

## **Appendix**

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## **Regional Policy Plan**

**(Franklin Regional Council of Governments, 1988)**

### **Housing Goals and Recommendations**

#### **GOALS**

- To promote the provision of fair, decent, safe, affordable housing for rental or purchase that meets the needs of Franklin County residents.
- To raise the affordable housing stock throughout the region to 10% of all housing units.
- To raise the affordable housing stock in all communities in the region.

#### **RECOMMENDATIONS**

- Prioritize local housing efforts to meet the region's need for affordable housing.
- Support the Franklin County Housing and Redevelopment Authority (HRA) in securing funds to complete a regional housing analysis to assess needs and the quality and quantity of existing affordable housing. This will allow agencies and municipalities to direct housing assistance and funds to the areas where they are needed most.
- Support the provision of affordable housing throughout the region, particularly in major employment centers served by public transit and village centers with public services.
- Assist agencies involved with planning and financing affordable housing, including alternative financing mechanisms such as land trusts, cooperative housing and limited equity cooperatives.
- Preserve existing affordable housing stock rather than converting it to other uses.
- Develop strategies that would guarantee long-term affordability. Prioritize projects, which offer long-term affordability (e.g., first priority is 99+ years, second priority is 40 - 98 years, third priority is 15 - 39 years, and last priority is less than 15 years).
- Support adaptive reuse of abandoned buildings for affordable housing stock.
- Initiate pro-active housing projects by towns to maintain control of development scale and style as befits town character.
- Pursue public grants and other sources of funding to enhance the financial feasibility of affordable housing development.
- Support HRA and local housing authority efforts to increase awareness of need for affordable housing and resources available.

- Encourage housing that minimizes long term costs through high quality design, efficient construction and energy efficiency.
- Towns should consider provisions in local regulations for multi-family and clustered housing in village centers served by public water and sewer and preferably, public transit.
- Towns should consider contributing resources toward the development of long term (preferably 99 years) affordable elderly housing, such as tax title foreclosures of buildings or land for housing sites.
- Towns should consider implementing community home improvement programs and property tax deferrals which help low income households to make home improvements and remain in their homes.
- Support HRA and local housing authority efforts to encourage major employers to implement programs which contribute towards meeting their employees' affordable housing needs, such as mortgage assistance plans, mortgage guarantee programs and assistance with down payments and closing costs.
- Support HRA and local housing authority efforts that encourage lending institutions to make special provisions, which are supportive of low income households.
- Town residents should take advantage of HRA's low and moderate income housing programs such as the Self-Help building funds, septic upgrades and home improvement financing.
- Support legislation offering funding mechanisms to remove lead-based paint in rental units.
- Support additional public funding for effective code enforcement for affordable housing.
- Support requirements and efforts to fund ongoing maintenance and management of rental housing complexes.

**Table 3-22: Housing Units in Shutesbury and Neighboring Towns, 1980-2000**

Area	Number of Housing Units			Percentage Change		
	1980	1990	2000	1980-1990	1990-2000	1980-2000
<b>Shutesbury</b>	<b>536</b>	<b>716</b>	<b>807</b>	<b>33.6%</b>	<b>12.7%</b>	<b>+50.6%</b>
Leverett	564	699	648	23.9%	-7.3%	14.9%
New Salem	279	328	379	17.6%	15.5%	35.8%
Wendell	305	400	439	31.1%	9.8%	43.9%
Amherst	7,699	8,816	9,426	14.5%	6.9%	22.4%
Pelham	401	502	556	25.2%	10.8%	38.7%
Franklin	26,832	30,394	31,939	+13.3%	+5.1%	+19.0%
Massachusetts	2,208,146	2,472,711	2,621,989	+12.0%	+6.0%	+18.7%

Sources: U.S. Census Bureau, Census of Population & Housing, 1980, 1990, and 2000.

