

TOWN OF SUNDERLAND HOUSING PLAN

**Modified
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SUMMARY

The Town of Sunderland has created this Housing Plan to guide the Town's future activities in addressing the housing needs of town residents, and in promoting the development of long-term affordable housing options for Sunderland's low and moderate-income families and other residents with housing concerns. This Housing Plan continues Sunderland's commitment to support sustainable development patterns within the community and proactively plan for its future. The Housing Plan also builds upon previous plans and initiatives, such as the Community Development Plan completed in 2004, and zoning changes in 2005 to promote infill development through a Planned Unit Development overlay district.

The Sunderland Housing Plan was created following the Department of Community and Housing Development's guidelines for Planned Production Regulation, under Massachusetts General Law Chapter 40B. The Planned Production guidelines call for towns to establish strategies to phase in additional long-term affordable housing for low and moderate-income households at a rate of at least 0.75% housing units each year, or 1.5% housing units every two years. For Sunderland with a population of 3,777 residents and an estimated 1,658 year-round housing units (2000 U.S. Census), this level of affordable housing production equals 12.4 new housing units each year or approximately 25 new units every two years. At this rate of housing production, Sunderland will approach the State's goal of having 10% of its housing stock consist of long-term affordable housing for low and moderate-income residents, within 15 years, by 2021.

The Sunderland Housing Plan contains three primary sections. The first section is a comprehensive needs assessment which reviews demographic and housing characteristics and trends for the town. The section also reviews and evaluates current development conditions and constraints, including the limitations of municipal infrastructure, and the Town's ability to mitigate these constraints and limitations. Sunderland is unique among Franklin County towns in that it has a high percentage of multi-family housing, and approximately half of the town's housing is rental housing. An estimated 48% of the town's housing units are in buildings with three or more units and the four major apartment complexes in Sunderland together contain 683 housing units, equal to 41% of the town's total housing supply. Many of the rental units are occupied by students affiliated with the University of Massachusetts at Amherst, which is located less than 10 miles to the south.

Sunderland faces a number of development and infrastructure constraints, but is working to address them to accommodate future growth and housing creation. Sunderland has a classic New England form of government, with a three-member Board of Selectmen serving as the chief elected official and an open Town Meeting at which most town budget and legislative decisions are made. Sunderland depends heavily on volunteers and part-time employees for its municipal activities. Sunderland has public water service throughout much of town, but sewer service is available in a more limited area. The water system is quickly approaching capacity and the town is considering options for expanding its water supply.

The second section of the Housing Plan focuses on community housing needs and on proposed strategies for addressing them and supporting the creation of new affordable

housing. The primary populations with identified housing needs are: low and moderate-income families, first time homebuyers, residents with disabilities, and the elderly.

The proposed housing strategies contain a mixture of both zoning and non-zoning measures. The strategies include activities to help create a general framework for establishing more affordable housing and addressing community housing needs. Such strategies include the establishment of a Housing Committee to lead affordable housing activities within the town. The proposed strategies also include measures specifically to increase the subsidized affordable housing supply, such as through offering density bonuses for housing developments that include one or more long-term affordable units.

The third and final section of the Housing Plan contains a brief description of the long-term use restrictions that will be placed upon affordable housing units to guarantee their affordability.

This Housing Plan and the strategies presented herein contain a solid framework for leading the Town's planning for future residential development and for helping Sunderland make progress towards the State's 10% goal for affordable housing.

SECTION 1

HOUSING NEEDS ASSESSMENT

1.1 Community Demographics

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

Total Population

Between 1980 and 2000, Sunderland's population grew 29%, increasing from 2,929 people to 3,777 (*Table 1*). During this period, the town's rate of growth was much more than that for Franklin County (11%) and that for the State (12%). Most of Sunderland's population increase over the twenty-year period occurred during the 1980s.

Table 1: Population for Sunderland, 1980 to 2000, Comparison with Neighboring Communities, Franklin County, and the State

Area	Population			Percentage Change		
	1980	1990	2000	1980-1990	1990-2000	1980-2000
Sunderland	2,929	3,551	3,787	21.2%	6.6%	29.2%
Deerfield	4,517	5,018	4,750	11.1%	-5.3%	5.2%
Leverett	1,471	1,785	1,663	21.3%	-6.8%	13.1%
Montague	8,011	8,316	8,489	3.8%	2.1%	6.0%
Whately	1,341	1,375	1,573	2.5%	14.4%	17.3%
Franklin County	64,317	70,092	71,535	9.0%	2.1%	11.2%
Massachusetts	5,737,037	6,016,425	6,349,097	4.9%	5.5%	11.6%

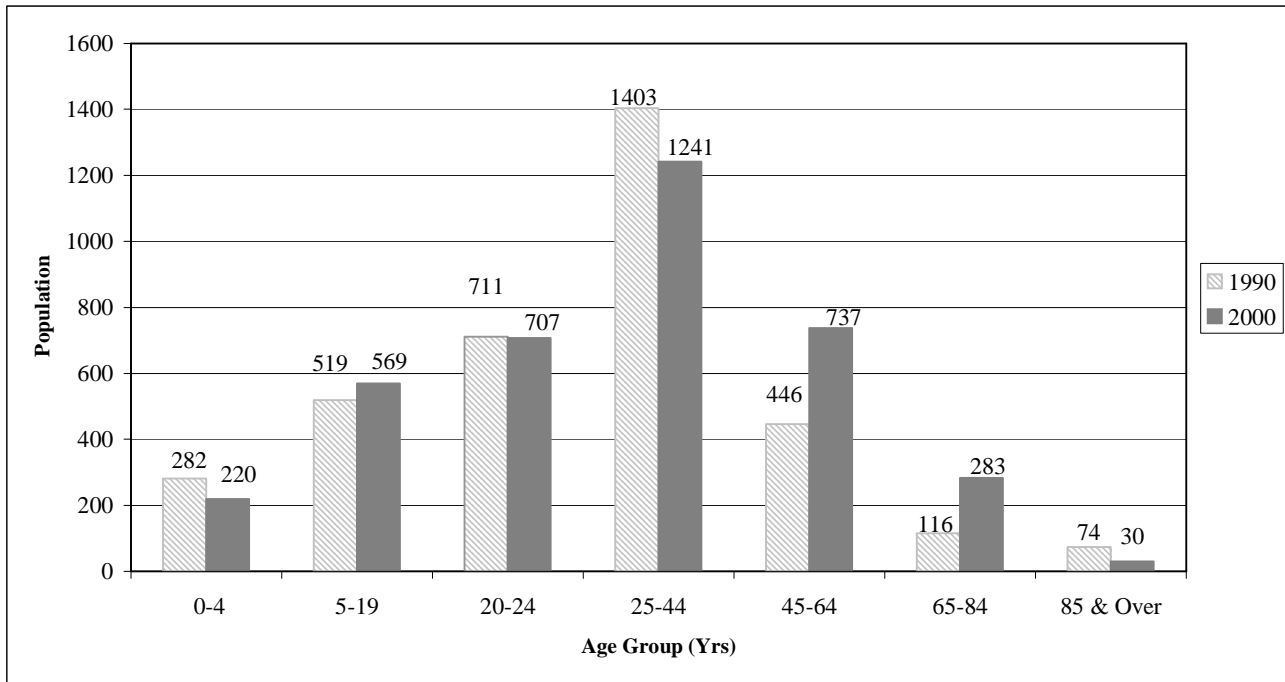
Sources: U.S. Census Bureau, Census of Population and Housing, 1980, 1990, and 2000.

Population Distribution by Age Group

One demographic factor that can affect housing demand is the age distribution of the population. Different age groups have different housing needs. The population distribution for Sunderland in 1990 and 2000 is shown in Figure 1. Table 2 shows the population distribution figures for Sunderland, Franklin County, and the State for the same years. The information on the population distribution by age group comes from the Census Bureau.

Figure 1: Population Distribution by Age Group in Sunderland, 1990 and 2000

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



As shown in Table 2, Sunderland’s population distribution differs from that for Franklin County and State. The main difference are Sunderland’s high percentage of 20-24 year olds (19% in 2000), because of the large number of college students who live in the town, and the resulting low percentages for other age groups. Sunderland, in particular has a small percentage of elderly residents aged 65 and over. Only 8% of town residents are in this population group compared to 14% of residents in Franklin County and Massachusetts overall.

Table 2: Population Distribution in Sunderland, 1990 and 2000, Comparison to the County and State

Age Group	Population Distribution (% of total population in each age group)					
	1990			2000		
	Sunderland	Franklin County	State	Sunderland	Franklin County	State
Under Age 5	7.9%	7.2%	7.0%	5.8%	5.2%	6.3%
Age 5 to 19	14.6%	19.9%	18.9%	15.0%	20.7%	20.1%
Age 20 to 24	20.0%	6.5%	8.4%	18.7%	5.4%	6.4%
Age 25 to 44	39.5%	34.2%	33.6%	32.8%	28.5%	31.3%
Age 45 to 64	12.6%	17.8%	18.5%	19.5%	25.9%	22.4%
Age 65 to 84	3.3%	13.0%	12.1%	7.5%	12.3%	11.7%
Age 85 & Over	2.1%	1.5%	1.5%	0.8%	1.9%	1.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Population Projections through 2020

The State Data Center at the University of Massachusetts develops population projections for all Massachusetts municipalities and serves as the U.S. Census Bureau's primary partner in the Commonwealth.¹ The latest projections (2003) forecast population levels for each town out through 2020, and are based on 1990 and 2000 U.S. Census data, and on current birth, death, and migration trends. In forecasting future populations, the Data Center develops population projections by age and race for each town, and creates low, middle, and high projections, each with slightly different assumptions. The Data Center's projections for Sunderland for 2010 and 2020, and estimated population change between 2000 and 2020 are shown in Table 3. These projections show that Sunderland's population could grow significantly over the 2000-2020 period. Current data from the Sunderland Town Census and building permit records on new residential construction indicate that Sunderland is presently growing at a rate between the low and middle projections. During the six-year period of 2000-2005, building permits were issued for 50 new single-family homes. Assuming an average household size of 2.79 (the 2000 U.S. Census-reported average household size for single-family homes in Sunderland), the 50 new homes are estimated to house 140 people.

Table 3: Population Projections for Sunderland, 2000 to 2020

	U.S. Census Population 2000	Projected Population 2010	Projected Population 2020	Population Change (%) 2000-2020
Total Population 2000 (U.S. Census)	3,777			
Low Projection		3,995	4,125	9.2%
Middle Projection		4,250	4,684	24.0%
High Projection		4,509	5,262	39.3%

Source: State Data Center, University of Massachusetts, Population Projections for Massachusetts, 2000-2020, released 2003.

