)	Subsidized Affordable Housing Units	% of Year-Round Units that are Subsidized
Buckland	866	3	0.3%
Ashfield	793	2	0.3%
Charlemont	615	3	0.5%
Conway	803	0	0.0%
Hawley	137	0	0.0%
Shelburne	893	51	5.7%

Source: Massachusetts Department of Housing and Community Development (DHCD), Subsidized Housing Inventory.

IDENTIFIED HOUSING NEEDS

Following are the identified housing needs in Buckland. The Housing Goals and Recommendations section goes into more detail about strategies to address these needs, including housing programs and adapting and reusing the existing building stock in town, as well as new housing construction.

Senior Housing

Senior housing options in Buckland currently consist of home modifications to allow seniors to remain in their homes, as well as the option to create an accessory apartment within a single family home which could provide housing for a caregiver. There are no age-restricted units, or assisted living or nursing homes in town. By 2035, an estimated 42% of Buckland's population is

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expected to be over the age of 65, compared to 17% in 2010. There is a current deficit of affordable housing for very low and extremely low income households, the majority of whom are over the age of 45. Senior housing is a current need in town that will only grow in the near future.

A range of options are needed for seniors in Buckland, including smaller single-floor living options, rental units and condominiums that reduce the maintenance required by the tenant, assisted living options, and continued financial assistance with home modifications and repairs for those who wish to remain in their homes. In addition, Buckland seniors could benefit from assistance in identifying and implementing alternative scenarios to remaining in their homes, such as adding an accessory apartment, or sharing their home with others.

Affordable senior housing was the top selection for needed housing types in Buckland according to respondents of the Buckland Housing Survey. Fifty-nine percent (59%) of respondents chose affordable senior housing as a housing need in town. Forty-five percent (45%) of survey respondents identified assisted living facilities for seniors and persons with disabilities as needed in town, the third most popular selection. Respondents were also supportive of strategies to help seniors remain in their homes.

Housing for First-Time Homebuyers

The homeowner market in Buckland is currently tight, with low vacancy rates and few available homes for sale. Further, there is an affordability gap between housing prices and typical wages earned in the region. At the same time, there are not many homeowners under the age of 35 in Buckland, which suggests that prices are too high for most young people who are looking to purchase their first home. With falling school enrollment and projected population loss, the Town has an interest in supporting first-time homebuyers.

Mortgage programs are 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-moderate income households with good credit and stable employment. There is also a regional program through the Franklin County Housing and Redevelopment Authority (HRA) that offers educational seminars to first-time home buyers. Promoting these programs along with the creation of affordable single-family homes could help meet the needs of this population. Creating new senior housing options in town could also help open up more options

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for first-time homebuyers, as seniors who currently own homes in town may sell their homes to move into senior housing.

Almost half (49%) of Buckland Housing Survey respondents identified starter homes for first-time homebuyers as a needed housing type in town, the second highest selection after affordable senior housing. Fifty-one percent (51%) of survey respondents supported assisting residents with accessing first-time homebuyer programs.

Rental Housing

Buckland continues to have a low availability of apartment rentals. Additional rental housing is needed for a range of income levels to serve seniors, families, young professionals, and others who cannot afford to own their own home, or who do not wish to own a home. New rental units could be added to the Town's housing supply through adaptive reuse of existing homes and buildings, such as converting larger single family homes to two-or three-family homes, adding accessory apartments to existing homes or accessory structures, and the reuse of vacant commercial or industrial buildings. In addition, rental units are needed that are lead free or have a lead certificate for families with young children. Forty-three percent (43%) of respondents to the Buckland Housing Survey identified the need for affordable apartments in town, while 37% identified the need for more affordable family housing in town.

Housing for Persons with Disabilities

Overall, according to the U.S. Census, an estimated 11% of Buckland's population has a disability of some type. Among the town's senior population age 65 and over, 28% have a disability. It is likely that a percentage of this population already resides in housing that has been modified to accommodate their special needs, but others may not. As the senior population in Buckland grows in the coming decades, additional residents will need accessible housing. Highland Village in Shelburne Falls provides housing for persons with disabilities, but there is a long waiting list for these units.

The Franklin County Regional Housing and Redevelopment Authority (HRA) administers a Housing Rehabilitation Program for income-eligible homeowners in Buckland 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. STAVROS and the Massachusetts Rehabilitation Commission

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sometimes also have funds available. It is important that residents with disabilities be provided information on these programs. As noted previously, 45% of respondents to the Buckland Housing Survey identified the need for an assisted living facility for seniors and persons with disabilities in town.

3: Development Conditions and Constraints

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

ZONING FOR HOUSING

Buckland conducted a comprehensive overhaul to its zoning bylaw in 2004/2005 to incorporate recommendations from the 1999 master plan, and to encourage development that is sensitive to the scenic and natural resources in Buckland. Changes approved by Town Meeting included replacing the existing three districts (Residential, Commercial, and Industrial) with six: Rural Residential (RR), Village Residential (VR), Village Commercial (VC), Commercial (C), Industrial (I), and Historic Industrial (HI). Most of the land in Buckland is zoned Rural Residential. Shelburne Falls and the nearby neighborhoods are zoned as Village Residential, Village Commercial, or Historic Industrial. There is an area of industrially zoned land to the north of Route 2 in the north-eastern part of Buckland. Three areas along Route 112 are designated as Commercial Districts. (See Zoning Map on page 52).

The use regulations for each district were also revised. The new Bylaws replaced the old use regulations with a Table of Use Regulations, where specific uses are allowed by right, allowed with a special permit, or not allowed in a district. The current use regulations for residential uses are shown in Table 19. A “Y” means that the use is allowed by-right within that district. As long as dimensional zoning requirements (see Table 20) and other requirements laid out in the zoning are met, no review is required by the Planning Board or Zoning Board of Appeals. An “SP” means that the use is allowed only by Special Permit, which is a discretionary permit issued by either the Planning Board or Zoning Board of Appeals. Abutters are notified of the proposed development, and a public hearing must be held to elicit public input. A project may or may not be issued the permit, or may need to be altered to address concerns from the permitting board or public. An “N” means that the use is not allowed in that district. The Building Inspector enforces the zoning in Buckland.

Table 19: Buckland Zoning Residential Use Regulations

Residential Uses	Zoning District					
	VC	VR	RR	C	I	HI
Single-Family Dwelling	Y	Y	Y	Y	SP	Y
Two-Family Dwelling	Y	Y	Y	Y	SP	Y
Accessory Apartment	Y	Y	Y	Y	N	Y
Temporary Mobile Home (Section 8-4)	Y	Y	Y	Y	Y	Y
Mobile Home	N	N	Y	N	N	N
Mobile Home Parks	N	N	N	N	N	N
Bed and Breakfast, up to 4 rooms	Y	SP	Y	Y	N	SP
Multi-Family Dwelling	SP	SP	SP	SP	N	SP
Conversion of a Single Family Dwelling to a Two-Family Dwelling	Y	Y	Y	Y	SP	Y
Conversion of a Single Family Dwelling to a Multi-Family Dwelling	SP	SP	SP	SP	SP	SP
Conversion of an Historic (50 years or older) Industrial or Commercial Structure for Residential Use	SP	SP	N	SP	SP	SP
Apartments on the Upper Floors of New Commercial Structures	Y	SP	N	Y	N	SP
Nursing Home*	SP	SP	SP	SP	N	SP

**Located under Community Services section of the Table of Use Regulations.*

Source: Buckland Zoning Bylaws, last updated 9/25/2014

In addition to the six zoning districts, Buckland has two overlay districts. The Floodplain District encompasses the 100-year floodplain in Buckland. New development or redevelopment must meet State Building Code standards for construction in floodplains to help mitigate potential impacts from flooding. The Farm Building Reuse Overlay District encourages the reuse of existing farm outbuildings that are not needed for farming purposes for small scale commercial uses such as artist studios or offices.

Buckland's zoning currently allows a diversity of housing types in town. Single family and two-family homes are allowed by-right in all districts except for the Industrial district, where they are allowed by special permit. Accessory apartments are allowed within an existing single-family home in all districts except Industrial. Accessory apartments must be 800 square feet or less, with a maximum of two occupants. The square footage of the single family house cannot be expanded to accommodate the apartment, and the owner of the property must occupy one of the units.

Multi-family homes, defined as a three or four unit residential structure, are allowed by special permit in all but the Industrial district. Historic industrial or commercial structures (built at least

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50 years ago) converted for multi-family residential use may have more than four units in a structure. This type of conversion is allowed by special permit in all districts except for the Rural Residential district. Conversion of a single-family home to a two-family home is allowed by-right in all but the Industrial district, and conversion of a single-family home to a multi-family home is allowed by special permit in all districts. Apartments are allowed on the upper floors of new commercial buildings in the Village Center and Commercial districts by-right, and in the Village Residential and Historic Industrial districts by special permit. Mobile homes are allowed by-right in the Rural Residential district. Nursing homes are allowed by special permit in all districts except for the Industrial district.

In addition to regulating use, the zoning bylaw regulates the minimum lot size and dimensions needed to build a new structure or establish a new use. Table 20 displays the minimum overall lot area, minimum frontage needed along a road, and minimum front, side, and rear yard that is needed between the lot line and the primary structure. Buckland's zoning provides an exception to front, side, and rear lot setbacks by Special Permit if the Zoning Board of Appeals finds that the reduced setback will have no adverse effect on neighboring properties or be detrimental to the public good. Maximum building height, and the maximum percentage of a lot that can be covered by structures and other types of surfaces, are also regulated by zoning. In Shelburne Falls and surrounding neighborhoods, the minimum lot size is 20,000 square feet, which is just under a half acre. In all other zoning districts, the minimum lot size is 80,000 square feet, or about two acres.

Whether a lot is served by municipal water and sewer is important. If no water or sewer is available, a lot needs to be large enough to safely accommodate a drinking water well and a septic system, which require a certain amount of space and separation from one another. Typically at least an acre is needed to accommodate both on a lot, depending on soil conditions and the size of the septic system. Buckland's water and sewer infrastructure is described in more detail later in this section.

Table 20: Buckland Zoning Dimensional Requirements

District	Min. Lot Area (sq. ft.)	Min. Lot Frontage (ft.)	Front Yard (ft.)	Side Yard (ft.)	Rear Yard (ft.)	Max. Height (ft.)	Max.* Lot Coverage
Village Residential***	20,000	100	20**	10	10	35	50%
Rural Residential	80,000	200	20	15	30	35	35%
Village Commercial	20,000	100	20**	10	10	50	70%
Commercial	80,000	200	30	30	30	35	50%
Historic Industrial	20,000	100	20**	10	10	50	70%
Industrial	80,000	200	50	30	30	35	50%

* Lot Coverage – The area of a lot occupied by structures, walkways, drives, parking or other impervious or semi-pervious surfaces.

**The front yard dimension may be determined by the setback of existing structures on adjacent parcels where these setbacks are less than the minimum front yard dimension required by this Bylaw.

*** Increase the lot size to 40,000 square feet and lot frontage to 150 feet if water or sewer is not available.

Source: Buckland Zoning Bylaws, last updated 9/25/2014

Buckland’s zoning also includes several alternate development methods that generally provide some flexibility in dimensional requirements for the purpose of protecting important natural and scenic resources. Backlots with Farmland Set Aside requires a special permit, and is intended to encourage the efficient use of land in new residential development to increase opportunities for the preservation and continued agricultural use of productive farmland, to preserve land with prime agricultural soil, and to preserve the scenic qualities of the Town. Parcels with roadside farmland or land classified as prime farmland soils are eligible for Backlots with Farmland Set Aside. In exchange for the permanent protection of buildable “approval not required” (ANR) lots with roadside frontage, an equal number of lots, up to four, can be created at the rear of the parcel without roadside frontage. The intention is to permanently protect roadside agricultural land and develop the lots in the back of the parcel as an alternative to a traditional ANR. Backlots can be a minimum of one acre, and are accessed by a common driveway. Backlots with Farmland Set Aside provides farmland owners an alternative method to carve out building lots from their land without sacrificing valuable roadside agricultural land.

The Buckland Zoning Bylaw also contains a Cluster Development/Conservation Bylaw, which is an optional provision that allows an alternative to a standard subdivision. A minimum of 8 acres is required, and lots can be reduced in size and grouped together in one or more clusters within the boundaries of the larger parcel of land. A minimum of 40% of the parcel must be permanently protected from future development, and is shared by the development’s residents or can remain the property of the original landowner if a permanent conservation restriction is placed on the land. Cluster developments can be developed via site plan review, a non-

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discretionary process that allows for input from the town and residents but cannot reject the project if it meets zoning and subdivision requirements.

As an incentive to developers, a bonus point system allows developers to build more units in the cluster development than would otherwise be allowed in the zoning if certain conditions are met. These include protecting additional open space, building energy efficient homes, designing homes to match the architectural character of the area, and creating senior housing restricted to ages 55 and up within the Village Residential or Historic Industrial districts. If creating senior housing, at least 10% of the units must be restricted as affordable, and at least 50% of the units must be handicap accessible.

The zoning does not apply to buildings and uses that existed prior to the adoption of the Zoning Bylaws. However, zoning does apply to “any substantial extension or change in use or to any reconstruction, extension, alteration, or structural change to a building or structure.” Uses or buildings that do not conform to the current zoning can be altered, reconstructed, or extended only after review by the Zoning Board of Appeals, which must find that the change would be less detrimental to the neighborhood, or would cause an unnecessary hardship if not allowed. Non-conforming single and two-family homes may be altered as long as the change does not increase the nonconformity of the structure. In addition, non-conforming uses, structures, or lots that are abandoned for more than two years cannot be re-established and must meet the requirements of the current zoning.

Potential Zoning Changes for Housing

While Buckland’s zoning bylaw currently provides a number of options for housing, there are several potential changes that could help encourage a greater diversity of housing types in town.

Accessory Apartments

Accessory apartments are a low impact strategy to add housing units to existing single family homes, providing homeowners a source of rental income and contributing to the rental housing stock in town. Buckland already allows accessory apartments by-right within single-family homes. To further encourage the creation of accessory apartments, the Town could consider removing the restriction on expanding the square footage of a home to accommodate the apartment (up to 800 square feet), and allow accessory apartments by special permit in secondary structures such as garages and barns, or as a separate free-standing structure. Sixty-three percent (63%) of respondents to the Buckland Housing Survey supported amending the zoning bylaw to allow accessory apartments in secondary structures.

Short-Term Home Rentals

Short-term home rentals, which may range from one night to more than 30 days, are becoming more common as sites such as AirBnB help facilitate the rental process. Short-term rentals are most common in cities and vacation destinations, however, anecdotal evidence and online searches of the AirBnB website reveal that there are housing units in Buckland and Shelburne that are participating in this type of rental. Similar to an accessory housing unit, short-term rentals can provide supplemental income to a homeowner that can help the homeowner pay the mortgage and upkeep of the property. Concerns about short-term rentals include fire safety, housing code and overcrowding issues, parking, and sanitation (overloading a septic system, food safety, etc.). Additionally, homeowners or landlords may decide to rent units for short-term rentals instead of to a longer-term (monthly or yearly) tenant, reducing the number of long-term rental units available in a community. Finally, short-term rentals compete with inns, hotels, motels, and bed and breakfast establishments, but do not pay commercial license and inspection fees and may not comply with the same code requirements that these traditional lodging establishments need to meet.

Communities need to determine if and how they want to regulate short-term rental units. Based on a community's concerns, short-term rentals could be regulated in several different ways, including:

- Limiting the number of short-term rentals per geographical area (whole town or different zoning districts) at any given time;
- Limiting the length of time a unit can be rented over the course of a year, beyond which the unit would become an inn or bed and breakfast and would need to comply with the same regulations for those uses;
- Requiring that a short-term rental has no visible difference from any other residential units in terms of signage, entrances, and parking; and
- Requiring short-term rental units to be registered with the Town and meet all Board of Health, fire, building, and sanitary codes.

Buckland could amend its zoning bylaw or general bylaw to address community concerns about short-term rentals.

Multi-Family Dwellings

Currently, the bylaw defines multi-family dwellings as no more than three or four units in a structure, except for commercial or industrial structures over 50 years in age that are being converted to residential use, which can contain more than four units. This definition restricts the ability to construct new residential buildings over four units in size. Buckland may want to

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consider amending this definition to allow for more units in a structure within the Village Commercial, Village Residential, and Historic Industrial districts by special permit to accommodate potential higher density developments within these areas, such as senior housing or artist live/work space. Another possible change to provide more flexibility for multi-family housing would be to allow the conversion of a two-family residence into a multi-family residence by special permit which would help facilitate the reuse of existing structures for housing within the village, which was supported by 87% of respondents to the Buckland Housing Survey.