**Table 3-23: Types of Housing Structures in Shutesbury, 1990 and 2000**

Structure Type	1990		2000		1990-2000
	Number of Units	Percent of Total	Number of Units	Percent of Total	Change in Units
Single Unit, detached	643	90.0%	731	90.6%	+88
Single Unit, attached	10	1.3%	20	2.5%	+10
Single Unit, total	653	91.2%	751	93.1%	+98
Two Unit Building	36	5.0%	34	4.2%	-2
3-4 Unit Building	12	1.7%	18	2.2%	+6
5 or more Unit	0	0.0%	0	0.0%	0
Mobile Home	6	0.8%	4	0.5%	-2
Other	9	1.3%	0	0.0%	-9
<b>Total Units</b>	<b>716</b>	<b>100.0</b>	<b>807</b>	<b>100.0</b>	<b>+91</b>

Source: U.S. Census Bureau, Census of Population and Housing, 1990 and 2000.

**Table 3-24: Age of Housing in Shutesbury, 2000**

Year Built*	Number of Units	Percent of all Units
1999 to March 2000	8	1.0%
1995 to 1998	32	4.0%
1990 to 1994	82	10.2%
1980 to 1989	153	19.0%
1970 to 1979	193	23.9%
1960 to 1969	107	13.3%
1940 to 1959	115	14.3%
1939 or earlier	117	14.5%
<b>Total</b>	<b>807</b>	<b>100.0%</b>

\*Original year of construction. Does not include housing renovations or rehabilitation.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

**Table 3-25: Housing Occupancy and Vacancies in Shutesbury, 1980-2000**

	1980		1990		2000	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
<b>Total Units</b>	<b>536</b>		<b>716</b>		<b>807</b>	
<b>Occupied Year-Round</b>	376	70.1%	575	80.3%	662	82.0%
Vacant Year-Round Units	11	2.1%	16	2.2%	12	1.5%
<b>Total Year-Round Units</b>	<b>387</b>	<b>72.2%</b>	<b>591</b>	<b>82.5%</b>	<b>674</b>	<b>83.5%</b>
Total Vacant Units that aren't Year-Round	149	27.8%	125	17.5%	133	16.5%
Units with Seasonal/Occasional Use*	n/a	n/a	119	16.7%	131	16.2%
Other Vacant Units (without Seasonal/Occasional Use)	n/a	n/a	6	0.8%	2	0.2%

\*The Census Bureau counts units with seasonal or occasional use as vacant, even though they have part-time residents. Source: U.S. Census Bureau, Census of Population & Housing, 1980, 1990, and 2000.

**Table 3-26: Monthly Homeowner Costs in Shutesbury, 2000**

Monthly Costs (2000)	Homes with Mortgages		Homes without Mortgages	
	Number of Homes	Percentage of Homes with Mortgages*	Number of Homes	Percentage of Homes without Mortgages*
\$200 to \$299	0	0.0%	10	14.1%
\$300 to \$399	2	0.5%	24	33.8%
\$400 to \$499	2	0.5%	15	21.1%
\$500 to \$599	2	0.5%	8	11.3%
\$600 to \$699	18	4.9%	4	5.6%
\$700 to \$799	14	3.8%	4	5.6%
\$800 to \$899	34	9.3%	4	5.6%
\$900 to \$999	38	10.4%	0	0.0%
\$1,000 to \$1,249	105	28.6%	2	2.8%
\$1,250 to \$1,499	78	21.3%	0	0.0%
\$1,500 to \$1,999	44	12.0%	0	0.0%
\$2,000 to \$2,499	24	6.5%	0	0.0%
\$2,500 or more	6	1.6%	0	0.0%
<b>Total with Estimated Costs</b>	<b>367</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>
<b>Median Costs</b>	<b>\$1,175</b>		<b>\$410</b>	

\*Percentages are based on the number of owner-occupied housing with estimated housing costs. The Census Bureau calculated these costs for 80% of Shutesbury's owner-occupied homes. Source: U.S. Census Bureau, Census of Population & Housing, 2000.