The projections for Sunderland forecast that the largest population growth as a percentage will occur among residents ages 65 to 84 (104% growth) and ages 85 and over (83% growth). Much of this elderly population growth will be driven by the aging of the baby boom generation born between 1946 and 1964. By 2020, many baby boomers will be age 65 or older. A large population increase, of 353 people, is also forecasted for the 45-64 age group. As the number of older residents in Sunderland grows, it will be important to have housing that accommodates their needs.

¹ The State Data Center, now based at the Donahue Institute at the University of Massachusetts (UMass) was formerly based at the Massachusetts Institute of Social and Economic Research (MISER), also at UMass. MISER developed the State Data Center 2000-2020 population projections released in 2003.

Table 4: Population Projections by Age Group, 2000 to 2020

Age Group	Sunderland Population Distribution 2000 (Census)		Projected Population Distribution 2020		Projected Population Change 2000-2020	
		%		%	% Change	
Under Age 5	189	5.0%	211	4.5%	22	11.6%
Age 5 to 19	582	15.4%	558	11.9%	-24	-4.1%
Age 20 to 24	732	19.4%	821	17.5%	89	12.2%
Age 25 to 44	1,273	33.7%	1,418	30.3%	145	11.4%
Age 45 to 64	683	18.1%	1,036	22.1%	353	51.7%
Age 65 to 84	277	7.3%	565	12.1%	288	104.0%
Age 85 & Over	41	1.1%	75	1.6%	34	82.9%
Total	3,777	100.0%	4,684	100.0%	907	24.0%

Source: State Data Center, University of Massachusetts, Population Projections for Massachusetts, 2000-2020, middle projection, released 2003.

Households

A household is generally defined as an individual or group of people living in one housing unit. In 2000, Sunderland had an estimated 1,632 households (2000 U.S. Census). This is an increase of 382 households (31%) since 1980. The increase in the number of households reflects not only the increase in population between 1980 and 2000, but also societal shifts that influence average household size.

Nationally, average household size is declining, and this trend is mirrored in Sunderland. The average household size in Sunderland declined an estimated 3% between 1980 and 2000, decreasing from 2.35 to 2.28 persons per household. This decline is smaller than the 8% decrease in household size seen at the County and State levels (to 2.43 and 2.69 persons per household respectively) for the same time period.

The smaller average household size for Sunderland compared to the County and State reflects the large number of renters living in the town. The average household size for homeowner households in Sunderland is 2.77 people (2000 U.S. Census). In comparison, the average household size for rental housing is 1.89 people, 26% smaller (2000 Census). The difference in household size is related to the kinds of households who typically rent. Renters are most likely to be young and to have smaller households than owners. For example, according to the 2000 U.S. Census, 90% of Sunderland households that are headed by someone under age 35 rent their housing, in contrast, 24% of households headed by someone 55 or older are renters. Also, of the estimated 426 one-person households in Sunderland, 81% (345) are renter households.

Approximately 27% (439) of Sunderland households are families with children under age 18.² Eighty of these families are headed by one parent with no spouse present. Another 26% of the households (416) consist of people living by themselves. An estimated 25% of the households (410) consist of unrelated people living together. It is thought that many of the households in this

²The Census Bureau defines a family as “a householder [head of household] and one or more people living in the same household who are related to the householder by birth, marriage, or adoption” (2000 U.S. Census Technical Documentation).

latter category include college and graduate students attending the University of Massachusetts or other nearby higher education institutions. In Franklin County overall, approximately 8% of households are comprised of unrelated people living together.

Table 5: Household Types and Presence of Children, 2000

Household Type and Presence of Children	Number of Households	Percent of All Households
Married-couple family*	631	38.9%
With children under age 18	276	17.0%
With no children under age 18	355	21.9%
Family* headed by one person, no spouse present	164	10.1%
With children under age 18	80	4.9%
With no children under age 18	84	5.2%
One-person household	416	25.7%
Householder under 65 years of age	389	24.0%
Householder 65 years of age or older	27	1.7%
Unrelated (non-family) households* with more than 1 person	410	25.3%
Total Households	1,621	100.0%

*See footnote #2 at the bottom of page 6 for the definition of family.

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

Household Projections through 2020

The population projections developed by the State Data Center at the University of Massachusetts forecast that Sunderland’s population will grow by between 348 people (low projection) and 1,485 people (high projection) during the 2000-2020 period. The middle projection is for a population increase of 907 people. The current population trends in Sunderland are running between the low and middle projections. Assuming an average household size of 2.1 people per household in 2000, the additional 907 residents forecasted under the middle projection would comprise approximately 430 households. The additional 348 people forecasted under the low projection would comprise 165 households. Each of the new households will need housing. Some of these households can likely be accommodated within existing housing structures, through accessory apartments, for example, though many others will live in newly constructed residences.

Race and Ethnicity

Sunderland is more ethnically and racially diverse than Franklin County overall (*Table 6*). An estimated 11% of the population is foreign-born, and 13% of the population is either Hispanic and/or non-White. Major factors contributing to this relative diversity are the large college and graduate student population residing within the town, and the large renter population, many of whom are students. Overall, town residents are still predominantly White and non-Hispanic, with 87% of all Sunderland residents in this racial and ethnic category.

Table 6: Race and Ethnicity, in Sunderland and Franklin County, 2000

Race & Ethnicity	Sunderland 2000		Franklin County 2000	
	Population	% of Total Population	Population	% of Total Population
White, Non-Hispanic	3,306	87.5%	67,518	94.4%
Black	100	2.6%	971	1.4%
Asian	260	6.9%	973	1.4%
Native American	21	0.6%	721	1.0%
Other Race	50	1.3%	836	1.2%
Hispanic*	89	2.4%	1,425	2.0%

*Hispanic persons can be of any race.

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

Household Incomes

In 1999, the median household income in Sunderland was \$37,147. In comparison, the median household income for Franklin County was \$40,768, 10% higher. In the same year, the median family income in Sunderland was \$53,021, and the median family income in Franklin County was \$50,915, 4% lower. The difference is how families and households are defined. There are many households that are not considered families, including people living alone and non-related individuals living together. These types of households often have lower incomes than families do. This Housing Plan primarily uses household incomes for its analysis, instead of family incomes, because of the more inclusive nature of the household data, and because of the large number of non-family households in Sunderland.

The determination of which households are low-income, moderate-income, middle-income, or upper-income is based upon the area-wide median family income. Households are considered to be of low income if they earn less than 50% of the area-wide median family income and of moderate income if they earn between 50% and 80% of the area-wide median family income. Middle-income households have incomes more than 80% and less than 150% of the area-wide median family income. For this analysis, the area-wide median family income is the median family income for Franklin County, which is \$50,915 according to the 2000 U.S. Census.

Table 7: Household Income by Age, 1999

Income Level*	Total		Age of Householder			
			Under Age 25	Age 25 to 34	Age 35 To 64	Age 65 & over
	#	%	#	#	#	#
Low Income (\$24,999 or less)	542	33.4%	226	140	137	39
Moderate Income (\$25,000 to \$34,999)	336	20.7%	118	71	72	75
Middle Income (\$40,000 to \$74,999)	461	28.4%	22	126	274	39
Upper Income (\$75,000 or above)	282	17.4%	0	8	274	0
Total	1,621	100.0%	366	345	757	153

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

Approximately one-third (33%) of Sunderland households are considered to be low-income (*Table 7*). An estimated 42% of the low-income households are headed by someone under age 25. Many of these young low-income households are believed to consist of college or graduate students.

Another 21% of Sunderland’s households are of moderate-income. The largest percentage of moderate-income households (35%) is headed by someone under age 25. In contrast, middle-income and upper-income status is most prevalent among households headed by people ages 35 to 64, with 59% and 97% of households in these income brackets respectively having householders in this age group.

Among elderly households, headed by someone age 65 or over, close to half (49%) of households are considered moderate income, 25.5% are considered low income, and 25.5% are middle income.

Residents Living in Poverty

Poverty status is established using federal income thresholds that vary according to family size and composition. Individuals are then determined to have income levels above or below these thresholds. For 2006, the poverty income threshold set by the U.S. Department of Health and Human Services stands at \$13,200 for a family of two people and \$20,000 for a family of four. According to the 2000 Census, Sunderland has a higher poverty rate (14.0%) than Franklin County as a whole (9.4%).

Poverty in Sunderland is the most prevalent among non-family households. Non-family households include people living by themselves, and unrelated individuals living together, such as college or graduate school students. In 1999, 412 people in non-family households lived below the poverty line; this equals 30% of the total population in such households. In contrast, only 5% of people in family households (108 people) lived below the poverty line. No elderly residents age 65 and over are recorded as having incomes below the poverty level.

Table 8: Population Living in Poverty, by Age and Household Type, 1999

Age and Household Types	Total Population With Known Poverty Status*	Income Above Poverty Level	Income Below Poverty Level	% Below Poverty Level in Each Age & Household Type
Total Population by Age Group				
under age 5	213	189	24	11.3%
age 5 to 17	457	442	15	3.3%
age 18 to 64	2,783	2,302	481	17.2%
age 65 to 74	141	141	0	0.0%
age 75 or over	118	118	0	0.0%
Population by Household Type				
in married-couple families**	1,936	1,883	53	2.7%
in family** with female householder, no husband present	315	260	55	17.5%
in family** with male householder, no wife present	106	106	0	0.0%
in non-family households (unrelated individuals living together and one-person households)	1,355	943	412	30.4%
Total Population	3,712	3,192	520	14.0%

*98% of Sunderland's population has a known poverty status. Most of the population without a known poverty status consists of residents at the Cozy Corners Nursing Home.

**The Census Bureau defines a family as including "a householder [head of household] and one or more people living in the same household who are related to the householder by birth, marriage, or adoption."

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

Low-income residents in Sunderland, especially residents living below the poverty line, often have trouble finding housing that they can reasonably afford, and which costs no more than 30% of their incomes. For example, it is estimated that 95% of Sunderland households with incomes below \$20,000 are cost-burdened by their housing expenditures and spend more than 30% of their incomes on their housing (2000 U.S. Census). Among Sunderland households with incomes of \$20,000 or more, only 18% are so cost-burdened. Many of Sunderland's low-income households consist of individuals living by themselves or unrelated individuals living together. The issue of housing costs relative to household incomes is discussed more in the Section 1.2 (Housing Characteristics) of this Plan.