Assisted Living Facilities

As noted previously, 45% of respondents to the Buckland Housing Survey identified assisted living facilities for seniors and persons with disabilities as a housing need in town. Buckland's zoning currently allows nursing homes by special permit in most zoning districts. Assisted living facilities could be included with nursing homes in the Table of Use Regulations, and defined within the Definition section of the zoning.

Shelburne Falls Dimensional Standards

As noted above, a high percentage of respondents to the housing survey supported new development within existing buildings in the village. New development on vacant or oversized lots in the village was supported by 52% of respondents, the second most popular choice after building reuse. An analysis of lot sizes in the Village Commercial, Village Residential, and Historic Industrial districts (collectively making up the Buckland side of Shelburne Falls), however, reveals that many existing lots are non-conforming to current minimum lot standards. Approximately 77% of lots within the Village Commercial district, 50% of lots within the Village Residential district, and 66% of lots within the Historic Industrial district are non-conforming based on the minimum lot size of 20,000 square feet (the analysis did not determine which lots are not served by public water or sewer, which would increase the minimum lot size to 40,000 square feet).

While the zoning bylaw does allow for alteration and changes to buildings on non-conforming lots, the process is less certain than if the lot was conforming. In addition, if a structure on a non-conforming lot is abandoned for more than two years, it may not be re-established without meeting the current zoning requirements, which could lead to blight and empty lots.

Decreasing the minimum lot and frontage size where public water and sewer is available would reduce the amount of non-conforming lots in the village, helping to preserve the existing village character and providing additional infill opportunities for housing. For example, if the minimum lot size were reduced to 10,000 square feet (roughly a quarter acre), the amount of non-conforming lots within the village would be reduced by more than half (Table 21).

Table 21: Estimated Non-Conforming Lots within the Village based on Minimum Lot Size

District	Total Lots	Median Lot Size (sq. ft.)	% Non-Conforming Lots	
			20,000 sq. ft.	10,000 sq. ft.
Village Commerical	26	12,197	77%	38%
Village Residential	395	19,602	50%	19%
Historic Industrial	27	11,326	66%	33%

Source: Franklin Regional Council of Governments (FRCOG) GIS analysis, 2016.

Flag Lots

Flag lots provide a mechanism for small-scale infill on larger lots within an already developed area. A flag lot bylaw for the village zoning districts could allow for the creation of new house lots that do not have the required road frontage under the existing zoning, but otherwise meet the dimensional requirements of the district. Flag lots are created from an existing lot that has enough area for two house lots, but does not have enough road frontage. Flag lots are usually located behind an existing housing lot, and include an access strip for a driveway to access the road.

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.

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. Forty-five percent (45%) of respondents to the Buckland Housing Survey supported amending the zoning bylaw to require a percentage of affordable units in new development.

Chapter 40R Smart Growth Zoning Overlay District

M.G.L. Chapter 40R is a zoning enabling act that encourages towns and cities in Massachusetts to adopt overlay zoning districts that will facilitate housing development, including affordable

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housing, in mixed use areas. The following locations are eligible to be a 40R smart growth district:

- Areas near transit stations;
- Areas of concentrated development, including town and city centers, other existing commercial districts in cities and towns, and existing rural village districts; or
- Areas that by virtue of their infrastructure, transportation access, existing underutilized facilities, and/or location make highly suitable places for residential or mixed use smart growth zoning districts.

In order to be eligible, the overlay zoning district must allow densities of 8 units per acre for single family homes, 12 units per acre for 2 and 3 family homes, and/or 20 units per acre for multi-family homes. Residential uses must be allowed by right, but can include a limited site plan review process and design guidelines to regulate the physical characteristics and design of the development. The district must require that 20% of new housing developed within the district be affordable to households earning less than 80% of the area median income, adjusted for household size.

Before adopting the zoning district, it must be approved by the Massachusetts Department of Housing and Community Development (DHCD). Once approved and adopted by the community, the town can receive anywhere from \$10,000 to \$600,000 as an incentive payment, depending on the number of new housing units permissible under the overlay district as opposed to the underlying district (see Table 22 below). Communities also receive a bonus payment of \$3,000 for each housing unit that is created within the district, payable when the building permit has been issued for the unit.

2016 changes to the law will allow communities to enact zoning for “starter homes,” defined as homes no larger than 1,850 square feet, on lots no larger than a quarter acre. At least 20 percent of units within the district would need to be set aside for sale to persons and families earning no more than 100 percent of area median income. Communities enacting the “starter home” zoning will receive the same incentive payments. DHCD is expected to create regulations to implement the program by January 1, 2017. Starter homes for first-time homebuyers was the second highest identified housing need in town, according to respondents of the Buckland Housing Survey.

Table 22: Incentive Payments to Towns for Adopting Chapter 40R Zoning

Additional Units Allowed under Ch. 40R Zoning	Incentive Payment
Up to 20	\$10,000
21 to 100	\$75,000
101 to 200	\$200,000
201 to 500	\$350,000
501 or more	\$600,000

Source: Chapter 40R Regulation.

In addition to these benefits, towns and cities with smart growth districts are given preference when applying for state discretionary funds such as the MassWorks program, and may be given relief from a Chapter 40B Comprehensive Permit application, since a town or city that adopts a smart growth overlay district is showing a commitment to creating affordable housing.

Tiny Houses

Tiny houses are single family homes that are typically less than 500 square feet in size. Some tiny homes are built on a flatbed trailer and are transportable, while others are built on a foundation. They are less expensive to build and maintain than a typical single family home. Tiny houses are a relatively new phenomenon, and current zoning regulations in Buckland and most communities do not specifically address them. Currently, a single family home, including a tiny house on a foundation that meets the State Building Code and the State Sanitary Code, can be constructed on a lot that complies with Buckland’s dimensional requirements under the zoning. In addition, Buckland may want to consider creating a tiny house provision under its Cluster Development/Conservation Bylaw that would allow for a tiny house development with certain standards, such as design requirements, minimum gross floor area per dwelling unit, minimum lot size per dwelling unit, and creation of a homeowner’s association to ensure maintenance and upkeep of common areas.

Open Space Development / Natural Resource Protection Zoning

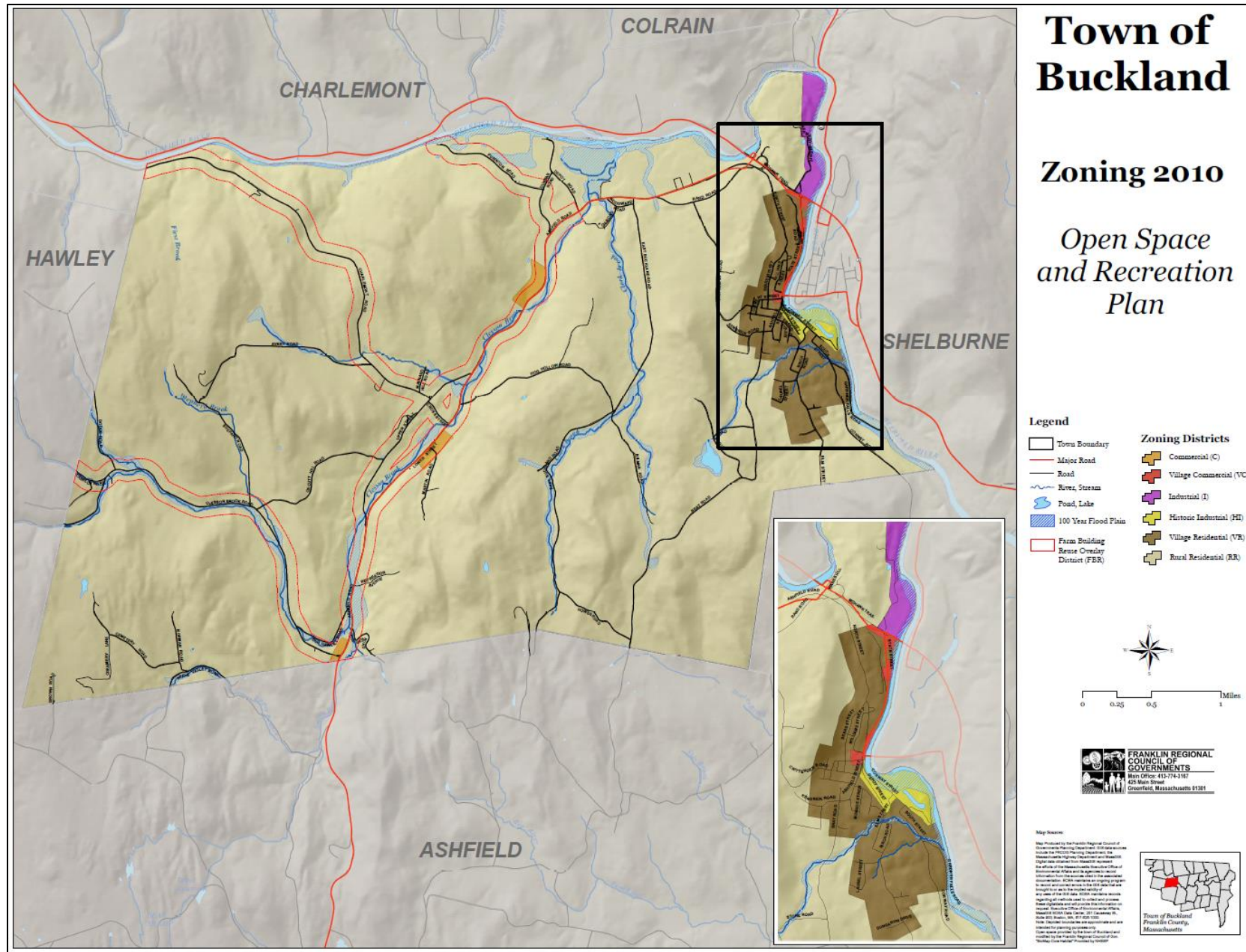
Goals of the 1999 Buckland-Shelburne Master Plan and the 2004 Buckland Community Development Plan included encouraging housing that fits into the rural and historic character of town, and to maintain the town’s character with compact residential development adjacent to existing developed areas. As discussed in the next section, many of Buckland’s rural and natural resources are unprotected from development. While Buckland’s zoning currently offers several development alternatives that seek to balance new housing development with the protection of open space and community character, developers still have the ability to create a cookie-cutter subdivision development without conservation of land or resources.

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The Massachusetts Executive Office of Energy and Environmental Affairs (EEA) recently released a new model bylaw and best practices for open space development.¹³ The new model promotes greater land protection and more frequent use of open space development zoning, also known as natural resource protection zoning (NRPZ), in undeveloped areas within Massachusetts towns and cities. Best practices include making open space development the only by-right subdivision option in undeveloped, rural areas of a town, and to require a minimum of 50% to over 75% of a parcel to be protected as open space. The best practices also encourage no minimum dimensional standards other than property line offsets, and for the zoning bylaw to clearly state the community's protection goals in order for a developer and the Planning Board to prioritize what areas should be protected within a proposed development.

Buckland could explore amending or replacing its Cluster Development/Conservation Bylaw with this new model for the Rural Residential district. Possible changes could include making cluster development the only by-right subdivision option in the Rural Residential district. Developer's who propose an alternative would need to go through a Special Permit process. The percentage of required open space could be increased from 40% to 60% or more, and lot sizes could be determined mainly by the need for on-site water and septic.

¹³ http://www.mass.gov/envir/smart_growth_toolkit/bylaws/model-osd-nrpz-zoning-final.pdf.



NATURAL RESOURCES

Buckland has a wealth of important natural resources, including prime agricultural farmlands, large areas of un-fragmented forests, and surface and underground water resources. The Town is approximately 81% wooded, according to 2005 Franklin County land use data. Preservation of farmland and the rural nature of the town are very important to Buckland's residents. According to the *2010 Buckland Open Space and Recreation Plan (OSRP)* Survey, residents rated the loss of farmland and the loss of open space as the top threats to the rural character of their town.

Less than 3% of the land area, approximately 371 acres, in Buckland is permanently protected from development, according to the 2010 OSRP. Approximately 37% of land area in town, roughly 4,725 acres, is enrolled in the State's Chapter 61 program and is temporarily protected from development. 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 converted to another use if a town chooses not to exercise its right of first refusal and back taxes are paid by the landowner.

The town contains a number of significant resources where development should be avoided if possible, or planned in a way to minimize impacts to resources (see the *Open Space Development/Natural Resource Protection Zoning* discussion in the previous section). These include important habitat areas, underground aquifers, prime farmland soils, rivers, streams, and wetlands, as well as historic, cultural, and scenic resources. Some of these resources, such as rivers, streams, aquifers, and prime farmland soils, are located along roads in town, making these resources particularly vulnerable to development. Appendix C contains maps from the Buckland Open Space and Recreation Plan showing the location of specific resources in town.

INFRASTRUCTURE CAPACITY

Municipal infrastructure plays a major role in a community's ability to serve its residents and to accommodate new housing development. Key aspects of Buckland's capacity to accommodate new growth and housing development are discussed in this section.

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Public Sewer

Properties served by public sewer systems do not have the same space requirements that are needed for private septic systems. This allows for smaller lot sizes and a more traditional village neighborhood design. This type of development consumes far less land per dwelling unit, and spreads the cost of operating and maintaining the systems among all of the users. Buckland and Shelburne share a wastewater treatment facility and collection system in the village of Shelburne Falls. The sewer lines were first installed in the early 1900s, and the treatment plant was constructed in 1974. The system serves a population of roughly 2,050 between both towns. In Buckland, the collection lines serve most of the village and the Mohawk Trail Regional School. The treatment plant is operating well within its capacity, and there are currently no plans to expand the system in the future.¹⁴

Public Water

The Shelburne Falls Fire District provides drinking water to homes and businesses in the village of Shelburne Falls, serving a population of roughly 2,200. Water is supplied by two wells in Colrain adjacent to the North River. The Fox Brook Reservoir in Colrain serves as an emergency back-up water supply, and there are also two 500,000 gallon water tanks that store approximately 6 days of back-up supply. The distribution system serves most of the village in both towns. Current water use is within the approved withdrawal limits for the system. The Fire District has been replacing aging pipes, which were first installed in 1911 and 1912, in conjunction with road projects, and has no plans for expanding the distribution system. One issue identified is the line that brings water into Buckland is located on the Bridge of Flowers, and is therefore vulnerable to flooding.¹⁵

Transportation

Running parallel to Clesson Brook is the Town of Buckland's principal roadway, Ashfield Road, also known as Route 112. This north-south route links Buckland with Ashfield and Route 116 to the south. Route 112 extends south to Goshen and connects the town to Route 9, a primary east-west corridor, with connections to Northampton and Interstate 91, the major north-south highway. To the north, Route 112 provides a corridor through Colrain to Vermont. Route 2 is located along the northeastern corner of town, the major east-west highway in Franklin County, providing access to Interstate 91 in Greenfield.

¹⁴ 2013 Franklin County Water and Sewer Survey, Franklin Regional Council of Governments.

¹⁵ Ibid.

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The Franklin Regional Transit Authority (FRTA) operates a regular bus route with four buses a day, Monday through Friday, between Greenfield, Shelburne Falls, and Charlemont. However, stops in Buckland are limited on the westbound trip to one stop in the morning at Mohawk Trail Regional School. Traveling eastbound, all four buses stop at Mohawk Trail Regional School. The bus does not stop on the Buckland side of Shelburne Falls. The closest bus stop for Buckland residents in the village is at the Arms Library in Shelburne. FRTA also provides on-demand transportation for the elderly and people with disabilities with scheduling done through the Shelburne Falls Senior Center. Beginning in 2016, Peter Pan began operating two intercity buses a day in both directions between Springfield, MA and Albany, NY, with a stop in Shelburne Falls across from the Visitors Information Center in Shelburne.

Transportation and Affordability

In a rural region such as Franklin County, transportation costs must be taken into consideration when determining true affordability. 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 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 index, when transportation costs are added to housing costs, all areas of Buckland are considered unaffordable. Households in Shelburne Falls (including the Shelburne side) spend an average of 50% of their income on housing and transportation combined, while households in all other areas of Buckland spend an average of 61% of their income on housing and transportation combined. Locating housing in walkable neighborhoods close to jobs, shopping, and services, can help reduce the total cost of living for households.

Utilities

According to the 2014 American Community Survey estimates, approximately 60% of occupied homes in Buckland are heated with fuel oil, an expensive form of heating. Roughly 18% of homes in Buckland are heated with wood, which is fairly inexpensive, but can cause local air quality problems if old, inefficient wood burning appliances are used. Approximately 10% of homes are heated with bottled or tank gas, 6% are heated with some other fuel, 3% use electricity, and 1% of homes use utility gas, solar, or no fuel, respectively, for heating.