**Table 3-27: Monthly Renter Costs in Shutesbury, 2000**

<b>Monthly Costs (2000)</b>	<b>Number of Rental Units</b>	<b>Percentage of Rental Units with Estimated Costs*</b>
\$150 to \$199	5	5.3%
\$200 to \$299	3	3.2%
\$300 to \$399	4	4.2%
\$400 to \$499	2	2.1%
\$500 to \$599	13	13.7%
\$600 to \$699	10	10.5%
\$700 to \$799	9	9.5%
\$800 to \$899	11	11.6%
\$900 to \$999	13	13.7%
\$1,000 to \$1,249	20	21.1%
\$1,250 to \$1,999	5	5.3%
<b>Total with Estimated Costs</b>	<b>95</b>	<b>100.0%</b>
<b>Median Costs</b>	<b>\$814</b>	

\*Percentages are based on the number of rental-occupied housing with estimated housing costs. The Census Bureau estimated rental housing costs for 81% of Shutesbury's occupied rental units.

Source: U.S. Census Bureau, Census of Population & Housing, 2000.

**Table 3-28: Housing Values for Owner-Occupied Homes in Shutesbury, 2000**

<b>Housing Value</b>	<b>1990</b>		<b>2000</b>	
	<b>Number of Homes</b>	<b>Percent of Homes with Housing Values*</b>	<b>Number of Homes</b>	<b>Percent of Homes with Housing Values*</b>
Under \$50,000	8	2.2%	2	0.4%
\$50,000 to \$99,999	50	14.6%	48	8.8%
\$100,000 to \$149,999	143	41.1%	176	32.2%
\$150,000 to \$199,999	73	21.0%	164	30.0%
\$200,000 to \$249,999	56	16.1%	79	14.4%
\$250,000 to \$299,999	8	2.2%	40	7.3%
\$300,000 to \$399,999	8	2.2%	28	5.1%
\$400,000 to \$499,999	2	0.6%	6	1.1%
\$500,000 or More	0	0.0%	4	0.7%
<b>Total with Estimated Housing Values</b>	<b>348</b>	<b>100.0%</b>	<b>547</b>	<b>100.0%</b>
<b>Median Housing Value</b>	<b>\$142,300</b>		<b>\$162,100</b>	

\*Housing values in Shutesbury were estimated for 76% of owner-occupied homes in 1990 and 100% of owner-occupied homes in 2000.

Source: U.S. Census Bureau, Census of Population and Housing, 1990 and 2000.

**Table 3-29: Incomes in Shutesbury and Affordable Housing Costs, 1999**

	<b>Median Household Income</b>	<b>Monthly Affordable Housing Cost (30% of income)</b>
<b>Median Household Income Overall</b>	\$60,437	\$1,638
<b>Median Household Income by Age Group</b>		
- Head of household under 25 years old	\$33,125	\$828
- Head of household 25-34 years old	\$44,286	\$1,107
- Head of household 35-44 years old	\$58,333	\$1,458
- Head of household 45-54 years old	\$66,364	\$1,659
- Head of household 55-64 years old	\$71,250	\$1,781
- Head of household 65-74 years old	\$61,667	\$1,542
- Head of household 75 years old and over	\$21,250	\$531