Residents with Disabilities

The U.S. Census provides basic data on the prevalence of disabilities. As with most Census data, information on disabilities is self-reported by Census survey respondents. Data on disabilities among Sunderland residents are presented in Table 9.³ The table excludes people living in

³The U.S. Census Bureau considers people 5 years old and over to have a disability if they have a physical, mental, or emotional condition lasting more than 6 months which is characterized by "one or more of the following: (1) blindness, deafness, or a severe vision or hearing impairment; (2) a substantial limitation in the ability to perform basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying; (3) difficulty learning, remembering, or concentrating, (4) difficulty dressing, bathing, or getting around inside the home. In addition to the above criteria, people 16 years old and over are considered to have a disability if they have difficulty going outside of the home alone to shop or visit a doctor's office, and people 16-64 years old are considered to have a disability if

institutionalized settings, such as group homes or nursing homes (In 2000, Sunderland had an estimated 62 such residents, most at the Cozy Corner Nursing Home). Overall, an estimated 14% of Sunderland’s population age 5 and over have a disability of some type. Among the elderly population age 65 and over, 37% have a disability. The primary disabilities among Sunderland’s elderly are physical disabilities that affect mobility. Physical disabilities are experienced by 25% of the Town’s elderly residents overall.

Table 9: Disabilities among the Non-Institutionalized Population, 2000

Age Group	Total Population	Number with Disabilities	Percent with Disabilities	Types of Disability (Number of people)*			
				Sensory Disability	Physical Disability	Mental Disability	Self-Care Disability
Age 5 to 15	422	9	2.1%	0	0	9	0
Age 16 to 64	2,826	375	13.3%	23	97	104	35
Age 65 & Over	259	95	36.7%	28	65	18	9
Total Ages 5 & Over**	3,507	479	13.6%	51	162	131	44

* A person can have multiple disabilities and can be counted in more than one disability category.

** The Census Bureau does not track disabilities in children under age 5.

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

A total of 206 cases of disabilities in Sunderland involved either physical limitations, self-care limitations, or both. A number of these residents may need some form of modified or accessible housing, though it is likely that some of this population already resides in housing that has been modified to accommodate them. As the elderly population in Sunderland increases, more residents may need such accommodations.

1.2 Current Housing Characteristics

This section summarizes Sunderland’s current housing characteristics, including housing type, housing age, tenancy, and construction trends. The section also compares housing statistics for Sunderland to those for Franklin County and for Massachusetts overall. The information presented in this section primarily comes from the U.S. Census. The Census data have been supplemented with information from the Sunderland Building Inspector, Sunderland Assessors, Bankers and Tradesmen, and other sources.

Housing Supply

Sunderland has experienced significant population and housing growth since the 1960s. In 1960, for example, the town had 1,279 residents (U.S. Census). By 2000, its population had grown to 3,777 people, almost tripling the population in 40 years. Similarly the number of housing units in town has close to quadrupled during the 1960-2000 period, increasing from approximately 450 housing units (1960) to 1,666 housing units (2000).

they have difficulty working at a job or business” (U.S. Census Bureau, Technical Documentation 2000 Census, 2002).

During the 1960s and early 1970s, Sunderland's growth was driven by the construction of a number of large apartment complexes in town. Four apartment complexes built in Sunderland during this time contain an estimated 683 housing units. Initially, the apartment complexes primarily served students from the University of Massachusetts at Amherst and other local colleges. The University of Massachusetts is located less than 10 miles from Sunderland Center. Today, the apartment complexes house a mix of students, families, and young working adults.

The growth of housing in Sunderland has slowed since 1990. As shown in Table 10, from 1990 to 2000, the number of housing units in town increased by 9% (U.S. Census). This pace of construction was slower than previous periods, but still faster than that of Franklin County and Massachusetts as a whole, and many neighboring towns.

Table 10: Housing Units in Sunderland, 1980 to 2000, Comparison with Surrounding Communities, Franklin County, and the State

Area	Number of Housing Units			Percentage Change		
	1980	1990	2000	1980-1990	1990-2000	1980-2000
Sunderland	1,273	1,534	1,666	20.5%	8.6%	30.9%
Deerfield	1,706	2,083	2,060	22.1%	-1.1%	20.8%
Leverett	564	646	648	14.5%	0.3%	14.9%
Montague	3,391	3,695	3,844	9.0%	4.0%	13.4%
Whately	492	508	654	3.3%	28.7%	32.9%
Franklin County	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%

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

Housing Age

According to the 2000 U.S. Census, the median year for construction of the current housing stock in Sunderland is 1974 (*Table 11*). An estimated 63% of the housing units in town have been built since 1970. A peak period of construction was the 1970s when, as mentioned earlier, four large apartment complexes in town were completed.

Table 11: Age of Housing, 2000

Year Built	Number of Housing Units	Percent of all Housing Units
1999 to March 2000	18	1.1%
1995 to 1998	90	5.4%
1990 to 1994	79	4.7%
1980 to 1989	281	16.9%
1970 to 1979	580	34.8%
1960 to 1969	161	9.7%
1940 to 1959	110	6.6%
1939 or earlier	347	20.8%
Total	1,666	100.0%
Median Year Built	1974	

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

New Construction

Table 12 provides a summary of authorized new housing construction in Sunderland for the last 10 years, from 1996 to 2005, based on records maintained by the Sunderland Assessors and the Town Building Inspector.

Over the 1996-2005 period, the Sunderland Building Inspector authorized a total of 118 units of new residential construction in Sunderland. Of these 118 units, 102 (9%) were single-family homes. The 16 remaining units were for four 4-unit structures.

Table 12: Authorized Construction for New Housing Units, 1996 to 2005

Year	Number of New Housing Units Authorized		
	New Single-Family Structures	New Multi-Family Dwelling	Total Number of New Housing Units Authorized
2005	6	0	6
2004	10	0	10
2003	8	0	8
2002	7	0	7
2001	8	0	8
2000	11	0	11
1999	9	8	17
1998	17	8	25
1997	10	0	10
1996	16	0	16
Total	102	16	118

Sources: Sunderland Building Inspector; Sunderland Assessors.

Types of Housing

Housing in Sunderland consists of a diverse mix of single-family homes, duplexes, and multi-family dwellings. According to the 2000 U.S. Census, 47% of Sunderland's housing units are single-family residences, 11% are in buildings with 2 to 4 housing units, and 42% are in buildings with 5 or more units.

Table 13: Types of Housing Structures, 2000

Structure Type	Number of Housing Units	Percent of all Housing Units
Single Unit Building	782	46.9%
Two Unit Building	85	5.1%
3-4 Unit Building	104	6.2%
5 or more Unit Building	695	41.7%
Mobile Home	0	0.0%
Total	1,666	100.0%

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

Sunderland's proportion of single-family residences is significantly lower than that for Franklin County or the State as a whole. The Census Bureau estimates that 66% of housing units countywide and 56% of housing units statewide consist of single-family homes (2000 U.S. Census). Sunderland also has significantly more housing in buildings with 3 or more units (48% of the town's housing units) compared to the amount of such housing in Franklin County (18%) and Massachusetts (31%) as a whole. Sunderland has a higher percentage of multi-family housing than any other town in Franklin County. Many of the town's multi-family housing units are contained within the four large apartment complexes near the center of town. Together, these complexes have a total of 683 housing units, equal to approximately 41% of the town's total housing supply.

Housing Tenancy

Housing tenancy refers to whether a house is occupied by a renter or homeowner. Sunderland has a high percentage of rental housing. Over half of Sunderland's occupied housing units (56%) are lived-in by renters. This rental percentage is the highest of any Franklin County town, and second only to Holyoke in the four counties of Western Massachusetts. Approximately 44% of Sunderland's occupied housing units are owner-occupied.

Table 14: Housing Tenancy, 2000

Unit Type	2000		
	Number of Units	Percent of Occupied Units	Percent of All Units
Owner-Occupied	723	44.3%	43.4%
Renter-Occupied	909	55.7%	54.6%
Total Occupied (Households)*	1,632	100.0%	98.0%

*Each household occupies one housing unit. Only housing units that have year-round residents are considered occupied. The Census Bureau considers housing units that have seasonal or occasional residents to be vacant.
Source: U.S. Census Bureau, Census of Population and Housing, 1990 and 2000.

Table 15 summarizes the key characteristics of Sunderland's four largest apartment complexes. Of the four, Sugarloaf Estates on Route 47 (232 apartments) and Cliffside Apartments on Route 116 (280 apartments) are the largest.

Table 15: Apartment Complexes in Sunderland

	Cliffside Apartments	Lantern Court Apartments	Squire Village	Sugarloaf Estates
Year Built	1974	Late 1960s/ Early 1970s	Late 1960s/ Early 1970s	1974
Total Units	280	58	113	232
Vacancy Rate	7%	8 apartments	0	6%

Source: Data collected by the Town of Sunderland, January 2006, from phone calls to apartment complex offices.

Housing Vacancies

The Census Bureau characterizes as “vacant” any residence without a full-time occupant, even though the residence may be used as a second home or vacation home. According to the U.S. Census, in 2000, Sunderland had 34 vacant housing units. The vacant housing included 13 units with seasonal or occasional residents, and 21 units for sale.

Table 16: Homeowner and Rental Vacancy Rates in Sunderland, Franklin County, and Massachusetts in 2000

Area	Homeowner Vacancy Rate	Rental Vacancy Rate
Sunderland	0.7%	1.2%
Franklin County	1.4%	3.6%
Massachusetts	0.7%	3.5%

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

The Census Bureau calculates vacancy rates for towns based on the number of homes and rental units that could be available for new residents to live in year-round. These vacancy rates exclude residences with seasonal or occasional occupants, as well as homes that are uninhabitable, and homes that have been sold or rented, but which remain unoccupied. According to the U.S. Census, in 2000, the homeowner vacancy rate in Sunderland stood at 0.7%, and the rental vacancy rate at 1.2%. A healthy housing market is generally considered to have vacancy rates of 2-3% for owner-occupied homes and 4-5% for rental properties. Sunderland’s low housing vacancy levels reflect the fact that Sunderland is a desirable place to live. However, the vacancy rates also suggest that people seeking to move to Sunderland, or to relocate within the town, may have difficulty finding affordable, suitable housing.

Housing Costs

Housing Cost Data from the 2000 U.S. Census

Housing costs estimated from the U.S. Census can differ from market-rate home and rental prices. There are a number of explanations for this. Market-rate prices reflect only what is being charged to new homeowners and renters, not the housing costs for households who have lived in the same dwelling for a long time. For example, rents for long-term tenants are often well below the rents charged to new tenants. In addition, a key limitation of the U.S. Census information on housing is that it is only updated every 10 years, and therefore does not reflect recent changes to the housing market and to housing-related costs, such as rising property taxes. Although it becomes somewhat dated over the decade, the U.S. Census still represents the most reliable available information concerning the overall housing costs in the community. When available, more recent rents and housing prices are also presented.