To help control energy costs for homeowners and renters, new construction should be energy efficient, and incorporate when possible passive heating and cooling strategies and renewable energy sources such as solar photovoltaic systems and high-efficiency wood heating systems. In 2015, Buckland participated in the Solarize Mass program along with Ashfield and Plainfield.

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The program helps lower the cost of solar installations on homes and businesses through a tiered pricing structure, where the more residents and businesses that sign up for a system, the lower the cost is for everyone. Through this program 42 solar installations were contracted in Buckland.

Additionally, replacing aging heating equipment in existing homes with energy efficient models, as well as making homes more energy efficient, will help reduce utility costs over time.

Buckland, as a designated Green Community by the state, has adopted the Stretch Energy Code, an appendix to the Building Code which requires greater energy efficiency in new home construction and renovations.

Buckland is part of the Massachusetts Broadband Institute's (MBI) MassBroadband 123 fiber telecom network. Currently roughly 87% of residents and businesses are served by cable broadband internet service. Proposed extensions by the cable provider under the MBI Last Mile Program would provide internet coverage to over 96% of residents. In addition, the MBI MassBroadband123 middle-mile fiber optic network travels through Buckland along major routes and connects to several community anchor institutions, including the Town Hall, the Mohawk Trail Regional School, and the Buckland Public Library. As a middle mile fiber optic network, it offers an opportunity for other last mile providers to buildout additional network in Buckland and easily connect to the global telecom network.

Public Schools

Buckland is part of the Mohawk Trail Regional School District, which includes the Buckland-Shelburne Elementary School, located in Shelburne, and the Mohawk Trail Regional High School and Middle School, located in Buckland. The Buckland-Shelburne Elementary School houses grades pre-k through 6 and serves students of Buckland and Shelburne. The middle and high school house grades 7 through 12 and serve students from Ashfield, Buckland, Charlemont, Colrain, Hawley, Heath, Plainfield, and Shelburne.

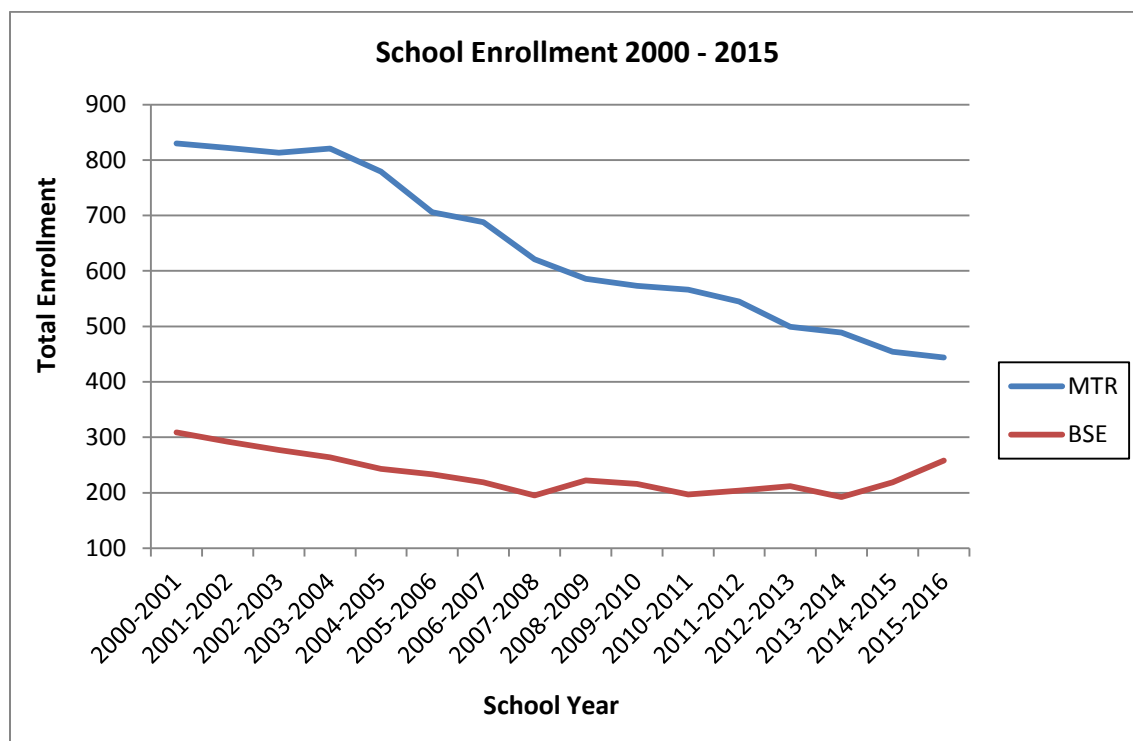
Between 2000 and 2007, elementary school enrollment declined by over 100 students. Since that time enrollment has fluctuated around 200 students. In 2015 the school began offering free pre-school, which resulted in an increase of 18 pre-k students from the previous year, which accounts for some but not all of the increase in enrollment that year. The middle and high schools have seen a greater rate of decline in recent years. Since 2000, enrollment has declined by 47%, to a low of 444 students in 2015. Enrollment numbers for Buckland students at the regional middle and high school are available from 2005 through 2016, and follow a

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similar trend. During this time, enrollment of Buckland students declined by 49%, from 110 students in 2005, to a preliminary estimate of 74 students in 2016.¹⁶

While many towns and cities in eastern and central Massachusetts have struggled with accommodating a growing population in their school systems, Buckland and the regional school district are dealing with the impacts of declining enrollments. When schools are operating well below capacity, the cost per student can be unaffordable for communities. The Mohawk Trail Regional School District has struggled with controlling costs as enrollment declines and fixed costs, such as transportation and building operations and maintenance, remain the same or go up. From a housing perspective, providing affordable rental and homeownership housing options for families with children is one strategy that could help curtail the decline in enrollment.

Figure 11: Mohawk Trail Regional (MTR) and Buckland-Shelburne Elementary (BSE) School Enrollment



Source: Massachusetts Department of Elementary and Secondary Education.

¹⁶ Buckland enrollment numbers were received from the Mohawk Trail Regional School District in October 2016.

LOCAL CAPACITY

Municipal Staffing

Buckland has a Town Meeting form of government with a three-person Board of Selectmen and a Town Administrator. Like many small towns, Buckland relies on volunteers to fill town boards, commissions, and committees, in addition to staff. Buckland is also a member of the Shelburne Falls Senior Center, which serves the towns of Ashfield, Buckland, and Shelburne. The Senior Center provides services for seniors in the community, and has assisted seniors with housing related issues in the past, including a small home repair program, and a presentation of options for creating an accessory apartment in a home.

The Town's limited staff resources for planning for future development can be 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 can help the Town access funding resources for its planning and development initiatives.

The Town of Buckland works with the Franklin County Regional Housing and Redevelopment Authority (HRA) to address local housing needs. 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. 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.

HRA works with Buckland and other communities in the region on a variety of housing concerns. 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. HRA also owns the three affordable housing units in Buckland, and manages Highland Village in Shelburne Falls. HRA's funding primarily comes from public state and federal sources.

At the local level, HRA assists Buckland with its Community Development Block Grant (CDBG) applications and provides program administration for the grants. CDBG funds come from the

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U.S. Department of Housing and Urban Development (HUD), and in Massachusetts, are channeled to communities through DHCD. HRA coordinates Buckland's housing rehabilitation program with CDBG funds. This program provides zero interest, deferred payment loans to low- and moderate-income households for home repairs, lead paint abatement, Title 5 upgrades and home improvements. The program has been utilized by eight households in Buckland in the last five years, and there are currently 13 households on the waitlist. HRA works closely with Rural Development Inc. (RDI), an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families and people with special needs. HRA and RDI have conducted a number of projects in Franklin County to create and/or upgrade affordable housing.

In order to increase local capacity to support the creation of housing and housing-related programs, Buckland has several options. A volunteer housing committee could be established to work on assessing the town's housing needs and make recommendations to the Board of Selectmen. The creation of an Affordable Housing Trust is another option that provides towns more flexibility in acting on potential affordable housing development opportunities. Trusts can be formed using Community Preservation Act (CPA, see next section) and other funds, and may be given the authority to use the funds in the trust for local affordable housing initiatives without having to get approval through Town Meeting. The Municipal Affordable Housing Trust Fund Law (MGL c.44 s.55C), passed in 2005, simplifies the process of establishing a trust fund, and sets guidelines on what local housing trusts can do, who can serve on the board, and what powers a community can grant to the board. Trust funds may be a good choice for communities that have conducted a housing needs assessment and have a good understanding of their housing goals.

Professional staff can bring the needed expertise, administrative and technical support required to effectively manage the creation of affordable housing in a community. Towns and cities around the state have partnered together to hire regional housing coordinators. The FRCOG is currently studying the feasibility of establishing a regional housing coordinator position in Franklin County that could serve towns interested in pursuing housing initiatives.

Municipal Budgets

Buckland, 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

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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 and other capital improvements.

The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000, and 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, community housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund. To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low income residents from paying the surcharge, and exempting the first \$100,000 of a property's assessed value.

Each year at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be created that makes recommendations to the Select Board and Town Meeting on how to use the funds. The law is flexible with how funds can be spent on housing, stating that funds can be used for the "acquisition, creation, preservation and support of community housing; and for the rehabilitation and restoration of...community housing that is acquired or created" using CPA funds. "Community housing" is defined as housing that is affordable (through a long-term deed restriction) for households earning at or below 100% of the area median income. Fifty-three percent (53%) of respondents to the Buckland Housing Survey supported the adoption of the CPA in Buckland.

POTENTIAL SITES FOR HOUSING DEVELOPMENT

This section provides information on potential sites in Buckland where new housing development could occur that would help meet identified housing needs. This is a preliminary review of sites, and further study of the feasibility for housing development will be needed.

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Analysis of Town-Owned Land

An analysis of Town-owned land in Buckland resulted in few opportunities for potential housing development. The two sites described below each have opportunities and constraints that need to be explored further.

Former Highway Garage

The former Town Highway Garage site is located at 50 Conway Street in the Historic Industrial zoning district. The lot is 0.36 acres, and still contains the former garage and salt shed. The site is within walking distance of the village center. Constraints include the existing buildings and any potential contamination that may remain on the site from its former use. The lot is a non-conforming lot under the zoning, as it does not meet the minimum lot size. Any potential redevelopment of the site would need approval from the Zoning Board of Appeals.

Current Police Station

The site of the current Police Station on Conway Street might be a good location for future housing in the event the station was to move to another location. The lot is 0.59 acres and is located within the Historic Industrial zoning district. The site is within walking distance to the village center.

Former Lamson and Goodnow Site

One of the largest parcels within Shelburne Falls on the Buckland side of the village is the former Lamson and Goodnow property, located on Conway Street. The site of the former manufacturing company was divided in 2015 when the company sold approximately 12.5 acres of the 18.3 acre parcel to help pay off debt. The Lamson and Goodnow retail store remains on land retained by the company. The larger parcel contains former manufacturing buildings and wooded open space adjacent to the Deerfield River. The new owner reportedly has plans to use some of the site for expanding his Arizona-based high-tech company.

It may be possible to include housing as part of the redevelopment of the property, though it is unclear how compatible the intended business uses will be with housing. In addition, the undeveloped area of the parcel adjacent to the Deerfield River contains Priority Habitat of Rare Species under the Natural Heritage and Endangered Species Program (NHESP). A Priority Habitat is an area where plant and animal populations protected by the Massachusetts Endangered Species Act Regulations (321 CMR 10.00) may occur. Most development activities proposed within a Priority Habitat area would need NHESP review and approval. Finally, the site

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is located within the 100-year floodplain, a significant constraint to housing at this location. Most recently, the site was flooded during Tropical Storm Irene in 2011.

Lamson and Goodnow retained two lots located along Conway Street. One lot contains the retail store and a second building. This lot is approximately 0.94 acre. The second lot is partially cleared and partially wooded, and contains no buildings. It is approximately 2.1 acres. Both lots are within the Historic Industrial district, and may have potential for housing development. The lot with the retail store and building falls within the 100-year floodplain, and was flooded during Tropical Storm Irene, again representing a significant constraint to housing development at this location. The second lot appears to be partially or wholly outside of the floodplain, and does not contain NHESP Priority Habitat area. Both lots require an environmental assessment for contamination given past nearby industrial uses.

Search for a New Senior Center Site

In December, 2014, a population study of West County was done for the Shelburne Falls Senior Center by UMass Boston, which projected a 70% increase in the age 60 and over population in the three towns served by the center (Ashfield, Buckland, and Shelburne). Based on the projected future need, in 2015 a feasibility study was completed for an expansion of the Senior Center. Expansion options included renovations of existing sites as well as new construction. Companion senior housing was included as a possible option at one of the sites looked at in Shelburne Falls.

4. Housing Goals and Recommendations

The following goals and recommendations are a result of the Buckland Housing Plan Committee's discussions and analysis of the public survey results and the data collected for this plan. By working towards meeting these goals and implementing the recommendations of this plan, the Town of Buckland will make progress in addressing the housing needs in town.

HOUSING GOALS

The Housing Plan Committee reviewed the housing goals of the 1999 Buckland-Shelburne Master Plan and the 2004 Buckland Community Development Plan, and decided that the following goals continue to be relevant for Buckland.

1. To provide fair, decent, safe, affordable housing for rental or purchase that meets the needs of Buckland residents.
2. To work towards raising the affordable housing stock, as defined by M.G.L. Chapter 40B, to 10% of all housing units, consistent with the State goal for every town.
3. To provide for residential development that is consistent with the rural and historic character of the community.
4. To encourage a mix of housing densities, ownership patterns, prices, and building types to serve diverse households.
5. To provide financial assistance to homeowners for state mandates and encourage compliance with Board of Health Code with respect to Title 5, removal of lead paint, etc.

HOUSING RECOMMENDATIONS

Capacity Building Recommendations

1. Housing Committee: Create a Housing Committee to work towards implementing housing goals and recommendations in town. Membership could include representation from other Town boards, the Senior Center, the Council on Aging, landlords, realtors, bankers, and interested residents.
2. Trainings and Workshops: 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

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year the Massachusetts Housing Institute is held over the course of two days in Devens, MA, and is geared towards municipal officials and volunteers working on creating affordable housing in their towns.

3. Community Preservation Act: Consider adoption of the Community Preservation Act (CPA) to generate a new source of funding for the development of affordable housing. Communities that adopt the CPA can impose a property tax surcharge up to 3% which sets aside funds to address local needs related to open space protection, affordable housing, historic preservation, and recreation. Local CPA funds are matched by the Commonwealth through the Massachusetts Community Preservation Trust Fund. Towns can choose certain exemptions, such as exempting the first \$100,000 of a home's value and exempting low-income residents from paying the tax surcharge.
4. Regional Housing Coordinator: The Franklin Regional Council of Governments (FRCOG) and the Franklin County Regional Housing and Redevelopment Authority (HRA) are currently studying the feasibility of creating a regional housing coordinator position in Franklin County. Creating such a position was recommended in the 2014 *Franklin County Regional Housing Study*. A regional housing coordinator could work with Buckland on affordable housing activities, and would act as a "Project Manager" to handle siting, developing Request for Proposals, permitting, aligning funding sources, and working with developers to create new affordable housing in the region. A coordinator could also help develop and administer housing programs.

Zoning Recommendations¹⁷

1. Short-Term Rentals: Consider a zoning and/or general bylaw to regulate short-term rentals in town. Options could include: requiring short-term rental units to be registered with the Town; restricting the number of days a unit can be rented annually, over which the use would be considered a bed and breakfast; and ensuring units meet all building, fire, health and sanitary codes.
2. Accessory Apartments: To increase long-term rental housing options in Buckland, amend the zoning bylaw to provide more options for homeowners to create an accessory apartment. Remove the restriction on expanding the square footage of a home to accommodate an accessory apartment. This would allow a home to be expanded if needed to accommodate an apartment up to a maximum of 800 square feet, provided that all

¹⁷ Please see the Zoning for Housing section, beginning on Page 40, for more information about Buckland's zoning bylaw.

zoning dimensional requirements are met. Allow accessory apartments by Special Permit in secondary structures such as garages and barns, and as a separate free-standing structure so long as adequate off-street parking is provided. Require accessory apartments to meet all short-term rental regulations (see above) if applicable.