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

**Table 3-30: Percentage of Income Spent on Housing Costs for Homeowners, 2000**

Household Income (1999)	Number of Households with this Data**	Number (& Percentage)* of Households in each Category				
		Spend Under 20% of Income on Housing Costs	Spend 20-24% of Income on Housing Costs	Spend 25-29% of Income on Housing Costs	Spend 30-34% of Income on Housing Costs	Spend at Least 35% of Income on Housing Costs
Under \$10,000	6	0	0	0	0	6 (100%)
\$10,000 to \$20,000	16	0	0	0	0	16
\$20,000 to \$35,000	41	4 (10%)	5 (12%)	6 (15%)	2 (5%)	24 (59%)
\$35,000 to \$50,000	71	13 (18%)	18 (25%)	8 (11%)	10 (14%)	22 (31%)
\$50,000 to \$74,999	132	46 (35%)	39 (30%)	28 (21%)	11 (8%)	8 (6%)
\$75,000 to \$99,999	90	62 (69%)	20 (22%)	6 (7%)	0	2 (2%)
\$100,000 or over	80	70 (88%)	8 (10%)	2 (3%)	0	0
<b>Total for Owners</b>	<b>436</b>	<b>195 (45%)</b>	<b>90 (21%)</b>	<b>50 (11%)</b>	<b>23 (5%)</b>	<b>78 (18%)</b>

\*Percentages in each row total to 100%, except for possible rounding. Percentages are calculated based on total number of renters in each income category with cost percentage data.

\*\*Housing costs relative to income were estimated for 80 percent of owner-occupied units.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

**Table 3-31: Percentage of Income Spent on Housing Costs for Renters, 2000**

Household Income (1999)	Number of Households with this Data**	Number (& Percentage)* of Households in each Category				
		Spend Under 20% of Income on Housing Costs	Spend 20-24% of Income on Housing Costs	Spend 25-29% of Income on Housing Costs	Spend 30-34% of Income on Housing Costs	Spend at Least 35% of Income on Housing Costs
Under \$10,000	6	0	0	0	0	6 (100%)
\$10,000 to \$20,000	14	0	0	0	0	14
\$20,000 to \$35,000	26	5 (19%)	4 (15%)	2 (8%)	4 (15%)	11 (42%)
\$35,000 to \$50,000	18	0 (0%)	3 (17%)	9 (50%)	4 (22%)	2 (11%)
\$50,000 to \$74,999	14	11 (79%)	3 (21%)	0	0	0
\$75,000 to \$99,999	8	7 (88%)	1 (13%)	0	0	0
\$100,000 or over	7	7 (100%)	0	0	0	0
<b>Total for Renters</b>	<b>93</b>	<b>30 (32%)</b>	<b>11 (12%)</b>	<b>11 (12%)</b>	<b>8 (9%)</b>	<b>33 (35%)</b>

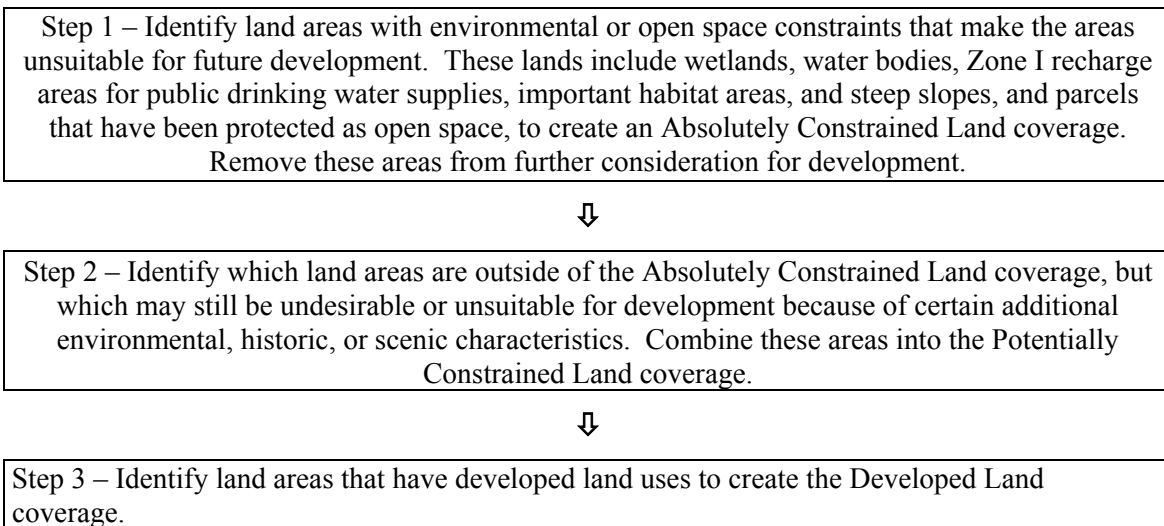
\*Percentages in each row total to 100%, except for possible rounding. Percentages are calculated based on total number of renters in each income category with cost percentage data.