Rental Housing Costs

In 2000, the median contract rent in Sunderland was estimated to be \$675, and gross monthly housing costs including rent and utilities (gas, oil, and electricity) stood at \$737 (U.S. Census). Sunderland's rental housing prices were somewhat higher than those for Franklin County and Massachusetts overall. These higher rental costs could be a reflection of the fact that a large number of college and graduate students rent apartments in Sunderland, and that these apartments have regular turnover, so that the rents increase at a higher rate. As noted earlier, in general, apartment rents for longer-term tenants are often well below the rents charged to new tenants.

Table 17: Rental Housing Costs, 2000

Geography	Monthly Contract Rent			Median Monthly Gross Rent*
	Median	Lower Quartile Value	Upper Quartile Value	
Sunderland	\$675	\$577	\$760	\$737
Franklin County	\$462	\$338	\$596	\$541
Massachusetts	\$605	\$407	\$838	\$684

*Includes basic utilities (gas, oil, and electricity).

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

Updated information on rental prices was collected by the Town of Sunderland in January 2006 through phone calls to each of the four largest apartment complexes. Among the complexes, the average price of a two-bedroom unfurnished apartment ranged from \$725 to \$985. The different prices reflect the utility costs included in the rent, and the amenities at different complexes. As noted in Table 18, at one complex (Lantern Court) no utility costs were included in the contract rent. At another complex (Cliffside Apartments), heat, hot water, and electricity were all included in the rent. In the two remaining complexes (Squire Village and Sugarloaf Estates), some utilities were included in the rent and others are not. Some of the complexes also offer other amenities, at no extra charge. For example, Sugarloaf Estates has a pool, a playground, and high speed internet access. These types of amenities are reflected in Sugarloaf Estate's higher rental prices. Cliffside Apartments also has a pool. All four of the apartment complexes in Sunderland accept Section 8 subsidized housing vouchers.

Table 18: Rental Prices at Apartment Complexes in Sunderland

	Cliffside Apartments	Lantern Court Apartments	Squire Village	Sugarloaf Estates
Total Units	280	58	113	232
Average Monthly Rent (2006)				
--1 bedroom apartments	\$710-\$775	n/a	\$715-\$740	\$775
--2 bedroom apartments	\$860	\$725	\$815	\$910-985*
--3 bedroom apartments	\$1,340	n/a	n/a	n/a
-- Townhouses	2 bedroom: \$925	n/a	2 bedroom: \$885 3 bedroom: \$1,150 4 bedroom: \$1,290 5 bedroom: \$1,410	n/a
Section 8	Accepted	Accepted	Accepted	Accepted
Heat Included in Rent	Yes	No	No	Yes
Hot Water Included in Rent	Yes	No	Most units	Yes
Electricity Included in Rent	Yes	No	No	No

*Sugarloaf Estates also offers *furnished* 2-bedroom apartments with rents of \$1,455-\$1,530.

Source: Data collected by the Town of Sunderland, January 2006, from phone calls to apartment complex offices.

Housing Values and Homeownership Costs

The Census Bureau gathers data on housing values by asking owners what they believe their homes, including land, to be worth in the current real-estate market. It is important to note that what owners believe to be the value of their homes, may or may not be similar to the current market value of those residences. The Census housing value data include both properties that are currently for sale and those that are not. In 2000, the median housing value for an owner-occupied home in Sunderland was \$161,900 and 75% of homes had values of \$203,800 or less.

Table 19: Housing Values for Owner-Occupied Single-Family Homes, 2000

Geography	Housing Values for Owner-Occupied Single-Family Homes		
	Median	Lower Quartile Value	Upper Quartile Value
Sunderland	\$161,900	\$136,700	\$203,800
Franklin County	\$119,000	\$92,200	\$154,100
Massachusetts	\$185,700	\$135,000	\$274,800

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

For estimates of current housing values, it is also useful to examine residential home sales data and homes' current assessed values. According to Sunderland Assessors data reported to the Massachusetts Department of Revenue, in FY2006, the average assessed single-family home value in Sunderland was \$246,200.

Residential sales information is available from the Warren Group. The Warren Group, which produces the Bankers and Tradesman publication, collects town-level residential sales data for much of New England on a monthly and annual basis. Its data combine local Assessors' data with its own home sales records. Table 20 presents the data on single-family home sales in Sunderland from 1996 to 2005.

Table 20: Single-Family Home Sales, 1996 to 2005

Year	Single-Family Sales	
	Number Of Sales	Median Sales Price
2005	17	\$267,500
2004	32	\$257,000
2003	26	\$218,500
2002	33	\$227,500
2001	30	\$191,888
2000	21	\$156,000
1999	28	\$165,000
1998	29	\$124,500
1997	25	\$117,500
1996	16	\$116,750

Source: The Warren Group, Town Statistics, 2006.

The data from the Warren Group suggest that Sunderland's real estate market has fluctuated up and down during the 1996-2005 period, in terms of the number of properties sold. However, the data clearly indicate a general upward trend in home prices in town, with dips during just a few years. In 2000, the median sales price for a single-family home in Sunderland was \$156,000. Last year, in 2005, the median sales price was \$267,500, 71% higher.

As Table 21 shows below, monthly housing costs (including mortgage, insurance, and utilities) for home owners can vary considerably depending on whether or not the home is mortgaged. For example, in 2000, the median monthly total housing cost for homes in Sunderland without mortgages is \$448, and the median total cost for homes with mortgages is \$1,227, almost three times as great.

Table 21: Homeownership Monthly Housing Costs, 2000

Geography	Median Monthly Housing Costs	
	For Homes with a Mortgage	For Homes without a Mortgage
Sunderland	\$1,227	\$448
Franklin County	\$978	\$336
Massachusetts	\$1,353	\$406

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

A major housing expenditure for many homeowners is their property tax. Table 22 gives the annual average property tax for a single-family home in Sunderland for the fiscal years of 1996-2006. During most of that period, Sunderland’s average property taxes increased slightly from year to year. The biggest increase occurred between 2004 and 2005, when the average property tax grew by 21%. As of 2006, Sunderland’s average property tax for single-family homes is lower than the State average, ranking the 159th highest of the 336 municipalities in Massachusetts reporting property tax data to the State.

Table 22: Annual Property Taxes for Single-Family Homes in Sunderland, 1996 to 2006, Comparison to the State

Fiscal Year	Average Property Tax for a Single-Family Home Sunderland	Rank in State for Highest Property Taxes (high number rank= lowest taxes) (of towns reporting data)
2006	\$3,317	159 of 336
2005	\$3,250	149 of 340
2004	\$2,682	200 of 340
2003	\$2,513	202 of 340
2002	\$2,482	187 of 340
2001	\$2,377	176 of 340
2000	\$2,287	173 of 340
1999	\$2,277	148 of 340
1998	\$2,263	141 of 340
1997	\$2,028	172 of 340
1996	\$2,015	159 of 340

Source: Massachusetts Department of Revenue, Division of Local Services, 2005.

Housing Costs and Affordability

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

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

Table 23: Median Housing Costs per Household as a Percentage of Gross Household Income for Sunderland, 1999, Comparison to the County and State

Area	For owners with mortgage		For owners without mortgage		For renters	
	Median Monthly Costs	Median % of Income Spent on Housing	Median Monthly Costs	Median % of Income Spent on Housing	Median Monthly Costs	Median % of Income Spent on Housing
Sunderland	\$1,227	23.9%	\$448	13.7%	\$737	32.8%
Franklin County	\$978	21.7%	\$336	12.2%	\$541	26.1%
Massachusetts	\$1,353	21.9%	\$406	12.4%	\$684	25.5%

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

Table 23 provides a comparison of the median monthly housing costs for homeowners and renters, and the median percentage that households expend on their housing costs (2000 U.S. Census). The table indicates for homeowners, both with and without mortgages, the median percentage spent on housing is below 30% of gross household income, the general threshold for affordability. This shows that the majority of Sunderland homeowners have housing that is affordable based on their incomes. However, the table also indicates that for renters, the median percentage of income spent on housing costs (33%) is above 30%, meaning that the majority of renter households are cost-burdened by their housing expenditures. Many of the renter households in Sunderland consist of college and graduate students and/or young families, and many of these households are of low or moderate-income.

The percentage of income spent on housing costs by householder age is shown in Table 24 (2000 U.S. Census). Over half (52%) of the cost-burdened renter households have householders under age 25; among the renter households in this age category, 68% (247 households) have unaffordable housing costs.

Among homeowners, the largest level of cost-burdened households also occurs in young age groups. There are no homeowners estimated in the under age 25 category. Among homeowners age 25 to 34, 31% (19) have unaffordable housing, as do 27% (89) of homeowners age 35 to 54. Once again, college students represent the largest group of cost-burdened households. Many of the students only work part-time which contributes to their cost burdens. The housing affordability issues faced by this student population may be best dealt with by the University of Massachusetts. It is challenging for the Town of Sunderland to address the needs of the students and to incorporate these needs into the Town's future housing planning, especially since student enrollments and need for off-campus housing changes over time, and the Town has little if any influence over these factors.

Table 24: Percentage of Income Spent on Housing Costs, by Householder Age, 1999

Tenancy and Householder Age	Households with Cost Data*	Housing Costs as a Percentage of Household Income (Number of Households)				Total Households with Unaffordable Housing (Housing Costs are 30%+ of Income)	
		Under 25%	25-29%	30-34%	35% or More	# of Hshds	% for Each Tenancy & Age Group*
Renters							
Under Age 25	364	45	72	8	239	247	67.8%
Age 25 to 34	261	104	26	22	109	131	48.3%
Age 35 to 54	192	75	39	28	50	78	40.6%
Age 55 to 64	67	49	0	0	18	18	26.9%
Age 65 or Over	0	0	0	0	0	0	--
Total for Renters	884	273	137	58	416	474	53.6%
Owners							
Under Age 25	0	0	0	0	0	0	--
Age 25 to 34	61	19	23	9	10	19	31.1%
Age 35 to 54	334	186	59	39	50	89	26.6%
Age 55 to 64	101	86	8	7	0	7	6.9%
Age 65 or Over	109	91	0	0	18	18	16.5%
Total for Owners	605	382	90	55	78	133	22.0%

*Percentages are calculated based on the total number of households in each age and tenancy category with cost percentage data. Overall, 91% of households in Sunderland are accounted for in this table, with estimates of housing costs and age of householder for each.

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

The issue of housing affordability is predictably correlated with incomes (*Table 25*), with low and moderate-income households most likely to spend more than 30% of their incomes on their housing costs. Among low-income households with incomes under \$20,000, 97% of households have unaffordable housing costs (2000 U.S. Census).