3. Multi-Family Dwellings: Amend the definition of multi-family dwelling to increase the number of units allowed within a structure by Special Permit from four to eight in the Village Commercial, Village Residential, and Historic Industrial districts to accommodate higher density new developments within these areas, such as senior housing. Allow for the conversion of a two-family residence into a multi-family residence by Special Permit town-wide to help facilitate the use of the existing building stock for additional housing development.
4. Assisted Living Facility: Add assisted living facilities to the Table of Use Regulations in the Zoning Bylaw. Assisted living facilities could be added to the “nursing home” entry in the use regulations, and be allowed by Special Permit in all zoning districts except the Industrial district. Assisted living facilities should be defined within the Zoning Bylaw, including a maximum allowable number of units per facility.
5. Village Dimensional Requirements: Approximately 77% of lots within the Village Commercial district, 50% of lots within the Village Residential district, and 66% of lots within the Historic Industrial district are non-conforming based on the minimum lot size of 20,000 square feet. Alteration and changes to buildings on non-conforming lots requires approval from the Zoning Board of Appeals. If a structure on a non-conforming lot is abandoned for more than two years, it may not be re-established without meeting the current zoning requirements, which could lead to blighted buildings and empty lots. The Town has several options to consider for addressing these issues:
 - a. Decrease the minimum lot size from 20,000 square feet to 10,000 square feet, and minimum frontage requirements from 100 feet to 60 feet, where public water and sewer is available to reduce the number of non-conforming lots in the village.
 - b. Consider adopting a flag lot bylaw for the village zoning districts to allow for the creation of new house lots that do not have the required road frontage under the existing zoning, but otherwise meet the dimensional requirements of the district. Flag lots are created from an existing lot that has enough area for two house lots, but does not have enough road frontage. Flag lots are usually located behind an existing housing lot, and include an access strip for a driveway to

access the road. Flag lots provide a mechanism for small-scale infill on larger lots within an already developed area.

- c. Adopt a Chapter 40R Smart Growth Overlay District, which provides for as-of-right housing at greater densities than what is currently allowed in a zoning district. A new element of the program is the “starter home” criteria, which would allow smaller homes no larger than 1,850 square feet, on lots no larger than a quarter acre. At least 20 percent of units within the district would need to be set aside for sale to persons and families earning no more than 100 percent of area median income. Communities enacting the “starter home” zoning will receive the same incentive payments as they would if adopting the higher density elements of the program. (See pages 46-47 for more information on Chapter 40R.)
6. Inclusionary Zoning: Consider adopting inclusionary zoning in some or all zoning districts in town. New developments of a certain size could either be incentivized to create some affordable units, through a density bonus, parking space reduction, and/or reduction of development fees, or required to include a percentage of affordable units. Buckland’s zoning currently incentivizes affordable senior units as part of a cluster development of senior housing in the Village Residential and Historic Industrial zoning districts. An inclusionary zoning bylaw could expand this concept to other types of housing development.
7. Cluster Development / Conservation Bylaw: Less than 3% of Buckland is permanently protected from development. The Town could amend the Cluster Development / Conservation Bylaw in the Rural Residential zoning district to further protect Buckland’s natural resources while allowing flexible design of new residential development. Revisions to the bylaw could include making cluster development the only by-right subdivision option in the Rural Residential district. Developers who propose an alternative would need to go through a Special Permit process. The percentage of required open space could be increased from 40% to 60% or more. Lot sizes could be determined mainly by the need for on-site water and septic, which could be accommodated through shared septic systems. The Massachusetts Smart Growth / Smart Energy Toolkit provides a model Open Space Design / Natural Resource Protection Zoning bylaw with best practices.¹⁸

¹⁸ Model OSD / NRPZ bylaw: http://www.mass.gov/envir/smart_growth_toolkit/pages/SG-bylaws-osrd.html

Housing Program Recommendations

1. Home Rehabilitation Programs: Continue to work with the Franklin County Regional Housing and Redevelopment Authority (HRA) for housing rehabilitation projects. HRA currently coordinates and administers a housing rehabilitation loan program for Buckland and other communities in the region. The housing rehabilitation loans are funded primarily through Community Development Block Grant (CDBG) awards, and are available to low and moderate-income households for home repairs, home improvements, fixing of building code violations, lead paint abatement, Title 5 upgrades, or accessibility projects.

Provide information to residents and landlords about available funding programs to rehabilitate their homes or rental units, including lead paint abatement, septic systems, weatherization, and accessibility modifications. Existing programs include the Housing Rehabilitation Program administered by HRA, the CEDAC Home Modification Loan Program,¹⁹ STAVROS Home Sweet Home program,²⁰ and the USDA Rural Development Very Low-Income Housing Repair program.²¹ The Shelburne Falls Senior Center also offers a home repair program for small jobs and repairs. Work with the HRA and Senior Center to create a handout with information on the various programs. Distribute the flyer through tax bills or other methods. Work with HRA and the Senior Center to coordinate an information session for residents and assist residents with filling out program applications.

2. Assistance for Seniors and Persons with Disabilities: Work with the Senior Center to provide assistance to residents who want to explore sharing their home or adding an accessory apartment to their home. The Senior Center is currently working towards offering an informational series and support to help people accomplish a new housing arrangement. Assistance could include walking residents through the permitting process for an accessory apartment and helping them get estimates from reputable builders, as well as help with finding a tenant. Assistance for seniors interested in sharing their home could include help with networking to find a housemate, overview of legal issues, and more.
3. Assistance for First-Time Homebuyers: Promote and publicize available first-time homebuyer resources. Work with the HRA to promote its First-Time Homebuyer workshop series, and available first-time homebuyer mortgage programs, such as the Massachusetts Housing Partnership's One Mortgage Program, MassHousing mortgages, or the USDA Rural Development Single Family Housing Guaranteed Loan Program.

¹⁹ <https://cedac.org/home-modification-loan-program/>

²⁰ <http://www.stavros.org/hsh.html>

²¹ <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/ma>

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To further assist potential first-time homebuyers in Buckland, the Town could seek funding to establish a First-Time Homebuyers Program. This program could provide financial assistance to income-eligible first-time homebuyers to cover the down payment and closing costs, or to “buy down” a portion of the cost of a home to fill the gap between a market rate price and an affordable price. A deed restriction would be required on the home to preserve affordability long-term, and the program can require that homes meet the requirements of the Local Initiative Program for inclusion on the State’s Subsidized Housing Inventory. The Town of Leverett recently established a buy-down program using CPA and Leverett Housing Trust funds. The program is administered by the HRA. More information on Leverett’s program can be found here: <http://www.fchra.org/index.php/for-homeowners/leverett-homeownership-assistance-program>.

4. Assistance for Home Energy Upgrades: In conjunction with the Buckland Energy Committee, create an informational flyer for residents and landlords about available home energy improvement opportunities, such as energy audits and weatherization/insulation through the Mass Save program, the Mass Save Heat Loan program to upgrade or replace heating and hot water equipment, the Mass Solar Loan program to finance residential solar photovoltaic installations, and other available incentives for energy efficiency and clean energy improvements.

Housing Creation Recommendations

1. Make Town-owned land available for affordable housing creation: Further explore the feasibility of siting housing on the former Highway Garage site, the Police Station site, and other Town-owned sites that may become available. Request funding from the Franklin Regional Council of Governments (FRCOG) Brownfield program to conduct Phase I Environmental Site Assessments (ESA), and work with the Franklin County Regional Housing and Redevelopment Authority (HRA) to find funding for preliminary housing studies for the sites.
2. Support the reuse and redevelopment of existing buildings for housing: In addition to the zoning changes proposed above, the Town could consider the following strategies for encouraging reuse of existing structures for housing:
 - a. Work with the new owner of the former Lamson and Goodnow property to explore the feasibility of including housing as part of the site’s redevelopment, with special consideration of the potential for flooding on the site, possible contamination from past industrial uses, and the presence of NHESP Priority Habitat.

BUCKLAND HOUSING PLAN

- b. Approach Lamson and Goodnow about the possibility of developing housing on the company's remaining parcels along Conway Street, with special consideration of the potential for flooding on the site and possible contamination from past industrial uses.
3. Support new housing on vacant lots in or adjacent to the village: In addition to zoning changes proposed above that would make it easier to build housing on smaller lots in the village, the Town could identify potential lots for small infill development within the village, or lots adjacent to the village where new housing could be sited, and work with Rural Development Inc., Pioneer Valley Habitat for Humanity, or other entities to facilitate discussions with property owners.

Table 23: Buckland Housing Action Plan

Recommendation	Strategy	Responsible Groups
Capacity Building Recommendations		
Housing Committee	Create a Housing Committee to work towards implementing housing goals and recommendations in town.	Board of Selectmen
Trainings and Workshops	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.	Housing Committee
Community Preservation Act (CPA)	Consider adoption of the CPA.	Citizen group, with support from the Housing Committee and other Town Boards/Committees
Regional Housing Coordinator	Support the creation of a regional housing coordinator position, and work with the coordinator on affordable housing activities.	Board of Selectmen, Housing Committee
Zoning Recommendations		
Short-Term Rentals	Consider a zoning and/or general bylaw to regulate short-term rentals in town.	Selectboard, Planning Board, Housing Committee, Board of Health
Accessory Apartments	Allow an existing home to be expanded up to 800 square feet to accommodate an accessory apartment, provided all zoning dimensional requirements are met.	Planning Board, Housing Committee
	Allow accessory apartments by Special Permit in secondary structures such as garages and barns, and as a separate free-standing structure provided there is adequate off-street parking.	Planning Board, Housing Committee
	Ensure that new accessory apartments meet all short-term rental requirements, if applicable.	Planning Board, Housing Committee
Multi-Family Dwellings	Amend the definition of multi-family dwelling to allow up to 8 units in a structure by Special Permit in the Village Commercial, Village Residential, and Historic Industrial districts.	Planning Board, Housing Committee

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Recommendation	Strategy	Responsible Groups
	Allow for the conversion of a two-family residence into a multi-family residence by Special Permit town-wide.	Planning Board, Housing Committee
Assisted Living Facilities	Add assisted living facilities to the Table of Use Regulations under the current entry for nursing homes. Add a definition to the zoning bylaw, including the maximum number of units allowed per facility.	Planning Board, Housing Committee
Village Dimensional Requirements (consider one or more of these options)	Decrease the minimum lot size to 10,000 square feet and minimum frontage to 60 feet where public water and sewer is available to reduce the number of non-conforming lots in the village.	Planning Board, Housing Committee
	Adopt a flag lot bylaw to allow new residential lots to be created from existing lots that do not have the required road frontage but otherwise meet the dimensional requirements of the district.	Planning Board, Housing Committee
	Adopt a Chapter 40R Smart Growth Overlay District, which provides for as-of-right housing at greater densities than what is currently allowed.	Planning Board, Housing Committee
Inclusionary Zoning	Adopt inclusionary zoning in some or all zoning districts in town to encourage or require affordable units in new housing development.	Planning Board, Housing Committee
Cluster Development / Conservation Bylaw	Amend the bylaw to make cluster development the only by-right subdivision option in the Rural Residential district.	Planning Board
	Increase the percentage of required open space in a cluster development from 40% to 60% or more in the Rural Residential district.	Planning Board
	Allow lot sizes to be determined mainly by the need for on-site water and septic, including the use of shared septic systems.	Planning Board
Housing Program Recommendations		
Housing Rehabilitation	Continue to support the housing rehabilitation loan program administered by the Franklin County Regional Housing and Redevelopment Authority (HRA).	Board of Selectmen

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Recommendation	Strategy	Responsible Groups
	Work with the HRA and Senior Center to create a handout with information on various housing rehabilitation programs. Distribute the flyer through tax bills or other methods.	Housing Committee, Council on Aging, Senior Center
	Work with HRA and the Shelburne Falls Senior Center to coordinate an information session for residents and assist residents with filling out program applications.	Housing Committee, Council on Aging, Senior Center
Assistance for Seniors and Persons with Disabilities	Work with the Senior Center to provide assistance to residents who want to explore sharing their home or adding an accessory apartment to their home.	Housing Committee, Council on Aging, Senior Center
Assistance for First-Time Homebuyers	Work with the HRA to promote its First-Time Homebuyer workshop series, and available first-time homebuyer mortgage programs.	Housing Committee
	Seek funding to establish a First-Time Homebuyers Program.	Housing Committee
Assistance for Home Energy Upgrades	Create an informational flyer for residents and landlords about available home energy improvement opportunities.	Housing Committee, Energy Committee
Housing Creation Recommendations		
Make Town-owned land available for affordable housing creation	Further explore the feasibility of siting housing on the former Highway Garage site, the Police Station site, and other Town-owned sites that may become available.	Housing Committee, Board of Selectmen
	Work with the Franklin Regional Council of Governments (FRCOG) and the Franklin County Regional Housing and Redevelopment Authority (HRA) to find funding for preliminary studies, and conduct Environmental Site Assessments as needed.	Housing Committee, Board of Selectmen
Support the reuse and redevelopment of existing buildings for housing	Work with the new owner of the former Lamson and Goodnow property to explore the feasibility of including housing as part of the site's redevelopment, with special consideration of the potential for flooding on the site, possible contamination from past industrial uses, and the presence of NHESP Priority Habitat.	Housing Committee, Board of Selectmen

BUCKLAND HOUSING PLAN

Recommendation	Strategy	Responsible Groups
	Approach Lamson and Goodnow about the feasibility of developing housing on the company's remaining parcels along Conway Street, with special consideration of the potential for flooding on the site and possible contamination from past industrial uses.	Housing Committee, Board of Selectmen
Support new housing on vacant lots in or adjacent to the village	Identify potential lots for small infill development within the village or lots adjacent to the village where new housing could be sited.	Housing Committee
	Work with Rural Development Inc., Pioneer Valley Habitat for Humanity, or other entities to facilitate discussions with property owners.	Housing Committee, Board of Selectmen

5. POTENTIAL FUNDING SOURCES AND AVAILABLE HOUSING RESOURCES

POTENTIAL FUNDING SOURCES AND PROGRAMS FOR AFFORDABLE HOUSING DEVELOPMENT

Community Development Block Grant (CDBG) Program

The 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. The Franklin County Regional Housing & Redevelopment Authority (HRA) has a community development program that works with municipalities interested in pursuing CDBG program grants. HRA administers deferred payment housing rehabilitation loans, funded through the CDBG program, on behalf of Buckland 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.

Community Preservation Act

The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000, and 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.

To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low income residents from paying the surcharge, and exempting the first \$100,000 of a property's assessed value. Each year at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining 70% of funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be

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created that makes recommendations to the Select Board and Town Meeting on how to use the funds.

The law is flexible with how funds can be spent on housing, stating that funds can be used for the “acquisition, creation, preservation and support of community housing; and for the rehabilitation and restoration of community housing that is acquired or created” using CPA funds. “Community housing” is defined as housing that is affordable (through a long-term deed restriction) for households earning at or below 100% of the area median income. However, communities can use CPA funds to create housing that meets the definition of affordable under Chapter 40B by requiring units to be affordable to households earning less than 80% of the area median income.

The Massachusetts Housing Partnership (MHP) updated a guidebook in 2016 that outlines eligible CPA housing activities and provides examples of what towns and cities in Massachusetts have done so far.²² The Community Preservation Coalition website provides a database of projects in all of the CPA eligible categories that towns and cities have completed using CPA dollars, and is an excellent resource for towns considering adoption of the CPA.²³

The Massachusetts Affordable Housing Trust Fund (AHTF)

The 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,

²² *Create, Preserve, Support: Using Community Preservation Act Funds to Foster Local Housing Initiatives.*
http://www.mhp.net/writable/resources/documents/CPA-guidebook-2016_lowres.pdf

²³ Community Preservation Coalition website: <http://www.communitypreservation.org/>

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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.²⁴

USDA Rural Development

The U.S. Department of Agriculture 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.

MassWorks Infrastructure Program

The MassWorks Infrastructure Program coordinates the administration of six infrastructure programs: Public Works Economic Development (PWED), Community Development Action Grant (CDAG), Growth District Initiative (GDI) Grants, Massachusetts Opportunity Relocation and Expansion (MORE) Grants, Small Town Rural Assistance Program (STRAP), and Transit Oriented Development (TOD) Grants. These programs fund a range of publicly owned infrastructure projects. The CDAG Program provides funding to local governments for projects that “build local economies, eliminate blight, create jobs and produce workforce and affordable housing that would not occur by private enterprise alone.” 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.

²⁴ See <https://cedac.org/home-modification-loan-program/> for more information.

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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.

Federal Low-Income Housing Tax Credit (LIHTC)

The 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.

Chapter 40R Smart Growth Overlay Districts and Chapter 40S

M.G.L. Chapter 40R is a zoning enabling act that encourages towns and cities in Massachusetts to adopt overlay zoning districts that will facilitate housing development, including affordable housing, in mixed use areas. The zoning allows a certain minimum density of housing by-right, and require that 20 percent of new housing developed within the district be affordable to households earning less than 80 percent of the area median income, adjusted for household size. Before adopting the zoning district, it must be approved by the Massachusetts Department of Housing and Community Development (DHCD). Once approved and adopted by the community, the town can receive anywhere from \$10,000 to \$600,000 as an incentive payment, depending on the number of new housing units permissible under the overlay district as opposed to the underlying district. Communities also receive a bonus payment of \$3,000 for

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each housing unit that is created within the district, payable when the building permit has been issued for the unit.