\*\*Housing costs relative to income were estimated for 81 percent of renter-occupied units.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

## A Methodology for Identifying Potentially Suitable Land for Development in Shutesbury

**Figure 1-1: Methodology for Identifying Potentially Suitable Land for Development**







Step 4 – Identify which land areas are in neither the Developed Land coverage nor the Absolutely Constrained Land coverage. Combine these areas into the Potentially Developable Land coverage.



Step 5 – From the Potentially Developable Land coverage, evaluate which land may potentially be the most suitable for new residential development. Review the federal floodplain maps for the identified potential development sites, and gather other relevant information. Adjust and refine the potentially suitable development areas, as project budget allows.

## Step 1: Identify Areas with Absolute Environmental or Open Space Constraints

This step identifies land with environmental or open space constraints that make it unsuitable for new development. The areas with these constraints are shown on the natural resource maps discussed earlier and on the Developed Land Uses and Absolute Constraints Map.

The following areas should be included in the Absolutely Constrained Land coverage:

- National Wetlands Inventory wetlands. The location of these wetlands has been documented by the U.S. Fish and Wildlife Service's National Wetlands Inventory project. Wetlands in Massachusetts are protected from development under the Massachusetts Wetlands Protection Act (Massachusetts General Laws, Chapter 131, Section 40).
- 100-foot buffer area of wetlands. The State Wetlands Protection Act regulates and restricts development within 100 feet of wetlands.
- Rivers, ponds, and other water bodies. The locations of these water resources have been identified by MassGIS, using National Wetland Inventory data on pond and lake locations and MacConnell land use data on other water bodies (land use code = 20 (Water)).
- 200-foot buffer areas of rivers. The Massachusetts Wetlands Protection Act regulates and restricts development within 200 feet of riverbanks. Riverfront areas were added to the Wetlands Protection Act after the passage of the Rivers Protection Act in 1996.
- Public water supplies and Zone I recharge areas. The locations of these resources have been documented by the Massachusetts Department of Environmental Protection (DEP). The land uses in Zone I areas (the 400 foot radius area around public water supplies) can have an immediate effect on well water quality.
- Estimated Habitats of Rare Wildlife in wetland resource areas, Priority Habitats of Rare Species, and Core Habitats for Rare Species and Natural Communities. The locations of these resources have been identified by the Massachusetts Natural Heritage and Endangered Species Program (NHESP), as the primary and most-important habitat areas for the State's rare species. Development in the Estimated Habitats of Rare Wetlands Wildlife is regulated under the State Wetland Protection Act. Other rare species documented by the NHESP are protected under the Massachusetts Endangered Species Act.
- Areas with a slope of over 25 percent. The information on slopes has been derived from contour line data produced by the U.S. Geological Survey (USGS). It is generally considered unfeasible to build on slopes of 25 percent or greater, due to the high costs of construction, the likelihood of erosion, and the difficulty of traversing such steep terrain, particularly during the winter.

- Protected open space areas. These areas have been located using parcel maps and information from the Town of Shutesbury Assessors, and the open space data layer as produced by town volunteer, J. Stone, in collaboration with FRCOG GIS staff. The protected open space areas include both publicly and privately owned properties. Privately owned properties that are protected as open space have deed restrictions that prevent future development. A list of all the parcels in Shutesbury that are protected from development appears in Chapter 1-Natural Resources and Open Space.