Table 25: Percentage of Household Income Spent on Housing Costs, by Income Level and Tenancy, in Sunderland, 1999

Tenancy and Household Income Level (1999)	Households with Cost Data	Housing Costs as a Percentage of Household Income (Number of Households)				Total Households with Unaffordable Housing (Housing Costs are 30%+ of Income)	
		Under 25%	25-29%	30-34%	35% or More	# of Hshds	% for Each Income Group*
Renters							
Under \$20,000	384	0	10	0	374	374	97.4%
\$20,000 to \$34,999	195	29	76	48	42	90	46.2%
\$35,000 to \$49,999	169	112	47	10	0	10	5.9%
\$50,000 to \$74,999	83	79	4	0	0	0	0.0%
\$75,000 or Over	53	53	0	0	0	0	0.0%
Total for Renters	884	273	137	58	416	474	53.6%
Owners							
Under \$20,000	49	10	0	0	39	39	80.0%
\$20,000 to \$34,999	41	18	0	16	7	23	56.1%
\$35,000 to \$49,999	179	100	31	25	23	48	26.8%
\$50,000 to \$74,999	148	81	51	7	9	16	10.8%
\$75,000 or Over	188	173	8	7	0	7	3.7%
Total for Owners	605	382	90	55	78	133	22.0%

*Percentages are calculated based on the total number of homeowners in each income category with cost percentage data.

Overall, 91% of households in Sunderland are accounted for in this table, with estimates of housing costs and household income for each.

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

As mentioned earlier (and as shown in Table 7), 42% of low-income households in Sunderland are headed by someone under age 25, as are 35% of moderate-income households. Among households with a householder age 25 to 34, a total of 61% of are low or moderate-income. Sunderland is committed to addressing housing issues among the young families in these age groups and to creating affordable housing options for them.

Long-Term Subsidized Affordable Housing

Sunderland's housing supply is currently affordable for many residents, with only 22% of homeowners spending more than 30% of their incomes on their housing. A higher percentage of renters (54%) have unaffordable housing costs. This higher percentage for renters reflects the large number of college students who rent apartments in Sunderland, and the fact that many college students have low incomes because they may only work part-time while attending school.

When housing affordability is considered in terms of the subsidized housing inventory maintained by the Department of Housing and Community Development, Sunderland has just 6 housing units that qualify as affordable (DHCD, 2006). These 6 housing units, which were built and are owned by ServiceNet, a regional human services provider, represent 0.4% of the town’s total housing stock. As shown in Table 26, Sunderland has more subsidized affordable housing than Leverett and Whately and less than other neighboring towns.

Table 26: Subsidized Affordable Housing in Sunderland and Surrounding Towns, 2006

Town	Subsidized Affordable Housing Units (2006)	Year-Round Housing Units (2000 U.S. Census)	Percentage of Year-Round Units that are Subsidized
Sunderland, Franklin County	6	1,658	0.4%
Deerfield, Franklin County	32	2,045	1.6%
Leverett, Franklin County	0	642	0.0%
Montague, Franklin County	395	3,826	10.3%
Whately, Franklin County	2	647	0.3%
Amherst, Hampshire County	965	9,020	10.7%
Hadley, Hampshire County	261	1,943	13.4%
Hatfield, Hampshire County	51	1,420	3.6%

*Count as of February 1, 2006.

Source: MA Department of Housing and Community Development, 2006.

Sunderland is committed to increasing its supply of long-term affordable housing, and in working towards the State’s goal of having 10% of the year-round housing units in each town have guaranteed long-term affordability for low and moderate-income residents. The Town has laid out a number of strategies for expanding its affordable housing supply over the next 15 years. These strategies are discussed in Section 2 of the Housing Plan.

1.3 Development Conditions and Constraints

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

Zoning

Sunderland has four primary zoning districts which are designed to help shape development patterns within the town (*please see the attached Zoning Map*). There are two primarily residential districts, the Village Residential (VR) district and the Rural Residential (RR) District, and two commercial districts, Commercial 1 (C-1) and Commercial 2 (C-2). The VR and C-1 Districts are located along the town’s two primary transportation corridors Routes 116 and 47. The VR and C-1 Districts are also in the town center area where there is access to water, sewer, transit, and town services, and where the Town wants to encourage development. The C-2 District is located along Route 63 in the northeastern part of town.

In the VR District, the required minimum lot size for a single-family home is 20,000 square feet (0.46 acres) and the minimum road frontage is 120 feet. In the comparison, in the RR District,

the minimum lot size for a single-family home is 32,000 square feet (0.73 acres) and the minimum frontage is 150 feet. For additional housing units in a dwelling over the first unit, a greater lot size is currently required. For example, in the Village Residential District, the standard minimum lot size is 20,000 square feet for a single-family dwelling, 30,000 square feet for a two-family dwelling, 40,000 square feet for a three-family dwelling, and so on. The Town is considering relaxing this requirement for accessory apartments and for multi-family dwellings in which one or more units is set-aside for low or moderate-income residents. These changes are included in the proposed strategies in Sections 2.4 and 2.5 for encouraging the creation of affordable housing units.

In 2005, the Town created a Planned Unit Development (PUD) Overlay District to encourage developments which use land efficiently, and to promote coordinated building and site design which both buffers adjacent residential uses and protects scenic and natural features. The boundaries of the PUD Overlay District are coincident with those of the C-1 District. A Planned Unit Development is defined as a “development of land as a single entity under the direction of a comprehensive site plan, in which a mixture of land uses, a variety of building types and designs, and open space are provided for in a coherent manner” (Sunderland Zoning Bylaws, Section 125-5.1).

Sunderland also has a Flexible Development provision in its zoning (Zoning Bylaws, Section 125-5G) which allows for clustered development in order to preserve natural features, open space areas, and prime farmland soils. Under the Flexible Development provision, development can take place in any zoning district on smaller lots with less frontage than is required for conventional subdivisions or approval-not-required (ANR) plans. For a flexible development proposal to be approved, the following criteria must be met: (1) buildings must be integrated into the existing landscape and must be consistent with the character of existing homes in the neighborhood; (2) natural site features including water bodies, wetlands, scenic points, and historic sites must be preserved; (3) a majority of any prime farmland soils on the site must be permanently protected from development; and (4) at least 40% of the land area of the parcel must be permanently protected as open space.

Presently, single-family dwellings are allowed by right in the VR, RR, and C-1 districts. These districts also allow the following other residential uses by special permit: two-family dwellings, multi-family dwellings in a major residential development (of six building lots or more) or a Planned Unit Development; multi-family dwellings through conversion of existing structures; and Flexible Developments.

Protections for Natural Resources

Sunderland has established three special resource overlay zoning districts to preserve important natural resources in town. The Critical Resource District limits development primarily in the northern section of town which includes Mount Toby and the wildlife corridor from the mountain to the Connecticut River. Within this district a special permit is required for any buildings, and any excavation, dredging, or filling of land.

The Watershed District also provides for the protection of the town’s water resources. Within the Watershed District, the minimum lot size and frontage requirements for residential development

are increased, and commercial businesses involving hazardous materials or activities which could negatively affect the town's water supply are prohibited. Major residential developments of six or more building lots within the Watershed District are required to obtain a special permit.

The Prime Agricultural District is designed to protect Sunderland's prime farmland soils along the Connecticut River. Major residential developments within the Prime Agricultural District are required to obtain a special permit.

Special permit applications for developments within each of these three natural resource overlay districts must report on the anticipated impact of the proposed development on the environment, including surface water, ground water, water quality, soil erosion and stability, natural habitats, and scenic and historic environs (Zoning Bylaws, Section 125-16).

Sunderland works to mitigate the potential limits on development because of these overlay districts through its Transfer of Development Rights (TDR) provision. Section 125-13H allows the transfer of development rights from any parcel within the Prime Agricultural District or Watershed District into an approved receiving district. This provision is designed to benefit the town through the visual, economic, and ecological benefits of preservation" of farming activities and watershed lands, and to benefit the owners of these properties as well. Under the TDR bylaws, the property owner transferring development rights is required to grant a perpetual restriction to the Town prohibiting any development (other than agricultural or conservation-related) on the land from which the development credit is transferred.

Development Rate Bylaw

Sunderland has a Development Rate Bylaw (Zoning Bylaws, Section 125-6.1) which is intended to help avoid large year-to-year variations in the number of new homes constructed each year, while still providing for the housing needs of all population groups within the town. The bylaw seeks to help phase growth in Sunderland to help ensure that the Town will be able to provide adequate facilities and services for new residents. The bylaw restricts the number of building permits for new home construction based on historic development rates. Exemptions from these limits are offered for housing which would "serve a critical community need, such as low and moderate-income housing." As indicated by the new construction building permit data shown in Table 12 (on page 13), the level of new home development in recent years has been below the Development Rate Bylaw limit.

Constraints of Current Municipal Infrastructure

There are a number of infrastructure improvements and expansions that will need to be implemented as the town population grows and current municipal infrastructure approaches capacity. These improvements include the development of new public water sources, an expansion of the Town's wastewater treatment facilities, and new sewer and water lines. The improvements also include expanded school facilities and the creation of new parks and recreational facilities to accommodate the additional population. Many of these infrastructure expansions could have large financial costs, which the Town and town residents would have to absorb. The Town's current infrastructure and capacity for future development is discussed further in Section 1.4. The Town is taking steps to address current infrastructure constraints to

the extent possible and to plan for Sunderland's future. These measures include protecting important natural resources in town, such as prime agricultural soils, the watershed, and important habitat areas from development, and encouraging new growth in suitable locations, such as near the town center.

Limited Developer Interest in Creating Affordable Housing in Sunderland

To date, there has been only limited developer interest in creating new long-term subsidized affordable housing in Sunderland and in most other parts of Franklin County. As a result, only three towns in Franklin County (Greenfield, Montague, and Orange) have achieved the 10% goal set by the State for affordable housing creation.

The main developers of affordable housing in Franklin County have been the Franklin County Housing and Redevelopment Authority (HRA) and its affiliate organization, Rural Development Inc. (RDI). HRA has taken the lead in creating new low and moderate-income housing throughout the region and works cooperatively with Franklin County communities to site, develop, own and operate affordable housing complexes for seniors, families, and special needs populations. RDI has worked on numerous projects to rehab existing housing structures for new affordable housing, and to build new single-family homes for low and moderate-income residents. More than \$15 million in single and multi-family housing in Franklin County has been developed by RDI and HRA in the last ten years.

The Town is open to working collaboratively with private developers who propose affordable housing projects in Sunderland and encourages the developers to create housing that will address housing needs in the community. The Town has also begun working more with HRA and RDI to investigate affordable housing options and funding sources and to tap into their skill and expertise on these topics. For example, the Town has had preliminary discussions with HRA about this possibility of converting one of the apartment complexes into long-term affordable housing if the complex is offered for sale.