Additionally, through M.G.L. Chapter 40S, towns and cities with smart growth overlay districts are reimbursed any net cost of educating students living in new housing in a smart growth district. The reimbursement is equal to the cost of educating students living in new housing in a smart growth district minus the percentage of new revenues from the district that would otherwise be devoted to educational costs, and any increase in state educational aid resulting from students living in new housing in the district. In addition to these benefits, towns and cities with smart growth districts are given preference when applying for state discretionary funds such as through the MassWorks program, and may be given relief from a Chapter 40B Comprehensive Permit application.

AVAILABLE RESOURCES FOR AFFORDABLE HOUSING DEVELOPMENT

Franklin County Regional Housing and Redevelopment Authority and Rural Development Inc.

The Franklin County Regional Housing and Redevelopment Authority (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. 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.

HRA works with Buckland and other communities in the region on a variety of housing concerns. 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. HRA's funding primarily comes from state and federal sources.

HRA works closely with Rural Development Inc. (RDI), an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families and people with special needs. Since its creation in 1991, RDI has developed over \$8.4 million in single and multi-family housing in the region, consisting of over 80 units. The resources that RDI uses for its projects come from a variety of sources, including the Massachusetts

BUCKLAND HOUSING PLAN

Department of Community Development (DHCD) HOME Program, U.S. Department of Agriculture Rural Development Program, and Self-Help Opportunity Program of the Housing Assistance Council.

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 for Humanity has provided permanent housing for 37 families, including single family and duplex homes in Montague, Greenfield, and Orange. 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.

Citizen's Housing and Planning Association (CHAPA)

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.

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.

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.²⁵

²⁵ See DHCD’s website for more information: <http://www.mass.gov/hed/economic/eohed/dhcd/>.

Appendix A

Meeting Agendas and Sign-in Sheets

BUCKLAND HOUSING PLAN



Buckland Housing Plan Meeting
Tuesday, May 17, 3:00 – 4:30 p.m.
Buckland Town Hall, 17 State Street

1. Introductions (3:00 p.m.)
2. Discussion of Housing Needs in Buckland (3:05 – 3:15 p.m.)
3. Overview of Affordable Housing and Housing Plan Options for Buckland (3:15 – 3:55 p.m.)
4. Review of Preliminary Demographic and Housing Trends for Buckland (3:55 – 4:25 p.m.)
5. Discussion of Next Steps (4:25 – 4:30 p.m.)
6. Adjourn Meeting (4:30 p.m.)



Buckland Housing Plan Meeting
Tuesday, May 17, 3:00 – 4:30 p.m.
Buckland Town Hall, 17 State Street

Name	Affiliation	Contact
Jim Bauerlein	Buckland	jbauerlein@gmail.com
Donna Liebl	Senior Center + Buckland	liebl67@comcast.net
Andrea Hannas	Town of Buckland	tunddm@town.buckland.mass.us
Cathy Buntin	S.F. Sr. Center	sfscctr@crocker.com
Alyssa Larose	FRCOG	alarose@frog.org
Pam Parnatian	H&A	pparnatian@fchra.org
Carmela Lanza-Weil	GSFA BA	Carmela@ShelburneFalls.com

BUCKLAND HOUSING PLAN



Buckland Housing Plan Meeting
Tuesday, June 28, 2:30 – 4:00 p.m.
Buckland Town Hall, 17 State Street

1. Introductions (2:30 p.m.)
2. Review of Draft Housing Needs Assessment (2:35 p.m.)
3. Discussion of Conducting a Housing Survey (3:25 p.m.)
4. Discussion of Next Steps (3:55 p.m.)
5. Adjourn Meeting (4:00 p.m.)



Buckland Housing Plan Meeting
Tuesday, June 28, 2:30 – 4:00 p.m.
Buckland Town Hall, 17 State Street

Name	Affiliation	Contact
Carmela Lanza-Heil	GSFABA	Carmela@ShelburneFalls.com
Phoebe Walker	Buckland Moderator	phoebe0370@gmail.com
Jim Bauerlein	Buckland BgH	jbauerlein@gmail.com
Donna Lieb	Buckland COA	lieb107@comcast.net
Cathy Buntin	Shelburne Falls Sr. Ctr.	sfsrctr@crockers.com
Alyssa Larose	FRCOG	alarose@frog.org

BUCKLAND HOUSING PLAN



Buckland Housing Plan Meeting
Wednesday, August 17, 6:00 – 7:30 p.m.
Buckland Town Hall, 17 State Street

1. Introductions (6:00 p.m.)
2. Review of Draft Housing Survey (6:05 p.m.)
3. Review of Revised Draft Housing Needs Assessment, and First Draft Development Conditions and Constraints (6:45 p.m.)
4. Discussion of Next Steps (7:25 p.m.)
5. Adjourn Meeting (7:30 p.m.)



Buckland Housing Plan Meeting
Wednesday, August 17, 2016, 6:00 – 7:30 p.m.
Buckland Town Hall, 17 State Street

Name	Affiliation	Contact
Phoebe Walker	Moderator	
Jim Bauerlein	Buckland Resident	
Cathy Burtis	S.F. Sr. Center	
Joanna [unclear]	St St Center	
Carmela Lanza-Weil	GSFA BA	
Andrea Llanes	Town of Buckland	
Alissa Larose	FRCOG	

BUCKLAND HOUSING PLAN



Buckland Housing Plan Meeting
Wednesday, November 2, 6:00 – 7:30 p.m.
Buckland Town Hall, 17 State Street

1. Introductions (6:00 p.m.)
2. Review of Buckland Housing Survey Results (6:05 p.m.)
3. Review of Revised Buckland Housing Plan Draft (6:30 p.m.)
4. Discussion of Next Steps (7:25 p.m.)
5. Adjourn Meeting (7:30 p.m.)



Buckland Housing Plan Meeting
Wednesday, November 2, 2016, 6:00 – 7:30 p.m.
Buckland Town Hall, 17 State Street

Name	Affiliation	Contact
DONNA LIEBL	Buckland Council on Aging	liebl67@comcast.net
Phoebe Waller	Moderator	phoebe01370@gmail.com
Carol E Cone	resident	ddivine172002@yahoo.com
John Gould	Planning Bd	hcyvmyturn@yahoo.com
Alyssa Larose	FLCOG	
Cathy Burtin	Senior Center	sssrctr@comcast.net
Jim Bauerlein	Buckland resident	jbauerlein@gmail.com
Liz Jacobson-Carroll	Buckland Librarian	liz@jacobson.net
Andrea Lemas	Buckland T.A.	turnadmin@town.buckland.ma.us

BUCKLAND HOUSING PLAN



Buckland Housing Plan Meeting
Wednesday, December 7, 6:00 – 7:30 p.m.
Buckland Town Hall, 17 State Street

1. Introductions (6:00 p.m.)
2. Review of Revised Buckland Housing Plan Final Draft (6:05 p.m.)
3. Discussion of Public Comment Period and Finalizing the Plan (7:20 p.m.)
4. Adjourn Meeting (7:30 p.m.)



Buckland Housing Plan Meeting
Wednesday, December 7, 2016, 6:00 – 7:30 p.m.
Buckland Town Hall, 17 State Street

Name	Affiliation	Contact
DONNA LIEBL	BUCKLAND COA	liebl67e@comcast.net
Phoebe Wheeler	Moderator	phoebe@shelburnefalls.com
Carmela Lanza-Weil	GSFABA	carmela@shelburnefalls.com
Andrea Umanas	Town of Buckland	
Alyssa Larose	FRIOG	
John Gould	Planning Board	keymythn@yahoo.com

Appendix B

2016 Buckland Housing Survey Results

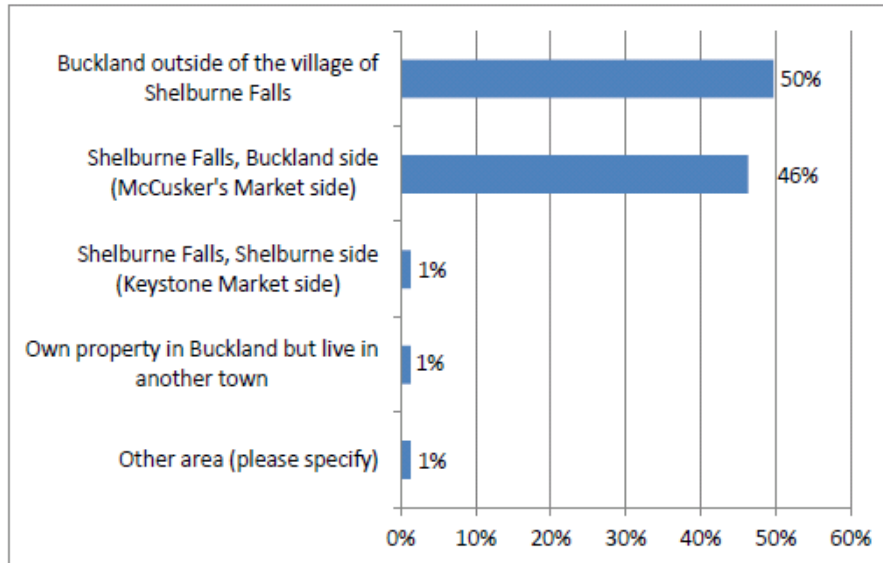
2016 BUCKLAND HOUSING SURVEY RESULTS

Total survey responses: 152

Question 1: Where do you live?

Answered question: 149

Skipped question: 3



Other area:

- South Cemetery road (off Apple Valley) The forgotten corner.
- Cemetery Road.....off of Apple Valley

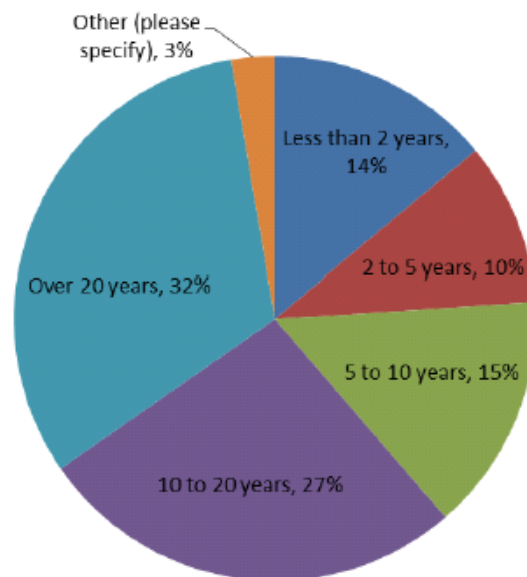
Question 2: How long have you lived in your current home?

Answered question: 150

Skipped question: 2

Other:

- Over 30 years
- 35 years
- 44 years
- 30 years

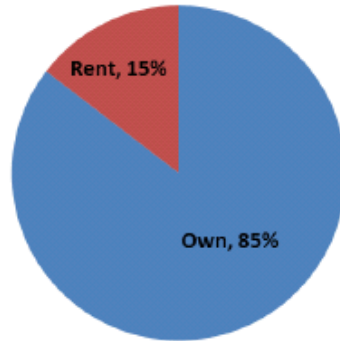


BUCKLAND HOUSING PLAN

Question 3: Do you or your family own or rent?

Answered question: 151

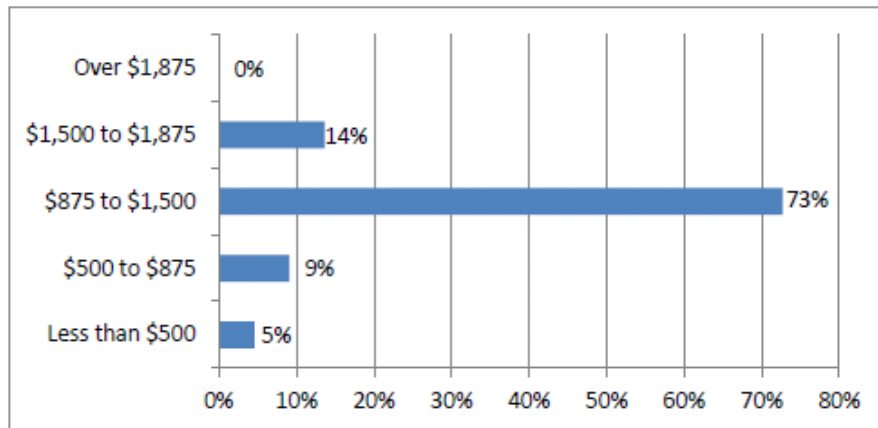
Skipped question: 1



Question 4: If you RENT, what is your average monthly housing costs, including utilities?

Answered question: 79

Skipped question: 73

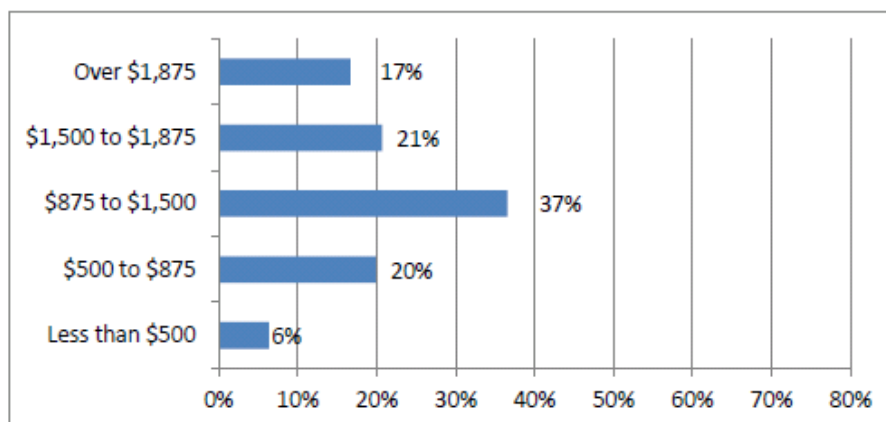


Note: Percentages are based on responses from renters (22 total). It does not include "Not Applicable" responses.

Question 5: If you OWN, what is your average monthly housing cost, including mortgage, homeowner's insurance, real estate taxes, and utilities?

Answered question: 141

Skipped question: 11



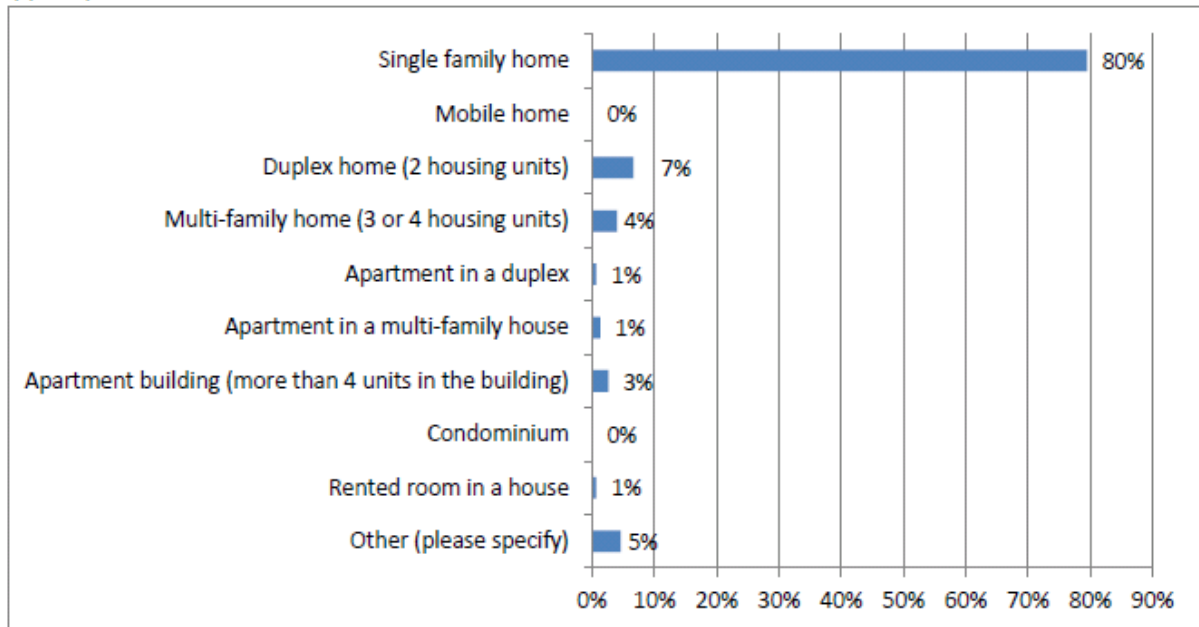
Note: Percentages are based on responses from homeowners (126 total). It does not include "Not Applicable" responses.

BUCKLAND HOUSING PLAN

Question 6: What best describes the type of home you live in?