## **Step 2: Identify Areas with Potential Environmental Constraints**

This step identifies land that is not absolutely constrained from development, but which may still be undesirable or unsuitable for new development, because of other potential environmental constraints.

The areas that are potentially constrained from development include:

- Areas with a slope of 15 to 25 percent. The information on slopes has been derived from contour line data produced by the U.S. Geological Survey (USGS). Building on slopes of 15 to 25 percent can result in adverse environmental impacts, including erosion. In addition, slopes of 15 to 25 percent can pose limits on industrial and commercial development. Large industrial and commercial facilities typically require relatively flat slopes, and it can be prohibitively expensive to re-grade a site to that extent.
- Aquifers. The locations of these underground resources have been identified by MassGIS and the Massachusetts Department of Environmental Protection (DEP). The potential yield of the aquifers was determined using surficial geological data provided by MassGIS and maps produced by the USGS. Aquifers provide the source for drinking water supplies such as community wells. Underground aquifer levels are maintained by groundwater flow from aquifer recharge areas. Protecting groundwater and aquifer recharge areas from degradation is important to maintaining the quality of drinking water supplies.
- Interim Wellhead Protection Areas and Zone II Areas. Data on the Interim Wellhead Protection Areas and Zone II Areas come from the DEP. These areas surround Shutesbury's public water supplies. A delineated Zone II wellhead protection area includes the sections of an aquifer from which a well would be expected to draw during an extended dry period (up to 6 months) without precipitation. As a result, land uses within wellhead protection areas can have an impact on drinking water quality. The location and extent of Zone II Wellhead Protection Areas have been verified through DEP hydro-geologic modeling and officially approved. In the absence of hydro-geologic modeling studies, an Interim Wellhead Protection Area may be established by the DEP. The radius of an Interim Wellhead Protection Area will vary from 400 feet to half a mile, depending on a well's known pumping rate or DEP default values if the pumping rate is unknown.

- Areas with Prime Farmland Soils. The areas with prime farmland soils have been identified using the 1979 U.S. Department of Agriculture, Soil Conservation Service map, “Important Farmlands in Franklin County.” Prime farmland soils have the best combination of physical and chemical characteristics for crop production, and protecting areas with prime farmland soils for agricultural purposes can help farming activities remain viable within the community.

**Step 3: Identify Areas that Contain Developed Land Uses**

This step identifies land that is currently developed. This identification relies on the 1999 MacConnell land use data provided by MassGIS. The MassGIS land use data layer has twenty-one land use classifications interpreted from 1:25,000 scale aerial photography. Table 1 lists the land uses, which are in the Developed Land coverage. The areas with developed land uses are shown on the Land Use Suitability Map.

**Table 1: Land Uses which are Included in the Developed Land coverage**

Land Use Code	Land Use	Land Use Description
8	Spectator Recreation	Stadiums, racetracks, fairgrounds, drive-in theatres
9	Water-Based Recreation	Beaches, marinas, swimming pools
10	Residential	Multi-family
11	Residential	Homes on lots less than a quarter-acre
12	Residential	Homes on lots a quarter-acre to a half-acre
13	Residential	Homes on lots larger than a half-acre
15	Commercial	General urban; shopping centers
16	Industrial	Light and heavy industry
17	Urban Open	Parks, cemeteries, public and institutional buildings and green spaces
18	Transportation	Airports, docks, divided highway, freight storage, railroads
19	Waste Disposal	Landfills, sewage lagoons

**Step 4: Identify Areas that are Potentially Developable**

This step identifies land that is potentially developable. In Step 4, the Potentially Developable Land Coverage is created from any areas that are not constrained by the environmental and open space characteristics listed in Step 1, and that are also currently undeveloped. Developed land areas were identified in Step 3 and combined into the Developed Land coverage.

**Step 5: Identify the Potentially Most Suitable Areas for Residential, Commercial, or Light Industrial Development**

This step develops specific criteria for identifying the potentially most suitable locations for residential development, from the Potentially Development Land coverage.