Town's Limited Ability to Plan for and Address Housing Needs of UMass Students

Many of the housing issues and needs identified in Sunderland are tied to the large college student population living in town. The University of Massachusetts (UMass) where most of these students are enrolled, is better suited than the Town of Sunderland to address the housing needs and affordability issues for this student population. In the last few years, the University has undertaken a project to build a new large dormitory on campus, which will likely decrease the student demand for off-campus housing including in Sunderland. The University sets current and future student enrollment levels. These levels which can vary significantly over time, greatly affect the demand for on and off-campus housing.

Further, one reason that so many UMass students have chosen to live in Sunderland, is that parts of town with the most rental housing, such as the four apartment complexes, have regular transit service. This transit service, which operates seven days a week and provides frequent service to Amherst and the UMass campus, is subsidized by the University. The Town of Sunderland does

not contribute financially to its operations and is not involved in deciding any route or service changes.

1.4 Capacity of Municipal Infrastructure

Municipal infrastructure plays a major role in a community's ability to serve its residents and to accommodate anticipated growth. The Town of Sunderland has invested significantly in upgrading and expanding its infrastructure in recent years, and has established a new public safety center, new library, and new elementary school. The Town remains committed to addressing future infrastructure needs and capacity constraints. However, the Town is limited by staff and financial resources in its ability to address all capacity concerns. Key aspects of the Town's capacity to accommodate new growth and housing development are discussed in this section.

Municipal Staffing

Sunderland is a small town, with a Board of Selectmen-Town Meeting form of government. The three-person Board of Selectmen serves as the Town's Chief Executive Officer. Key town staff including the Town Administrator, Building Commissioner, Treasurer, Fire Chief, Police Chief and other police officers are appointed and hired by the Selectmen. Town residents elect the Selectmen, the Town Clerk, and members of the Planning Board, Board of Health, Assessors, and Regional and Elementary School Committees. Remaining major boards including the Conservation Commission, Finance Committee, Zoning Board of Appeals, and Historic Commission are staffed through appointments by the Selectmen. Most Board members are either volunteers or, as is the case with the Board of Selectmen, receive a small stipend.

Sunderland has only a dozen full-time Town employees excluding school personnel. The Town's dependence on volunteers and part-time employees for many municipal functions limits Sunderland's ability to proactively promote desirable development patterns, and plan for needed infrastructure upgrades and expansions.

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.

Additionally, to expand the Town's capacity to play a more active role in the creation of affordable housing and to address housing needs within the community, the Town has proposed establishing a Sunderland Housing Committee. The Housing Committee would include Town staff, representatives of relevant Town boards, and interested residents, and would work with HRA, RDI, and other regional organizations on the behalf of the Town on affordable housing issues. The creation of a Housing Committee is one of the strategies mentioned in Section 2 for promoting affordable housing.

Municipal Budgets

Sunderland, like many small towns in Massachusetts and elsewhere, struggles to contain municipal costs and maintain a balanced town budget. State Proposition 2 1/2, which restricts increases in the amount of property tax revenue that towns can collect each year to no more than 2.5% annually, excluding new development, has created a challenging situation for many towns, since many municipal costs are increasing more than 2.5% per year. Town voters must approve an override for towns to increase spending over this level. Since other costs for residents are growing as well, including for basic needs such as housing, home heating, health insurance, food, and transportation, towns can be hesitant to bring an override proposal to the voters, and voters can be hesitant to approve an override. With limited town funding and small budgetary increases, towns can be forced to cut services and put off infrastructure repairs and upgrades. For Fiscal Year 2006, Sunderland's total Town operating budget not including debt was \$5.51 million; including debt service, the budget totaled \$6.79 million. For Fiscal Year 2007, the approved total Town budget, include debt service is \$7.11 million, an increase of 4.6% over FY 2006. The largest cost increases in the budget were for school related costs (up \$212,498, 6.4%), insurance and benefits (up \$53,216, 13.1%) and building costs including utilities (up \$19,032, 14.0%).

Safety Infrastructure

Both the Police Departments and Fire Departments have limited staffing and few full-time time employees. Both departments have seen the number of calls they receive increase in recent years, with little staffing change. In 2005, the Fire Department responded to a total of 350 calls, including 221 emergency medical calls and 129 fire-related calls (Town of Sunderland Annual Report, 2005). In 2005, the Police Department has 2,439 calls, an average of 6.7 calls per day.

One safety concern that was recently raised in the town is that the Fire Department's current equipment and vehicles would not be capable of handling fires or other emergencies in any developments that are three full stories in height or higher. The Fire Department does not currently have the funding to acquire such a vehicle, nor does it have any existing municipal building space in which to house such a vehicle. The Zoning Bylaws provide for a maximum building height of 35 feet (2 stories) in the Village Residential, Rural Residential, and C-2 Districts, and a maximum building height of 45 feet (3 stories) in the C-1 District. In the VR, RR, C-1 and C-2 districts, affordable housing developments for higher buildings can be proposed under Chapter 40B.

Water System Infrastructure

Water service is provided by the Sunderland Water District to approximately 78% (2,950) of Sunderland's residents, as well as businesses, agricultural operations, and Town buildings. Areas that are not served by the Water District rely on private wells.

The district's water is supplied by two wells, the Hubbard Well, which has a pump capacity of 305 gallons per minute, and the Ralicki Well, which has a pump capacity of 250 gallons per minute. The public water lines are primarily in the southern and southwest sections of Sunderland. The lines are 26 miles long, and run along Route 116 through town, along Route 47

from the Hadley line through the town center, and through most residential neighborhoods. All four of the major apartment complexes have municipal water service.

Sunderland also has two water storage tanks, one with a capacity of 250,000 gallons, and the other with a capacity of 500,000 gallons. These tanks are important for fire protection. If the Water District's two wells cannot produce enough water for putting out a fire, the tanks can back them up. The storage tanks can also be used for other surges in water demand.

The Sunderland Water District is approved by the Massachusetts Department of Environmental Protection (DEP) to have an average daily withdrawal limit of 242,000 gallons per day. The DEP allows districts to have overruns of up to 99,999 gallons per day before a permit to withdrawal additional water must be obtained. In 2004, water district provided 121.64 million gallons of water, which equals an average daily consumption of 333,000 gallons per day. This average level of water consumption is close to the maximum allowed (242,000 gallons registered withdrawal limit + 99,999 gallon allowed overrun) of 341,000 gallons per day.

The Town is presently investigating options for expanding its water supply. It has begun planning for a third well for the Water District. The Town of Sunderland has also talked with the Towns of Deerfield and Amherst about connecting into their water systems.

Sewer System Infrastructure

Sunderland's Wastewater Treatment Center and sewer lines serve a limited portion of town, primarily the town center and the four major apartment complexes. The sewer lines run along Route 116, North Main Street (Route 47), South Main Street (Route 47), School Street, Old Amherst Road, Silver Lane, North Silver Lane, Reservoir Road, Garage Road, and a short portion of Hadley Road. The sewer system currently has an estimated 1,200 hookups, of which 50% are apartment units.

The sewer system has a capacity of 500,000 gallons of wastewater per day. On average the system currently receives approximately 175,000 gallons per day, and up to 200,000 gallons per day during periods of heavy rain. Since the system is on average operating at 35% of capacity, the system could handle additional growth.

Development in parts of Sunderland without sewer infrastructure will require the use of septic systems or other private wastewater treatment options. Some of these areas however, have on-site characteristics, such as wetlands, high water tables, hydric soils, and/or sensitive environmental habitats, which make them unsuitable for having a septic system. The areas may not be developable without municipal sewer service.

Public Schools

Sunderland is part of two regional school districts, the Union 38 District and the Frontier Regional District. The Union 38 School District includes the elementary schools of Sunderland, Deerfield, Conway, and Whately, and serves students in pre-kindergarten through 6th Grade. The Frontier Regional School District contains the regional school for the same four towns for grades

7-12. According to the districts' web site⁴, the district has an estimated 1,700 students, 180 certified personnel and a support staff of 140.

For the 2005-2006 school year, the Sunderland Elementary School had a total of 228 students, and the Frontier Regional School had 728 students. An estimated 25% (183) of Frontier's students lived in Sunderland. The enrollments at both schools have remained fairly steady in recent years (*Table 27*).

Table 27: Public School Enrollment, 2002-03 through 2005-06 School Years

School	Grades Served	Number of Students each School Year			
		2002-2003	2003-2004	2004-2005	2005-2006
Sunderland Elementary School	Pre-K – 6 th Grade	278	260	245	228
Frontier Regional School	7 th Grade – 12 th Grade	670	708	726	728

*As October 1st of each school year.

The Frontier Regional School serves the Towns of Conway, Deerfield, Sunderland, and Whately.

Sources: Massachusetts Department of Education, 2006; Town of Sunderland Annual Report, 2005.

Both the elementary school and regional school accept school choice students. During the 2005-2006 year, the Sunderland Elementary School had 29 school choice students, and Frontier Regional had 79.

According to the districts' superintendent, the capacity of the elementary school currently stands at 280 students, and the capacity of the regional middle and high school at 1000 students. If a large amount of new development occurred, the district could face space constraints, especially at the elementary school, and could need to look at providing additional classrooms and/or reducing the number of school choice students accepted.

⁴ The school districts' web site address is: www.frontierregionalandunion38.com

SECTION 2

AFFORDABLE HOUSING GOALS AND STRATEGIES

2.1 Housing Goals

These goals for Sunderland's housing are based on the community priorities established during the development of the town's Community Development Plan (2004):

- To increase the amount of affordable housing in Sunderland, focusing on current housing structures, in a way that maintains the community character and that does not strain the town's municipal infrastructure and fiscal resources.
- To balance residential development with the protection of the town's natural, scenic, and historic resources.

Numerical Goal for Housing Production

Sunderland currently has a large supply of ownership and rental housing that is affordable to residents. Over half of Sunderland's housing units (54%, equal to just over 900 housing units) are occupied by renters, many of whom are of low or moderate income. Housing affordability is typically defined in terms of households spending less than 30% of their incomes on housing costs. Using this benchmark, a large percentage of housing in Sunderland is affordable to current residents with only 22% of homeowners spending more than 30% of their incomes on their housing (U.S. Census). A greater percentage of renters (54%) in Sunderland spend more than 30% of their incomes on housing, but this reflects the large number of college and graduate students who rent apartments in Sunderland and that fact that since they are students, they have limited incomes.

When housing affordability is considered in terms of the subsidized housing inventory maintained by the Department of Housing and Community Development, Sunderland has just 6 housing units that qualify as affordable (DHCD, 2006). These 6 housing units represent 0.4% of the town's total housing stock. It is Sunderland's goal to significantly increase its percentage of subsidized affordable housing over the next 15 years (by 2021) and to phase in additional affordable housing at a rate of at least 0.75% affordable units each year, or 1.5% new affordable units every two years. For Sunderland, with an estimated 1,658 year round housing units (2000 U.S. Census), this level of affordable housing production equals 12.4 new housing units each year or approximately 25 new units every two years. At this rate of new housing development, Sunderland would create an estimated 186 affordable housing units over the 15 year period to 2021, and would make considerable progress towards reaching the State goal of 10% affordable housing.