Answered question: 151

Skipped question: 1



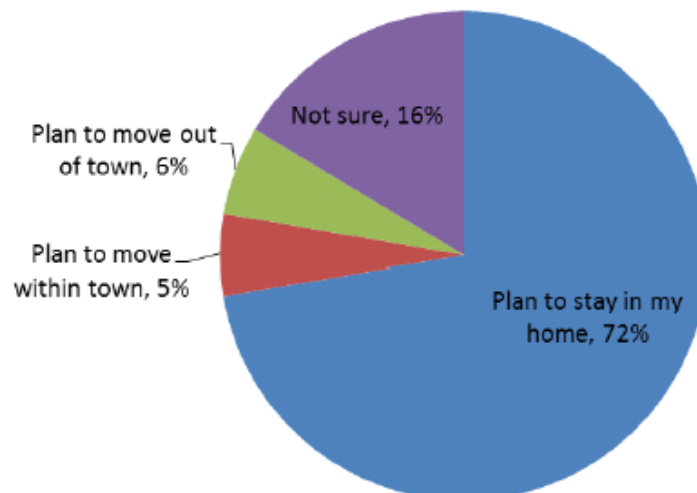
Other:

- Single family home + land
- Geodesic dome
- On serious acreage
- Detached renters cottage from main building
- Bed and breakfast
- Single family home but I rent out rooms through Airbnb
- Single-family home with small apartment

Question 7: Do you plan to stay in your current home or do you plan to move in the next 5 years?

Answered question: 152

Skipped question: 0

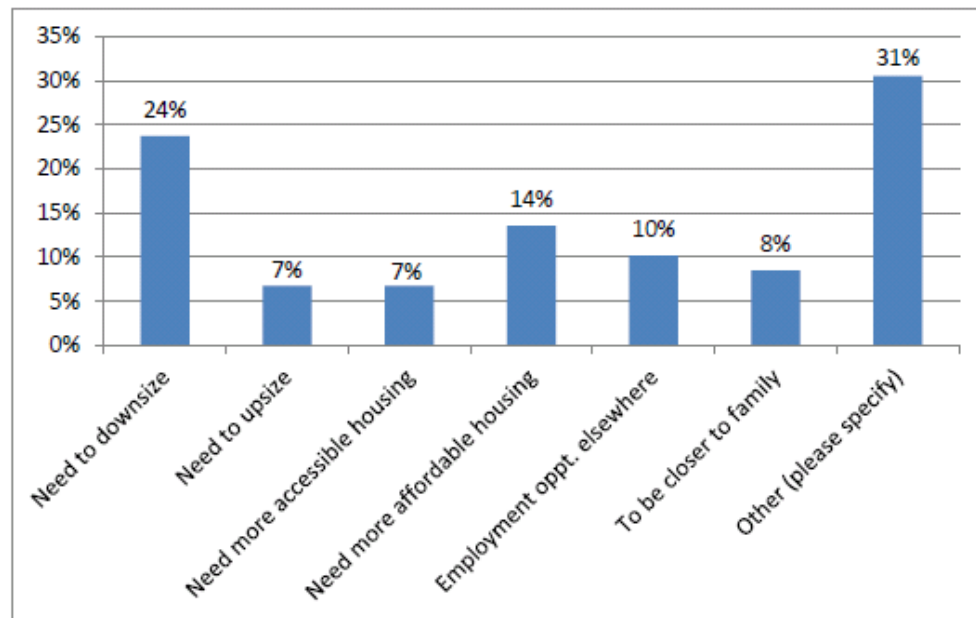


BUCKLAND HOUSING PLAN

Question 8: If you plan to move, what are your primary reasons for moving?

Answered question: 59

Skipped question: 93



Other:

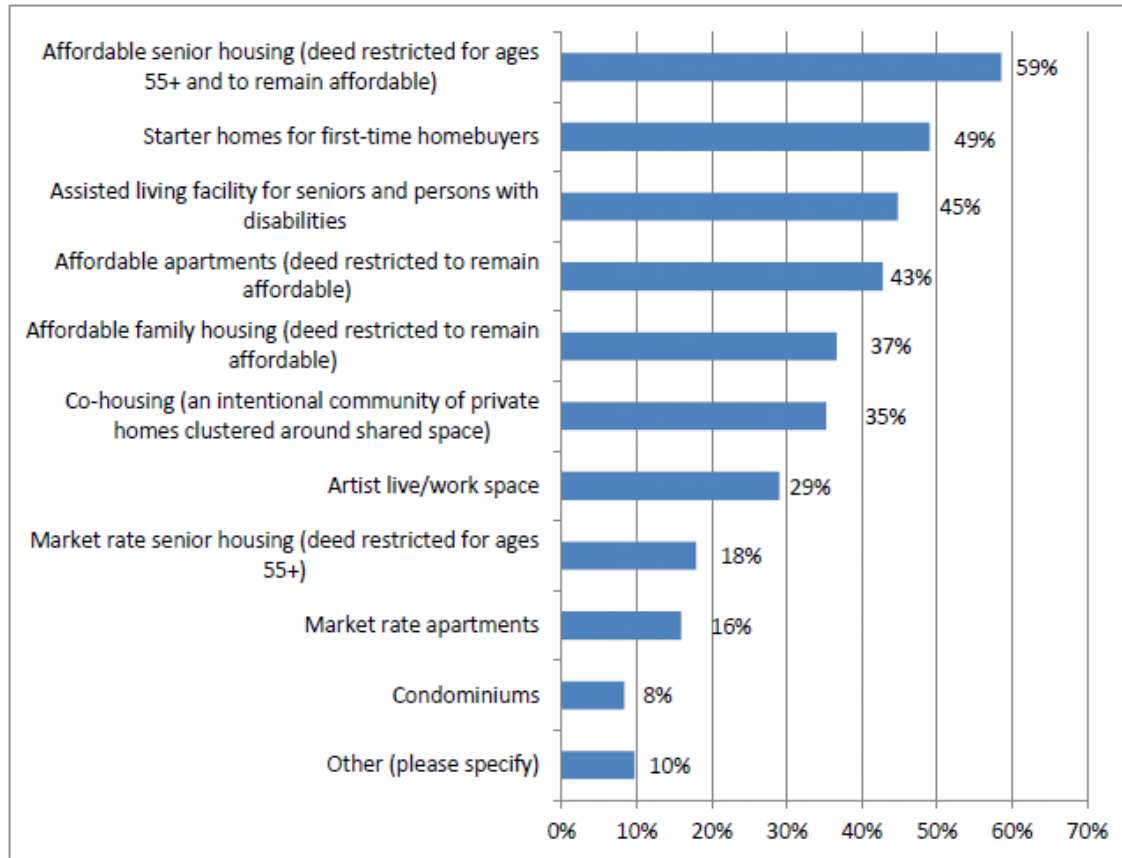
- Don't know if I can keep up with repairs
- May need one level housing
- Want to own a home, can't afford anything in SF or Buckland
- To be less isolated in older age
- Taxes going up and up and services not there. No internet.
- Closer to better schools for kids
- Better schools
- Home Owner may want to move back
- Flat yard for child
- We want to buy a place in Shelburne Falls when we are financially able
- If mold issues are not abated
- Taxes
- To get my own place
- Feels like the town dictates what we can put on the property that we pay taxes on, too stringent on building codes, taxes too high and school system is awful, no internet, no trash pickup, no clean up of waterways due to storm 5 years ago
- n/a
- ecological awareness
- I hate it here.
- Unsure about future status of rental. May purchase a home

BUCKLAND HOUSING PLAN

Question 9: What types of housing do you think are needed in Buckland?

Answered question: 145

Skipped question: 7



Other:

- A lot of those are compound questions and not suitable for yes/no
- Something like the Weldon
- ADA compliant
- Affordable housing for all – no deed restrictions
- More accessory dwellings
- Affordable family houses for rent
- Single family homes not just starter ones
- Multi-unit cluster compact apartments that preserve open space
- Housing stock seems adequate
- “tiny houses” in yards. Many seniors are living on fixed incomes of 700 or less! Wish we had something like the Weldon here...so that a percentage of income is taken toward housing and the apartments would be decent...also not putting seniors out of sight, out of mind
- Don't really know
- I like the idea of co-housing if affordable for low-mod income
- Less restrictive zoning to allow for “flag” lot development and mixed uses in rural residential district
- Development should be limited to the Village to retain the rural character of Buckland

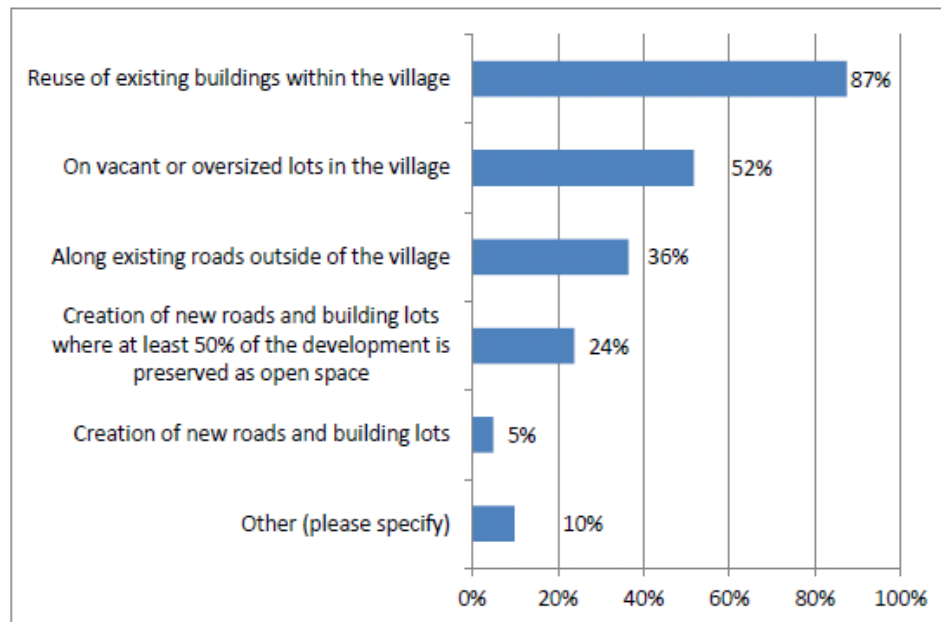
5

BUCKLAND HOUSING PLAN

Question 10: How and where should new housing be developed in Buckland?

Answered question: 143

Skipped question: 9



Other:

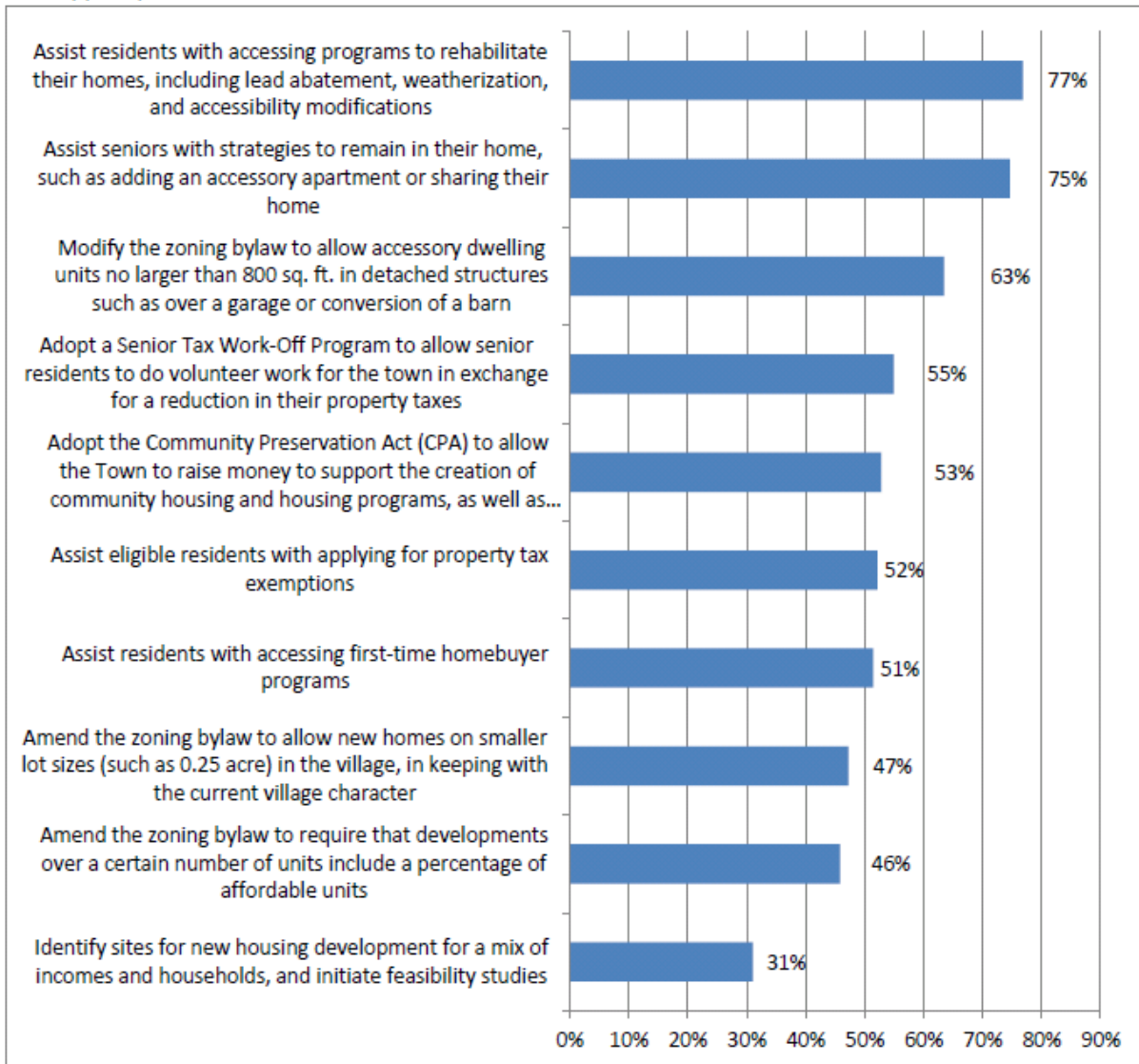
- Define oversized
- Cohousing communities within the village
- As described in the book "A Pattern Language"!
- Fix up houses that could have more apartments. Space for little houses.
- Don't know
- Undersized lots for affordable housing
- Not sure, need to preserve green space and not over-develop
- In or around village for public transport access
- Potentially, old farm houses could be made into apartments
- Reuse of lamson property
- Grants to help fix up and create LOW INCOME apartments or dorm style rooming for seniors in so many of the large homes here
- If it must be built on currently undeveloped space, please cluster dwellings rather than put each on large lot
- Flag lots and mixed use in rural residential districts
- Should consider zoning regarding climate change and built environment especially related to flood plains/geomorphology. Factor in ag use and tax generation. Need to consider access for EMS and healthy aging.

BUCKLAND HOUSING PLAN

Question 11: What Town housing strategies would you support?

Answered question: 142

Skipped question: 10



Other:

- Senior tax work-off program would be a nightmare to administer!
- I see a senior tax work-off program as a headache for the town – circuit breaker helps those in need.
- Focus efforts for new housing on cohousing. And on converting existing apartment buildings or multi-family buildings into cohousing.
- I think frontage requirements for out of village are too stringent. If people in village are allowed to live right next to each other, why not country dwellers
- More jobs, better schools, better roads
- Yes on CPA!!!!
- More houses for rent!

BUCKLAND HOUSING PLAN

- Allow splitting up houses in rural residential zone to be used as apartments or condos or shared housing (could even be with farming)
- We need to maintain our rural character and not allow small house lots.
- Many of the above programs already exist
- More reasonable solar bylaws to allow commercial development generating revenue for Buckland to be used in more affordable housing
- Homes outside village need ways to cluster housing in planned communities. Current law of 2 acres 200 feet is biased against people living outside village limits
- Modify zoning bylaw to allow accessory uses on existing and new lots without restricting the size to 800 square feet in rural residential districts
- Allow for clustered housing outside the village on 0.5 acres of land with an equal amount of open space as home space as part of the cluster.
- The senior write off program option should be for younger and middle-aged people to foster committee/elected position participation.

