

## **Buckland Zoning for Housing**

### **Frequently Asked Questions – FAQ**

**Q: Why are you proposing these changes?**

**A:** Buckland does not have enough housing options – there are few vacancies and lack of supply pushes prices up. Wages in our region have not kept pace with the cost of living, leaving too many Buckland households paying too much of their income on housing. People who want to move to Buckland, who work here, or send their kids to the schools, or have family nearby, or who just love what the town has to offer, struggle to find housing that meets their needs. Households are smaller now, and people need smaller, affordable options. Zoning is not the only solution; but we have control over how we zone for housing, which can prevent or support certain types of housing. We want to ensure our bylaws are meeting the needs of families today and tomorrow, in a way that contributes to the quality of life for everyone in our town.

**Q: Why are zoning changes only proposed for the Village zoning districts? Shouldn't these changes apply to the whole town?**

**A:** The Accessory Dwelling Unit zoning bylaw changes are being considered in all districts (except Industrial, where housing is not prioritized).

The other proposed zoning changes – smaller lot sizes, and village open space residential development/cottage development - are geared towards the Village Residential, Village Commercial, and Historic Industrial zoning districts because these districts are served by the public water and sewer system, are within walking distance of stores, Town offices, the senior center, libraries and schools, and historically were developed with homes on small lot sizes. Outside of these zoning districts, homes are served by private septic systems and wells. These private systems take up a certain amount of land to install and to meet sanitary regulations, usually at least an acre.

**Q: Can the public water and sewer systems handle more housing?**

**A:** Yes. Planning Board members spoke with both departments, and both systems can handle new residential customers. The Water Department reports that less water is being consumed because appliances are more efficient, and because industries that used a lot of water in their production process have left town. Similarly, the wastewater treatment plant is operating below capacity overall due to the loss of industrial users. The wastewater treatment plant has seen increases in flow during wetter months due to leaks into the pipes from groundwater. The Sewer District is actively working on correcting these issues.

**Q: Why is open space residential development and cottage development only being considered for the Village zoning districts? Doesn't this type of development make more sense in the rural areas of town?**

**A:** Buckland already has a Cluster Development / Conservation Bylaw (Section 6-2 of the current Zoning Bylaw) that applies to the Rural Residential zoning district that provides an option to cluster homes while also protecting open space. The provisions of the current bylaw are geared more for the Rural Residential district, and are less useable/applicable to the Village districts. The purpose of the proposed Village Cluster and Cottage Development changes are to provide an option that works better in a village context, where public water and sewer is available, that also balances new housing with open space protection. Cluster development will still be an option in the Rural Residential district.

**Q: What is affordable housing?**

**A:** The general definition of affordable housing is when a household (defined as one or more people living in one housing unit) spends no more than 30% of their gross monthly income on housing costs. Housing costs for homeowners includes mortgage, insurance, real estate taxes, utilities, and any condo or homeowner association fees. Housing costs for renters includes rent and utilities. Households spending more than 30% of income on housing are considered to be “cost-burdened” by housing. Currently an estimated 17% of homeowners and 45% of renters in Buckland are cost-burdened by housing.<sup>1</sup>

Affordable housing can be naturally occurring in the marketplace. This housing does not have any restrictions on rent or sale price. Sometimes there are reasons why the housing is affordable; the home may be in poor condition, or located in a less-desirable location. And sometimes there are not enough “naturally-occurring” affordable homes available. For instance, from September 2019 to September 2020, there was an affordability gap of roughly \$80,000 between the median single family home sale price in Buckland, and what a family earning the median income in town could afford.<sup>2</sup>

---

<sup>1</sup> 2015-2019 U.S. Census Bureau American Community Survey Five-Year Estimates.

<sup>2</sup> MLS property listings; DHCD affordable housing calculator; 2015-2019 U.S. Census Bureau American Community Survey Five-Year Estimates.

Affordable sale price for a household earning Buckland’s median income (\$53,716):

**\$185,000**

Median single family sale price in Buckland:

2019 **\$285,000**

2020 **\$256,500**

Jan-June 2021 **\$306,500**

“A” Affordable homes have a restriction on the rent or sale price, to keep the housing affordable over time, and may be built or operated with local, State or Federal funds. “A” Affordable housing could be rental or owner-occupied, single family or multi-family.

The proposed zoning changes support both naturally –occurring affordable housing, and “A” Affordable housing.



### Examples of “A” Affordable Housing



**Q: How does “A” Affordable housing affect our tax base? Do Affordable housing property owners pay taxes?**

**A:** Affordable housing contributes to the tax base! Affordable units may be assessed at a lower value, because the value of the home is restricted, but the property owner still pays taxes. In general, Affordable housing development results in an increase in property tax revenue because the property is being “improved” – either through redevelopment/ rehabilitation or new development on vacant land. Residents living in Affordable homes who are not cost-burdened by housing can better pay for things like food, clothing, childcare, and entertainment – contributing to the local economy.

**Proposed Zoning Changes - Glossary**

<p><b>1. Accessory Dwelling Units</b></p>	<p>An independent dwelling unit that is accessory to, and smaller in size, than a single family home. ADUs increase the supply of rental housing, especially for smaller household sizes, and improves affordability for homeowners and renters.</p>	
<p><b>2. Smaller Lots in the Village Zoning Districts</b></p>	<p>Reducing the amount of land (lot size) needed to build a home in areas with public water and sewer. Rezoning for smaller lot sizes allows homes to be built on existing lots that were previously non-conforming, or on new lots created by dividing an existing, larger lot (i.e. housing infill).</p>	
<p><b>3. Village Open Space Residential Development / Cottage Housing</b></p>	<p>An alternate development method to “conventional” subdivision, where roads and homes are grouped together in one or more clusters, with the remaining land preserved as open space. Cottage housing is a variation where a cluster of small homes face common green space.</p>	