Sunderland's goal of creating 12.4 new affordable housing units each year may be a stretch for the town. The present level of market-rate construction in Sunderland is under 12 homes per year; from January to December 2005, building permits were issued for 6 new homes. There may be insufficient market demand to increase residential construction much over the current rate. Further, with the creation of affordable housing, there are also the issues of finding a developer for the housing project and obtaining funding to support it. The primary developers of affordable housing in Franklin County are the Franklin County Housing and Redevelopment Authority (HRA) and Rural Development Inc (RDI) an affiliate organization of HRA. Few other developers have expressed interest in doing affordable housing construction in this region.

2.2 Identified Housing Needs

Sunderland has housing that is largely affordable to its current residents based on their incomes, particularly in contrast to the housing prices and costs in the eastern part of the State. Sunderland's presently affordable housing, however, is not subsidized and does not have long-term deed restrictions to ensure its affordability. As market housing prices in Sunderland and nearby communities rise, it is important for the town to have dedicated, deed-restricted affordable housing units so that residents living here today will be able to afford to live here in the future.

Sunderland has identified housing needs among the following population groups:

- First-time home buyers
- Relatives of current Sunderland residents
- Low and moderate-income families
- Residents with disabilities
- Elderly residents

First-Time Home Buyers

Many young people who grew up in Sunderland and who would like to continue to live in town as adults have trouble finding a "starter home" that they can buy within the town. Other young individuals and families who would like to move to and settle in Sunderland are also challenged to find an affordable home. Between 1995 and 2005, the median single-family home sales price in the town more than doubled, increasing 111%, from \$127,000 (1995) to \$267,500 (2005). During the same period, the average annual single-family tax bill in Sunderland grew 79%, increasing from \$1,811 (1995) to \$3,250 (2005). The increase in housing costs in Sunderland has begun to effectively price many young adults and families out of town. It is important that Sunderland work to address this issue. The Town has a Flexible Development Bylaw which allows homes to be built on smaller than typical lots, which can reduce housing costs. There is also a regional program, through the Franklin County Housing and Redevelopment Authority (HRA) that offers financial assistance and educational seminars to first-time home buyers. The Town could work with HRA to expand resident's access to this assistance, and also to promote the creation of new small affordable single-family homes that could serve this population

Relatives of Current Sunderland Residents

This population category includes the adult children of residents, who wish to find homes in Sunderland, as discussed above. This category also includes parents or other elderly relatives who may wish to move closer to their Sunderland family members, but have difficulty finding appropriate housing. For this latter group, accessory apartments, small condominiums or a senior housing development could potentially fill this need.

Low and Moderate-Income Families

There are approximately 800 families currently living in Sunderland (2000 U.S. Census). The Census Bureau defines a family as including “a householder [head of household] and one or more people living in the same household who are related to the householder by birth, marriage, or adoption.” The Census definition of “family” does not include households of unrelated individuals such as a group of students who live together. Of the 800 families in town, 18% are considered moderate-income (annual income of \$40,000 or less), and 15% are low-income (annual income of \$25,000 or less). According to the 2000 U.S. Census, an estimated 33 families (4%) in Sunderland live below the poverty level, including 24 families with children under age 18. Twenty of the impoverished families are headed by a single parent. A number of moderate-income families in Sunderland have trouble finding housing that they can reasonably afford and spend no more than 30% of their incomes on housing costs. These issues are even more serious for low-income families and families living below the poverty line. Housing with long-term guaranteed affordability, including both ownership and rental units, may be necessary for many of these residents to decrease their housing cost burden. Another important affordability strategy, which does not address housing issues directly but instead focuses on incomes, is to strive to create better employment opportunities for low or moderate-income residents who want to work full-time, but are presently under-employed or unemployed, or who currently have low paying jobs.

Residents with Disabilities

Overall, according to the 2000 U.S. Census, an estimated 14% of Sunderland’s population age 5 and over report having a disability of some type.⁵ Among the town’s elderly population age 65 and over, 37% consider themselves to have a disability. A total of 206 cases of disabilities in Sunderland involved either physical limitations, self-care limitations, or both. If it is assumed that 10-15% of the population with physical and/or self-care disabilities potentially needs some form of modified, accessible housing, then the potential demand for accessible housing may range from 20-30 units. It is likely that a percentage of this population already resides in housing that has been modified to accommodate their special needs, but others likely do not. No properties in Sunderland are included on the Mass Accessible Housing Registry of accessible and barrier-free housing.⁶ The registry is maintained and updated by the Citizen’s Housing and Planning Association (CHAPA) and primarily includes apartment complexes and subsidized housing. As the elderly population in Sunderland grows in the coming decades, additional

⁵A full description of the Census Bureau’s definition of disability is provided in footnote #3 at the bottom of page 10.

⁶The Registry of accessible and barrier-free housing is located on the internet at www.mnip-net.org/registry/registrymax.nsf/webpages/home?open.

residents will need accessible housing. Some of the apartment complexes in town, such as Sugarloaf Estates, have accessible units. Subsidized loans and grants are also sometimes available for qualifying low and moderate-income homeowners to make accessibility renovations. It is important that residents with disabilities be provided information on these programs.

Elderly Residents

Sunderland has a smaller elderly population than many Franklin County communities. Elderly residents age 65 and over account for 8% of Sunderland's total population, compared to 14% of Franklin County population as a whole. One explanation for this smaller elderly population percentage is that Sunderland has such a large college-age population that it skews the percentages for other population cohorts (i.e. In 2000, residents ages 20-24 accounted for 19% of Sunderland's population, compared to 5% of Franklin County's population and 6% of the State population (U.S. Census)). Sunderland's rental housing, especially in the town's four largest apartment complexes, is predominantly occupied by younger residents including college and graduate students, and young families and professionals. According to the 2000 U.S. Census, only 7% of Sunderland households headed by a person age 65 or over live in rental housing. The only dedicated housing for the elderly in town is the Cozy Corner Nursing Home, which can accommodate up to 56 residents. Population projections for Sunderland forecast that the town's elderly population will double between 2000 and 2020, and grow to 14% of the total population. The "baby boomer" population cohort will begin turning 65 in 2011, driving much of this increase. A related issue is that although Sunderland's elderly residents as a whole have minimal issues in terms of housing affordability presently, housing costs may become more of an issue for them in the future. Property taxes continue to rise, as do other housing-related expenditures, such as heating costs. As a result, elderly residents on fixed incomes may find it increasingly challenging to afford their homes. There will be a need for more housing options, including affordable housing and rental housing, for Sunderland's elderly as the population grows.

2.3 Mix of Housing Desired

Sunderland supports having a mix of housing that can serve all of its residents, especially those population groups that have been identified as having housing needs.

Sunderland has a diverse housing supply. As noted previously, Sunderland has a high percentage of rental housing (56%). This percentage is the highest of any Franklin County town, and second only to Holyoke in the four counties of Western Massachusetts. Much of Sunderland's rental housing is contained within four large apartment complexes in the central part of town. Together these complexes have a total of 683 housing units, equal to 41% of the town's total housing supply. Largely because of these apartment complexes, Sunderland has a lower than average percentage (46%) of single-family homes, and a higher than average percentage (42%) of housing in multi-family structures with five or more housing units.

Given the town's high percentage of multi-family housing and its existing apartment complexes, Sunderland is most interested in having new housing development which is smaller scale in

nature and which is the most compatible with the town's goal of preserving its rural character and important natural, scenic, and historic resources.

Close to one-quarter (24%) of Sunderland's land area is currently used for agricultural purposes, and another 57% is forested (MassGIS, Land Use coverage, 1999). Sunderland has approximately 1,980 acres of prime farmland soils, and farms are a critical component of the town's economy and scenic character. The state-designated Connecticut River Farm Scenic Byway runs along Route 47 through town. A section of Route 47 is also included in the national Sunderland Center Historic District. The district is an eight-street mixed-residential and commercial district that includes 90 historic homes. Other important natural resources include the Long Plain Delta Aquifer underlying the town, and wetlands and sensitive environmental habitats, including along the Connecticut River.

The types of housing that Sunderland considers most desirable and appropriate given its housing needs, current housing mix and natural, scenic, and historic resources include the following:

- Infill housing in the Village Residential district and other already developed areas of town;
- Accessory apartments and the creation of additional dwelling units within existing structures; and
- Open space flexible development which allows for the grouping of homes on part of a development site in order to preserve natural features, prime farmland soils, and open spaces on the rest of the site.

2.4 Enabling Strategies to Support Affordable Housing Development

The following strategies are an integral part of Sunderland's Housing Plan. However, they, in and of themselves, do not lead directly to additional long-term subsidized housing units in the town. Rather, these strategies help provide a general framework for establishing more affordable housing and addressing other community housing needs.

Create a Housing Committee

The establishment of a Housing Committee would help provide the organizational infrastructure necessary for the Town government in Sunderland to play a more active role in the creation of affordable housing and to address housing needs within the community. The Housing Committee would include Town staff, representatives of relevant Town boards, and interested residents. The Housing Committee would work with the Franklin County Housing and Redevelopment Authority and other regional organizations on the behalf of the Town on affordable housing issues.

Specifically, the Housing Committee would:

- Compile and maintain an inventory of Sunderland's current subsidized affordable housing;
- Assist the Town in evaluating affordable housing proposals;
- Establish a list of potential sites for new affordable housing;
- Work with the Franklin County Housing and Redevelopment Authority (HRA) and its partner Rural Development Inc. (RDI) to assess the suitability of the potential sites for new affordable single-family housing that have been identified, and support the development of affordable housing in suitable locations;
- Establish a Local Housing Program and/or adopt Local Initiative Program (LIP) guidelines from the Massachusetts Department of Housing and Community Development, and oversee the creation of LIP long-term affordable housing units; and
- Work with HRA to provide Sunderland residents with information on educational and funding resources to promote housing affordability, such as the first-time homebuyer assistance program.

Adopt the Community Preservation Act

Sunderland is considering adopting the Community Preservation Act (CPA), and an article to do is likely to go to annual Town Meeting for consideration in the Spring of 2007, if not a special Town Meeting earlier. Adoption of the CPA would provide the Town with a dedicated source of funding for community housing projects. These projects could include the acquisition of sites for affordable housing, the creation of new subsidized units, and conversion and upgrading of existing housing units to make them eligible for inclusion on the subsidized housing inventory.