Question 12: Please provide any additional thoughts about housing in Buckland

Answered question: 28

Skipped question: 124

- This survey presumes that more housing is needed here. Bad idea. Buckland is rural; adding apartments, condos, or starter houses would change that. There already is a good stock of housing here that could be rehabbed or adapted. The populations will continue to age. More housing will not attract young families with kids unless there are jobs to support them. A 1999 study on this issue concluded that along the Clesson Brook Valley development should be clustered so as to preserve as much farmland - and rural character - as possible.
- I only reside here 6 months of each year.
- We need affordable housing!
- So few vacant spots in Buckland. Suggestion: long term vision - purchase 2 or more adjacent properties when they come on the market (enquire now and establish first refusal) Example perfect location: 27 State Street and house next door. May take 25 years, but locations with zoning variances would support some sort of condensed 2-story housing.
- The new Stretch Codes that go into effect on January 1 will further erode the ability to construct new housing units. Estimated increase to construction costs are reported at 30%. These codes will also further erode the use of native materials over those that have a larger carbon footprint (Manufacturing, fossil fuel derived materials, etc.). New construction is at an all time low in Buckland and will worsen with these new codes.
- Buckland needs to attract businesses first or everybody will leave or die and it will be a ghost town.
- NA
- Building new roads and housing developments before reusing existing locations and structures would significantly erode why many of us live here. Allowing non-conforming uses has far more potential.
- Buckland needs to attract younger professionals and tradespeople that want live raise a family within our borders. Affordable housing and internet access are key.
- Less restrictions/regulations on what we can and cannot do with our property.

8

BUCKLAND HOUSING PLAN

- we need to attract more families while keeping as much of our farm land intact developments are not the way to grow the town the right way
- Create a visual guide book for new construction/development in Village Area, with dimensional guidelines, and recommended historic details and proportions.
- After living in Western MA for over 10 years and in Buckland for many of those years, I have to leave because it is no longer affordable to live there. The landlords do not take care of their homes. They are in terrible condition and too much. one bedroom places, without insulation for over \$1000. No thank you.
- look at other towns (Brattleboro) programs
- I'm not a fan of exclusively over-55 housing developments. That wouldn't put more kids in the school, and once the baby boom is over, who is going to be in these units?
- none
- Less government intervention. High speed internet Everywhere first step before housing issue addressed
- Feels like the property assessments are different fro everyone. We pay close to \$4,000 for taxes and own less than an acre of land, whereas our neighbors have 3 acres, a much bigger house and yet they pay less in taxes....
- I am far from an expert in these matters. Many of these suggestions will probably have ramifications and consequences that are not obvious at first glance. But, since "first glance" is all we seem to have at this time, all I can say is, "Let's discuss it, let's explore it," and then, when we can go no further, "Let's try it and see what happens." One other thing: It is VERY important that anything new being built is created from NON-TOXIC materials. These are available now. Everyones health is heavily adversely affected by the nasty chemicals that are infused into building materials, including the interiors. The outgassing continues for many years. It's bad for everyone, but more so for children and seniors. Do the research. Don't cut corners. Don't sneak in the cheaper, nasty stuff when you think no one is looking. Build with integrity. Build with care and concern for the people who will be living in these places. Consult with experts in the field. No one wants to be poisoned. Awareness is growing. Be an example.
- "Please keep senior housing more in town....as folks age, we need to be part of community and to be able to just walk to things and sit where we can see people and life. Don't warehouse us out of town! Perhaps we need some multi-generational housing situations."
- Much ado is made about living on the "beautiful Deerfield River." Riverfest is a joke. We do not have any access to the river. It is restricted by the power companies, especially TransCanada, who, although there has NEVER been an incident since construction of the dams in the very early 1900's, denied access to land last year. The nonsense about "enjoy live along the Deerfield River," is just that: nonsense.
- "One of the values of Buckland is its rural character, and any considerations of housing should maintain this. High speed internet in rural areas would attract more young families who will have home businesses, or telecommute."
- Sprawl must be combated, long term.
- I am new to this town but I find the quality of life here very high and worth maintaining.
- We need to do all we can to attract young families. This includes 1) providing cell towers in rural areas of town where there is no service (many families only use cells these days because of cost), 2) provide incentives for young families to buy land/homes in town, i.e., good mortgage rates, discounts on tax burden below a certain income level, 3) allow mixed uses by right in rural residential so it is not so hard for folks to have a 2nd business in the house, barn or garage; 4) create more community playgrounds

BUCKLAND HOUSING PLAN

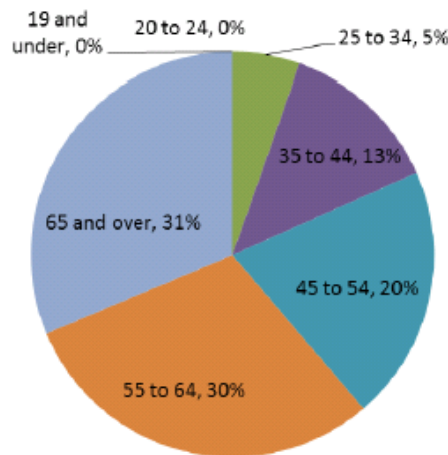
throughout the town where we have clusters of kids (Upper Street, the Village area, etc). Allow for smaller lots with less frontage so that aging parents can subdivide property and help their young adult children get started. Flag lots would also help with this. Also, work on preserving our beautiful open space along Route 112 so that our town remains beautiful. Work on connecting the senior center with the elementary school to help provide FREE daycare for low-income families who cannot afford traditional daycare.

- An affordable co-housing development with pedestrian friendly design would attract young families and older folks could be mixed in. multigenerational!
- Planning for housing needs to be integrated with planning for land conservation and agricultural preservation so that conflicts can be avoided.
- "Accessible housing funding for retrofitting; income limits should be expanded to include middle income people; no discussion of sustainable/renewable energy improvements for housing why? Tax collection should also be considered in housing options/development. The town services supported by property taxes can the town afford housing development? What kind? And what's the vision for what kind of town Buckland is becoming -- especially in the shadow of Shelburne. "

Question 13: How old are you?

Answered question: 147

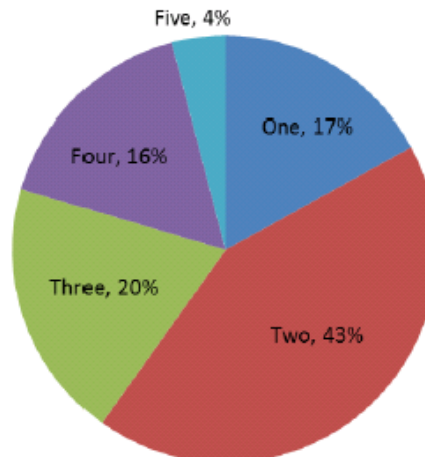
Skipped question: 5



Question 14: How many people live in your household (including you)?

Answered question: 147

Skipped question: 5

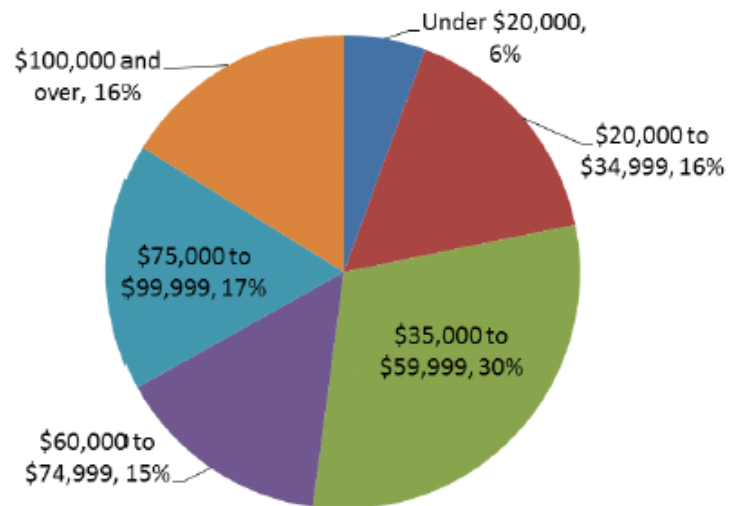


BUCKLAND HOUSING PLAN

Question 15: What is your household's annual income?

Answered question: 142

Skipped question: 10



Question 16: Are you interested in getting more involved with housing in town? If yes, please provide your contact information and we will be in touch!

[Answers kept confidential]

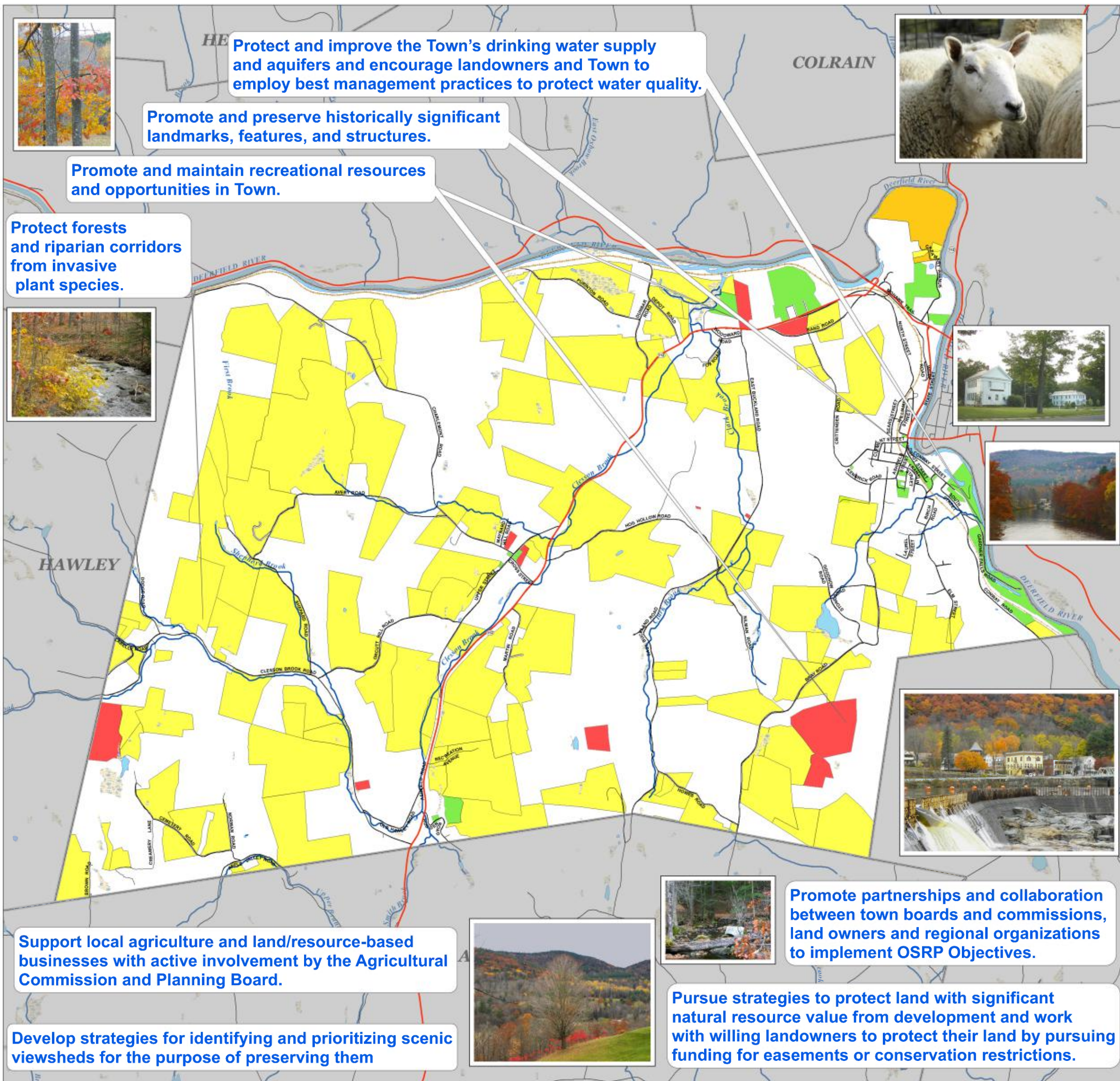
Appendix C

2010 Buckland Open Space and Recreation Plan Maps

Town of Buckland

Action Plan

Open Space and Recreation Plan



Legend

- Town Boundary
- Major Road
- Road
- Rail Line
- Wetlands
- Stream, River
- Pond, Lake
- Open Space**
 - Permanently Protected
 - Limited Protection
- Temporary Protection**
 - Chapter 61



0 0.25 0.5 1 Miles



Map Sources:

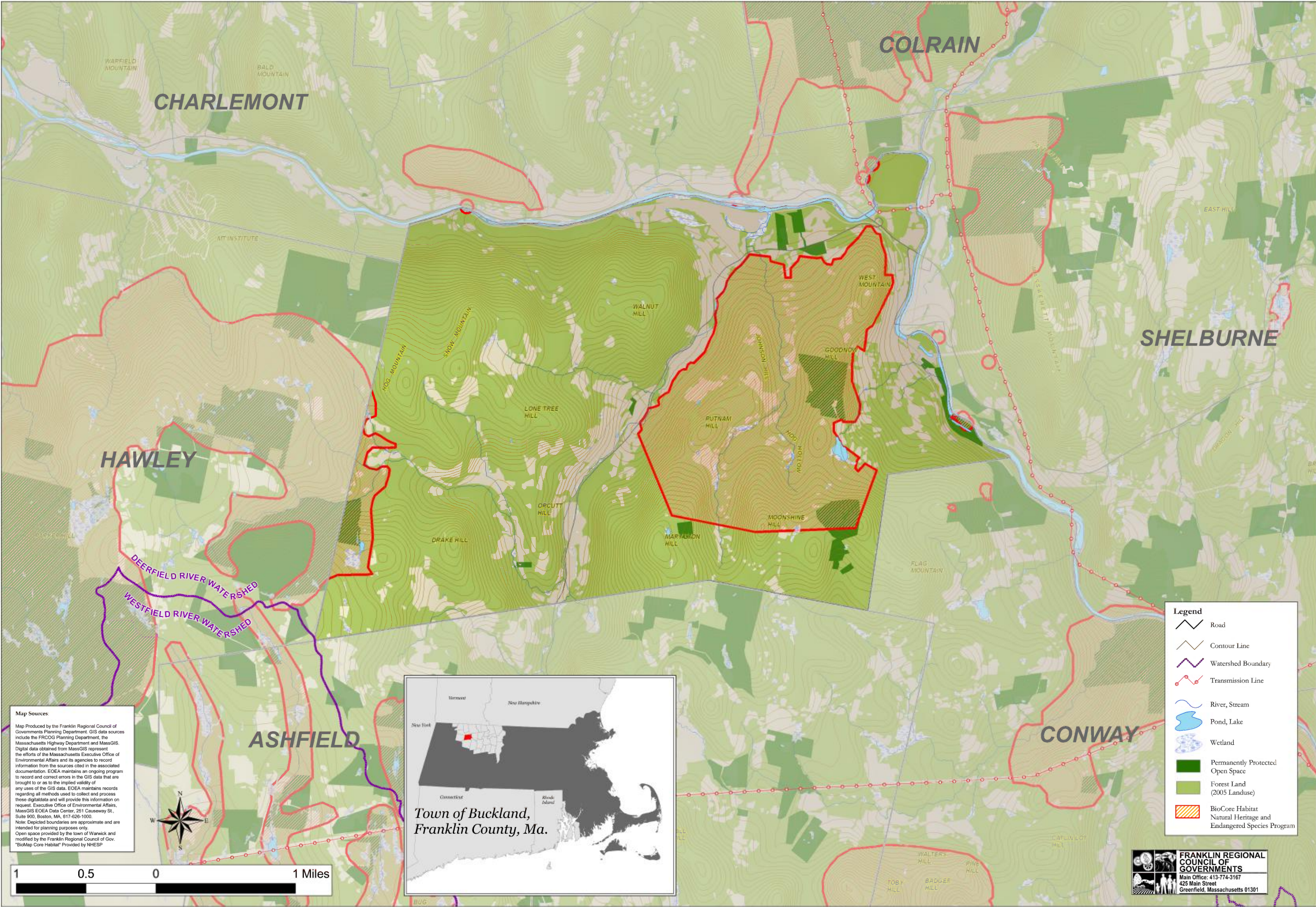
Map Produced by the Franklin Regional Council of Governments Planning Department. GIS data sources include the FRCOG Planning Department, the Massachusetts Highway Department and MassGIS. Digital data obtained from MassGIS represent the efforts of the Massachusetts Executive Office of Environmental Affairs and its agencies to record information from the sources cited in the associated documentation. EOEIA maintains an ongoing program to record and correct errors in the GIS data that are brought to or as to the implied validity of any uses of the GIS data. EOEIA maintains records regarding all methods used to collect and process these digital data and will provide this information on request. Executive Office of Environmental Affairs, MassGIS EOEIA Data Center, 251 Causeway St., Suite 600, Boston, MA, 017-626-1000. Note: Depicted boundaries are approximate and are intended for planning purposes only. Open space provided by the town of Buckland and modified by the Franklin Regional Council of Gov. "BioMap Core Habitat" Provided by NHESP