Revise Sunderland's Zoning Bylaws to Explicitly Allow Accessory Apartments

The creation of accessory apartments is currently allowed in Sunderland as a "two-family dwelling by conversion of existing structures" (Zoning Bylaws, Section 125-4). Such conversions are allowed in the Village Residential, Rural Residential, and C-1 Commercial Districts by Special Permit from the Zoning Board of Appeals. The proposed revisions would create a new use of "accessory apartment" in the Zoning Bylaw's Use Regulations. Accessory Apartments would be allowed in owner-occupied single-family homes by Special Permit in the same zoning districts as before. However, unlike conversions of existing structures, the accessory unit would be clearly secondary to the primary residence. To construct an accessory unit, the owner would no longer need to meet larger minimum lot size requirements for other "conversions of existing structures" to two-family or multi-family homes. Accessory apartments offer a low cost rental housing option for young workers or elderly people, while also providing a source of revenue for fixed-income homeowners, such as retired residents. Accessory apartments can also offer a good way to create new housing units within current housing structures.

Work with HRA to Obtain Funding for Housing Rehabilitation Projects

The Franklin County Housing and Redevelopment Authority (HRA) coordinates and administers housing rehabilitation loan programs for communities in the region. The housing rehabilitation loans are funded primarily through Community Development Block Grant (CDBG) awards. The loans are available to low and moderate-income households, and can be used for home repairs, home improvements, fixing of building code violations, Title 5 upgrades, or accessibility projects. The loans, which are generally offered to homeowners at 0% interest, do not have to be repaid until the home changes ownership. Income generated through repayment of housing rehab loans is channeled back into the program so that additional residents can be assisted. HRA submits regional CDBG applications on behalf of area towns requesting funding for the housing rehabilitation loan program. In Fiscal Year 2005, a total of \$2.4 million in housing rehab funds were awarded to 12 Franklin County towns. Sunderland can ask HRA to be included in a regional application for housing rehabilitation funds.

Promote the UMass Home Sharing Program among Residents

The University of Massachusetts Commuter Services and Housing Resource Center-coordinates a home sharing program which matches homeowners who are willing to share their homes with housemates who are willing to provide services in exchange for rent or a lowered rent. Home sharing programs allow senior citizens to remain in their homes as they get older, and also offer a creative inexpensive housing option for their housemates, who are often graduate or undergraduate college students.

2.5 Strategies Specifically to Increase the Subsidized Affordable Housing Supply

These strategies focus explicitly on increasing Sunderland's subsidized affordable housing supply and moving the town's percentage of year-round housing units on DHCD's Subsidized Affordable Housing Inventory from the current 0.4% towards the State goal of 10%.

Pursue the Conversion of One or More of the Town's Large Apartment Complexes to Affordable Housing

Sunderland anticipates that at least one of the four largest apartment complexes in town will go up for sale within the next year. The Town would like to use the sale of the complex(es) as an opportunity to convert some of the apartment units into dedicated long-term affordable housing for low and moderate-income residents. The Town has had preliminary discussions with the Franklin County Housing and Redevelopment Authority about this possibility. HRA has expressed interest in pursuing this project further and has already spoken with the current owner of one complex that is planned for sale. The number of apartment units that can be converted to long-term affordable housing through this project will depend on available funding and the number of current residents in the complex(es) who are considered to be of low or moderate-income.

Revise the Zoning Bylaws to Offer Density Bonuses for Dwellings which Include Deed-Restricted Affordable Housing Units

Sunderland currently allows dwellings with more than one housing unit by Special Permit in the Village Residential, Rural Residential and C-1 Commercial Districts. The minimum lot area needed for a multi-family dwelling increases with each unit over the first unit. For example, in the Village Residential District, the standard minimum lot size is 20,000 square feet for a single-family dwelling, 30,000 square feet for a two-family dwelling, 40,000 square feet for a three-family dwelling, and 50,000 square feet for a four-family dwelling. Under the proposed bylaw revisions, an additional housing unit would be allowed within a dwelling structure with no greater lot size required, if the additional unit is limited to occupancy by a low or moderate-income individual or household and has a deed restriction to guarantee its affordability. In the Village Residential (VR) District, for example, a two-family dwelling would be allowed by Special Permit on a 20,000 square foot lot if one of the dwelling units is for low or moderate-income residents and restricted as such. Similarly, within the same zoning district (VR) a three-family dwelling with a restricted unit for low or moderate-income households, would be allowed by Special Permit on a 30,000 square foot lot, and a four-family dwelling with a restricted unit would be allowed by Special Permit on a 40,000 square foot lot. For any dwelling structures constructed under this policy, the standard parking requirements would still need to be met. The Town would seek to have any such deed-restricted units counted as Local Initiative Units on the DHCD Subsidized Housing Inventory. The Sunderland Housing Committee would assist with this and will help monitor the compliance with the affordability deed restriction once the units are established.

Revise the Zoning Bylaws to Offer Density Bonuses for Flexible Developments which Include Deed-Restricted Affordable Housing Units

Sunderland has an open space design Flexible Development Bylaw (*Zoning Bylaws, Section 125-G*) which allows for the grouping of homes on part of a development site in order to preserve natural features, prime farmland soils, and open spaces on the rest of the site. Under the current bylaw, the number of building lots created through a flexible development project can be no more than the number of lots that would be allowed in a conventional subdivision of the same size. Under the proposed bylaw revision, up to 20% more lots than in a conventional subdivision would be allowed if at least 10% of the total housing units within the proposed flexible development will be deed-restricted and limited to occupancy by low or moderate-income households. The total housing units include both market-rate units and any affordability restricted units. As an example, a flexible development proposed to have 10 market-rate single-family homes could be allowed to have 12 homes if at least one of the 12 homes is for a low or moderate-income household and restricted as such. As with the previous strategy, the Town would seek to have any low and moderate-income housing units created through this density bonus established as Local Initiative Units and the town Housing Committee will help monitor the compliance with the affordability deed restriction once the units are created.

Work with HRA and its partner Rural Development Inc. (RDI) to Promote the Development of New Affordable Single-Family Homes in Sunderland

RDI is the primary developer of affordable single-family homes for low and moderate-income families in the Franklin County region, and generally builds 10 to 12 new houses each year. RDI focuses on constructing homes in locations that have been identified by individual towns as suitable and available for development. The Town, through the new Housing Committee, needs first to identify potential sites for new affordable single-family homes and then bring those possibilities to HRA and RDI for consideration. No sites have yet been identified. The Town will work with HRA and RDI to ensure that any new affordable homes that are created are eligible for inclusion on the DCHD Subsidized Housing Inventory.

Work with Private Developers who Propose Comprehensive Permit Housing Projects

The Town of Sunderland will work with private developers who propose Chapter 40B (comprehensive permit) developments, and encourage the developers to pursue housing projects that can meet community housing needs, have adequate water and sewer access, and can be created in a manner consistent with the town's goals of maintaining community character and balancing residential construction with the preservation of Sunderland's natural, historic, and scenic resources.

A private developer has proposed a Chapter 40B development project, Sugarloaf Meadow, at a 56.6-acre site near the intersection of Route 116 and Plumtree Road. The developer seeks to establish up to 150 housing units at this location, 25% of which would be for low and moderate-income households and restricted as such. In April 2006, MassHousing determined that this project is eligible to proceed as a Comprehensive Permit application to the Sunderland Zoning Board of Appeals, and that the developer is eligible to apply for MassHousing financing for the project. In September, the development submitted a Comprehensive Permit application to the Sunderland Zoning Board of Appeals for the project, and the ZBA review of the project is now underway.

Projected Rate of Long-Term Affordable Housing Production

Table 28 summarizes the estimated production of long-term affordable housing in Sunderland over the next five years, from 2007 to 2011, based on the strategies presented in this Housing Plan. The Planned Production regulations call for towns to establish new long-term affordable housing at a rate of at least 0.75% of the year-round housing units per year, or 1.5% every two years. For Sunderland, with 1,658 year-round housing units (2000 U.S. Census), this level of affordable housing production equals 12.4 new housing units per year or approximately 25 new units every two years.

Table 28: Creation of Subsidized Affordable Housing in Sunderland, 2007 to 2011

	Year					Total as of 2011
	2007	2008	2009	2010	2011	
Housing Production Strategies						
New Chapter 40B Development Project(s)	12	10	10	8		40
Conversion of Market-Rate Apartments to Long-Term Affordable Housing		3	2	5	10	20
Multiple-Family Housing Density Bonus for Affordable Units			1		1	2
New Affordable Single-Family Homes with RDI		1		1		2
Open Space Development Density Bonus for Affordable Units					1	1
Number of New Long-Term Affordable Housing Units	12	14	13	14	12	65
Number of Long-Term Affordable Housing Units, as of previous year	6	18	32	45	59	
Total Long-Term Affordable Housing Units	18	32	45	59	71	71
Total Year-Round Housing Units (2000 Census)	1,658	1,658	1,658	1,658	1,658	1,658
% Affordable Housing Units	1.1%	1.9%	2.7%	3.6%	4.3%	4.3%

SECTION 3

DESCRIPTION OF USE RESTRICTIONS

Affordable housing created in Sunderland through the implementation of the strategies presented in the Town's Housing Plan and related activities will be subject to a use restriction to ensure the housing's affordability for low and moderate-income households for a period of at least 30 years. A restriction attached to the property deed will be required for both rental and owner-occupied affordable housing properties. The deed restriction shall contain a right of first refusal upon the transfer of affordable housing units in favor of the Town of Sunderland or its designee for a period not less than 120 days after notice thereof.

The affordable units must serve households with incomes no greater than 80% of the area median income of the area in which the unit is located. The initial housing purchase prices and monthly rents of the affordable housing units so that appropriately-sized households for a unit are not required to spend more than 30% of a gross income of a similarly sized household earning 80% of the area median income, towards their housing costs. For households seeking to own a house, these housing costs will include property taxes, homeowners insurance, mortgage insurance, and any condominium or homeowners association fees. For households seeking to rent a home, the housing costs include monthly contract rent and utility costs for gas and electric service not included in the rent price.

The affordable units will be subject to use restrictions or re-sale controls to preserve their affordability for low and moderate-income households as follows:⁷

- *For new construction, a minimum of thirty years or longer from the date of subsidy approval or commencement of construction.*
- *For rehabilitation, a minimum of fifteen years or longer from the date of subsidy approval or completion of the rehabilitation.*
- *Alternatively, a term of perpetuity is encouraged for both new construction and rehabilitation.*

Units are, or will, be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement.

The restriction will provide for the selection of eligible tenants of rental units or owners of ownership units in a fair and reasonable manner in compliance with Massachusetts and federal fair housing laws, and such tenants and owners shall be required to occupy the units as their domiciles and principal residences.

⁷Language provided in the Department of Housing and Community Development's Guidelines for the Planned Production Regulation under MGL Chapter 40B, 760 CMR 31.07(1)(i), 2005.