Town of Buckland, Franklin County, MA

Regional Context Map

Open Space and Recreation Plan



Town of Buckland

Environmental Habitat

Open Space and Recreation Plan

Legend

- | | |
|-------------------------------------|----------------------------------|
| BioMap Core Habitat | Open Space Limited Protection |
| BioMap Supporting Natural Landscape | Open Space Permanently Protected |
| Priority Habitat of Rare Species | Major Road |
| 1830's Woodland | Road |
| 100 Year Flood Plain | Stream, River |
| | Pond, Lake |



0 0.2 0.4 0.8 Miles



Map Sources:

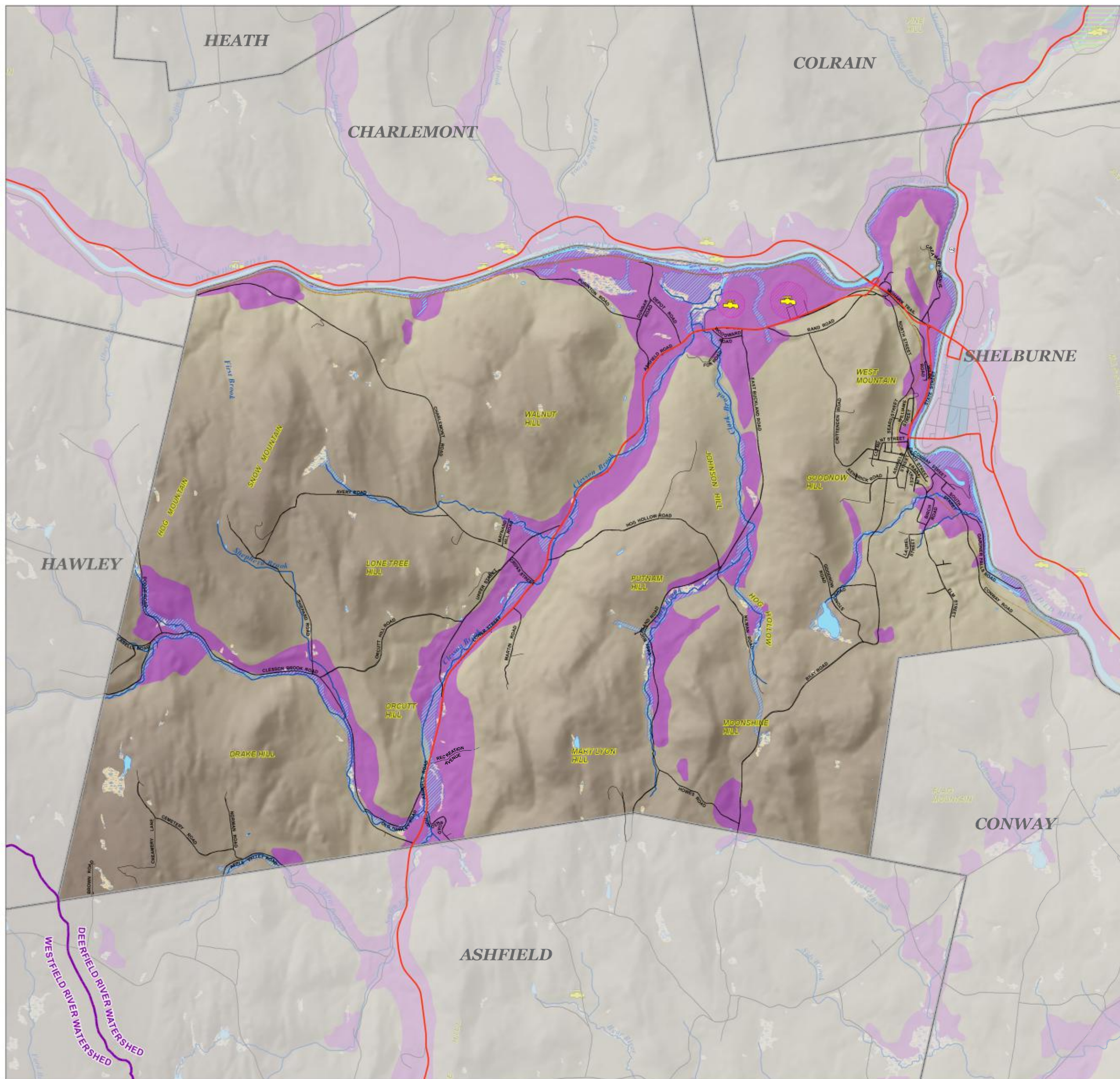
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Town of Buckland

Water Resources

Open Space and Recreation Plan



Legend

- | | |
|---------------|---|
| Town Boundary | Public Water Supplies |
| Major Road | Watershed Boundary |
| Road | Interim Wellhead Protection Area |
| Rail Line | Aquifer Potential Yield 0 - 50 Gallons Per Minute |
| Wetlands | 100 Year Flood Plain |
| Stream, River | |
| Pond, Lake | |



0 0.25 0.5 1 Miles



Map Sources

Map Produced by the Franklin Regional Council of Governments Planning Department. GIS data sources include the FRCOG Planning Department, the Massachusetts Highway Department and MassGIS. Digital data obtained from MassGIS represent the efforts of the Massachusetts Executive Office of Environmental Affairs and its agencies to record information from the sources cited in the associated documentation. EOEIA maintains an ongoing program to record and correct errors in the GIS data that are brought to or as to the implied validity of any uses of the GIS data. EOEIA maintains records regarding all methods used to collect and process these digital data and will provide this information on request. Executive Office of Environmental Affairs, MassGIS EOEIA Data Center, 251 Causeway St., Suite 600, Boston, MA, 017-625-1000. Note: Depicted boundaries are approximate and are intended for planning purposes only. Open space provided by the town of Buckland and modified by the Franklin Regional Council of Gov. "BioMap Core Habitat" Provided by NHESP.



Town of Buckland

Open Space

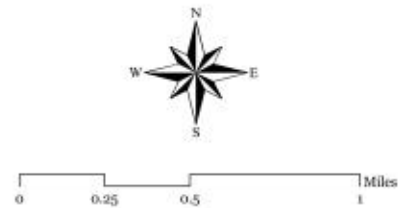
Open Space and Recreation Plan

Legend

- Town Boundary
- Major Road
- Road
- Rail Line
- Wetlands
- Stream, River
- Pond, Lake
- Biomap Core Habitat

Open Space

- Permanently Protected
 - Limited Protection
- #### Temporary Protection
- Chapter 61A (Agriculture)
 - Chapter 61B (Recreation)
 - Chapter 61F (Forestry)
 - Chapter 61A & 61F
 - Chapter 61A & 61B



Map Sources:

Map Produced by the Franklin Regional Council of Governments Planning Department. GIS data sources include the FRCOG Planning Department, the Massachusetts Highway Department and MassGIS. Digital data obtained from MassGIS represent the efforts of the Massachusetts Executive Office of Environmental Affairs and its agencies to record information from the sources cited in the associated documentation. EOEA maintains an ongoing program to record and correct errors in the GIS data that are brought to or as to the implied validity of any uses of the GIS data. EOEA maintains records regarding all methods used to collect and process these data and will provide this information on request. Executive Office of Environmental Affairs, MassGIS EOEA Data Center, 251 Causeway St., Suite 900, Boston, MA, 02114-1000. Note: Depicted boundaries are approximate and are intended for planning purposes only. Open space provided by the Town of Buckland and modified by the Franklin Regional Council of Gov. "Biomap Core Habitat" Provided by NHESP.



Town of Buckland

Scenic Resources

Open Space and Recreation Plan

Number	Site	Number	Site
Historic Buildings			
1	The Sanderson Ruddock Place	105	Residence (Mowry's)
2	Cranson Place	106	Dunbar House
3	Rood Place	107	The Sweet Place
4	Dodge Place	108	Burdick Place
6	Orta Kenney Place	109	The Otis Field House
7	Residence	Cemeteries	
8	The Ward Place	5	Cemetery
9	High Street School House	35	Cemetery
11	Auge Place	36	Cemetery
14	Scott House	47	East Buckland Cemetery
16	Enoch Wells Place	53	Cemetery
17	The Kenney Place	Historic Sites	
18	District No. 5 Schoolhouse	12	Historic Mill Sites
19	Hathaway Place	13	Historic Mill Sites
20	The Wood Place	32	Site
25	Keach Place	34	Site
26	The Ward Place	37	Site
27	The Manard Place	41	Mary Lyon Birthplace
29	House	51	Site
30	House	55	Site
31	House	59	Site
38	The Lilly Place	63	Mary Lyon's First School
43	The Drake House	65	Gardner Falls Station Power House, Canal & Dam
44	Wilder Homestead	95	Boehmer's Mill
45	Cobbler Shop	98	The Lightning Splitter
46	Goddard Place	Historic Bridges	
48	Purinton House	22	Cement Bridge
49	Hog Hollow Schoolhouse	66	Boston & Maine Railroad Trestle
50	Nilman House	Historic Farms	
52	Johnson House	10	Gulford Homestead
54	The Bellows Place	21	Farm with maple trees
56	Home of Lois Buell	23	Mill's Farm
57	Residence	24	Koonchaug Farm
58	Residence	28	Orcutt Hill Rd (Farm)
60	The Elmer Place	42	FR Bray Farm
61	Residence	67	'raehead Farm
62	The Lanfair estate	89	Patch Farm
64	Residence	92	Pine Brook Farm
68	Salt Box Residence	104	Walnut Hill Farm
69	Residence, Greek Revival	Destinations	
70	Residence	33	Buckland Center
72	Residence	40	Mary Lyon Birthplace/Putts Hill
74	Residence	76	Glacial Potholes
80	Catholic Church Parsonage	78	Bridge of Flowers
81	Residence, Cape	79	Shelburne Falls (Buckland side)
82	Crittenden School	93	Purple Forest
83	E.B. Sherwin House	96	Buckland Recreation Area
84	Slattery House	Scenic Vistas	
85	Nathaniel Lamson House	15	Red Gate Farm
86	Residence	39	Putts Hill
88	Spencer-Woodsome House	71	Gardner Falls
91	Luther Dunnell House	73	Vets Field
94	The Gould Place	75	Fishing Overlook
99	Bert Shaw's House	76	Glacial Potholes
100	Buckland Post Office	87	West Mountain
101	Enos Taylor House	90	Mohawk Trail Regional High School
102	Cooper's Shop	97	Buckland Recreation Area
103	Silas Trowbridge Place		

Legend	
	Town Boundary
	Major Road
	Road
	Rail Line
	Wetlands
	Stream, River
	Pond, Lake
	Natural Heritage and Endangered Species Priority Habitat
Open Space	
	Permanently Protected
	Agricultural Land Use 2005
	Farm
	Contiguous Forest
	Scenic Point



Map Sources:

Map Produced by the Franklin Regional Council of Governments Planning Department. GIS data sources include the FROG Planning Department, the Massachusetts Highway Department and MassGIS. Digital data obtained from MassGIS represent the efforts of the Massachusetts Executive Office of Environmental Affairs and its agencies to record information from the sources cited in the associated documentation. EOEAA maintains an ongoing program to record and correct errors in the GIS data that are brought to or as to the implied validity of any uses of the GIS data. EOEAA maintains records regarding all methods used to collect and process these digital data and will provide this information on request. Executive Office of Environmental Affairs, MassGIS EOEAA Data Center, 251 Causeway St., Suite 900, Boston, MA, 02114-2600. Note: Depicted boundaries are approximate and are intended for planning purposes only. Open space provided by the town of Buckland and modified by the Franklin Regional Council of Gov. "BioMap Core Habitat" Provided by NHESP.

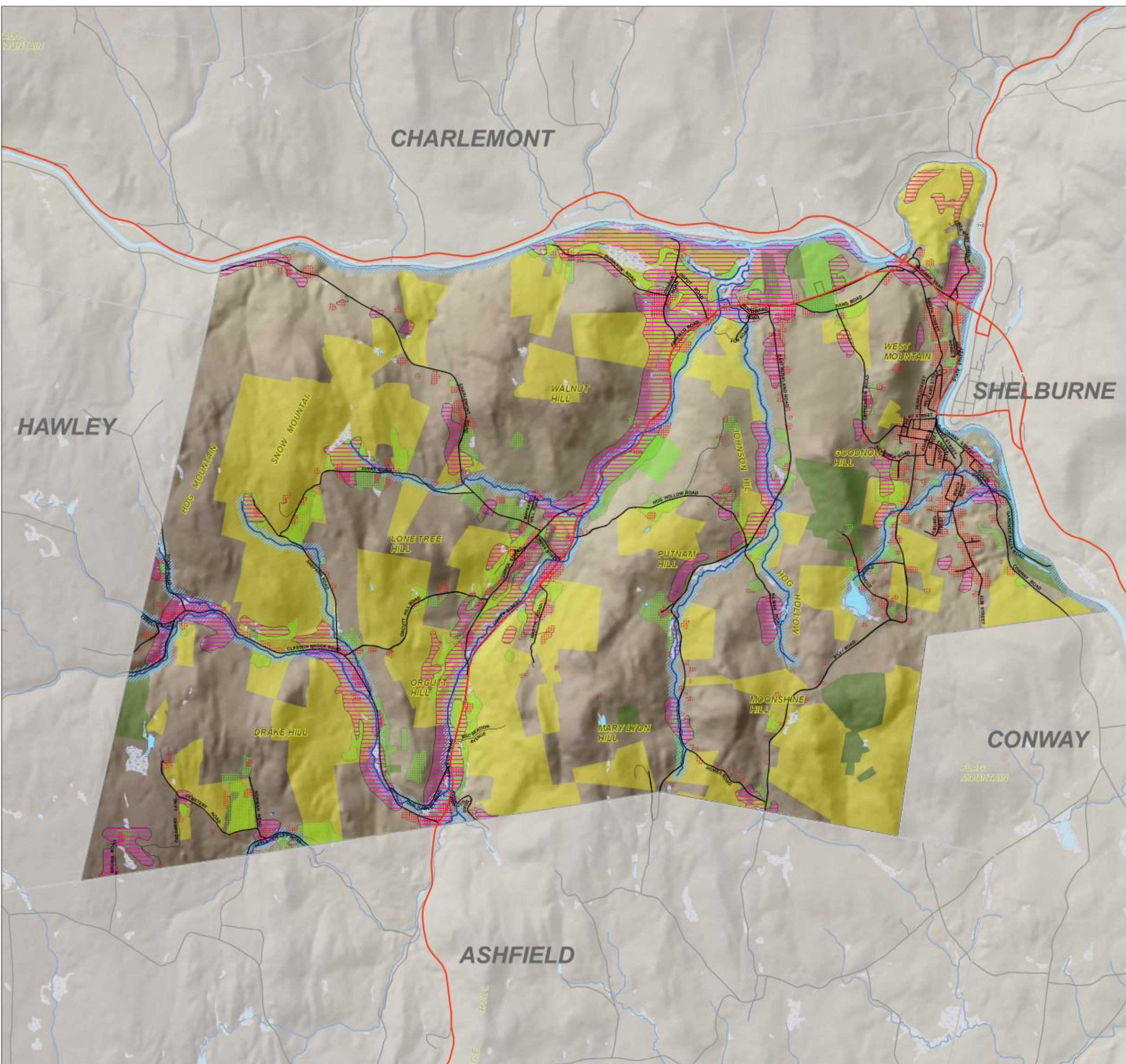


Town of Buckland
Franklin County,
Massachusetts

Town of Buckland

Prime Farmland and Development Constraints 2010

Open Space and Recreation Plan



Legend

- Town Boundary
- Major Road
- Road
- River, Stream
- Pond, Lake
- Wetland

Open Space

- Permanently Protected
- Limited Protection
- Temporary Protection Chapter 61 Land

Land Use 2005

- Prime Farmland Soils
- River Protection Act 0 - 200 ft from River Bank
- Cropland, Pasture
- Residential



0 12.5 25 50 Miles



Map Sources:

Map Produced by the Franklin Regional Council of Governments Planning Department. GIS data sources include the FRCOG Planning Department, the Massachusetts Highway Department and MassGIS. Digital data obtained from MassGIS represent the efforts of the Massachusetts Executive Office of Environmental Affairs and its agencies to record information from the sources cited in the associated documentation. EOEA maintains an ongoing program to record and correct errors in the GIS data that are brought to or as to the implied validity of any uses of the GIS data. EOEA maintains records regarding all methods used to collect and process these digital data and will provide this information on request. Executive Office of Environmental Affairs, MassGIS EOEA Data Center, 251 Causeway St., Suite 900, Boston, MA, 02114-2626-1000. Note: Depicted boundaries are approximate and are intended for planning purposes only. Open space provided by the town of Buckland and modified by the Franklin Regional Council of Gov. "BioMap Core Habitat" Provided by NHESP



Town of Buckland
Franklin County,
Massachusetts