

Town of Sunderland

Housing Plan

2021 Update



DRAFT

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



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Department of Housing and Community Development

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INTRODUCTION

Purpose of a Housing Production Plan

A Housing Production Plan is a planning document that identifies the housing needs of a community and the strategies it will use to facilitate the development of affordable housing. The plan provides information on trends in Sunderland relating to its residents, the existing types of housing, and the current development conditions in town. The collection and analysis of this information, along with public input, were used to develop the housing goals for Sunderland. These goals outline the types of affordable housing desired in the future, where new housing should be targeted, and what this new development should look like. Finally, the plan includes implementation strategies that the town can pursue to make these goals a reality.

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

Housing Affordability

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

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

In 1969, Massachusetts enacted the Chapter 40B Program, which sets a goal of increasing the amount of long term affordable housing to 10% of the housing stock in each community. In

municipalities that have not met this goal, developers of affordable housing can take advantage of a streamlined permitting process that provides exceptions to local zoning requirements. The SHI is the official measure of which communities currently meet the state's 10% affordability goal. Since the 2016 Sunderland Housing Plan, the Town has achieved this 10% goal, with 10.7% of year round housing units on the Subsidized Housing Inventory. However, meeting this goal is not the only purpose of assessing housing needs in town and proactively working to meet these needs. The Town seeks to support a high quality of life for all residents. Strategies that support diverse, quality housing options at a range of prices will help ensure that Sunderland continues to be a vibrant community into the future.

Housing Production Plans and Chapter 40B

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

A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income year round housing units, as counted on the Subsidized Housing Inventory (SHI), in an amount equal to or greater than its housing production goal. Sunderland's current goal is based on the 2010 U.S. Census total housing unit count of 1,718. To be certified for a one year period, the number of affordable housing units created within a calendar year must be equal to or greater than 0.5% of a town's year round housing stock. For a two year certification, the number of affordable units created in a calendar year must be equal to or greater than 1% of year-round housing units. In Sunderland, this equates to 9 units for a one-year certification, and 17 units for a two-year certification. Sunderland will strive to meet these goals through the strategies outlined in this Housing Plan.

Planning Process

The Town of Sunderland requested assistance from the Franklin Regional Council of Governments (FRCOG) through the Direct Local Technical Assistance program to update the 2016 Sunderland Housing Plan. The Housing Committee held four publicly posted meetings with FRCOG staff from October through December 2021 to review and revise the plan. A public survey was distributed to gather input from residents on current housing needs and priorities. The survey was available online in both English and Spanish. Flyers with the survey link were

distributed at the Town Hall, Library, and apartment complexes in town, and a notice was sent out through the town's reverse call system to encourage residents to fill out the survey.

A total of 177 surveys were completed by town residents. Respondents represented both renters and homeowners in Sunderland, as well as newcomers to town and long-time residents. The survey slightly over-represented homeowners with 63% of the respondents compared to the homeownership rate in town of 40%. The housing costs reported by the survey respondents generally match the average costs of renters and homeowners according to the U.S. Census. Forty percent of the respondents said that their housing costs are currently affordable, but notably, the remaining 60% reported that they had varying levels of unaffordability. If survey respondents planned to move in the near future, it would be primarily because of affordability concerns. Overall, respondents were inclined to support a variety of strategies to promote affordable housing in Sunderland – particularly if those strategies were focused within the village or developed areas, but not located on existing farmland. Detailed information on the survey and its results can be found in the Appendix.

A public forum to present the key findings and draft goals and strategies from the plan was held [enter date]. The forum was publicized on the Town website and through the town's reverse call notification system to town residents, and was televised by Frontier Cable Access Television. The draft plan and executive summary were also available on the Town website a week prior to the forum, and public comment was accepted through [enter date]. All meeting agendas, sign-in sheets, and publicity is located in the Appendix.

At the [enter date] Planning Board meeting, the Board voted to adopt the plan, and the Sunderland Selectboard voted on [date] to adopt the plan. The plan was then submitted to the Massachusetts Department of Housing and Community Development (DHCD) for review and approval, which was received on [date]. The Sunderland Housing Plan will be effective through [date] at which time it will need to be revised and resubmitted to DHCD.

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, seniors, and people with disabilities.

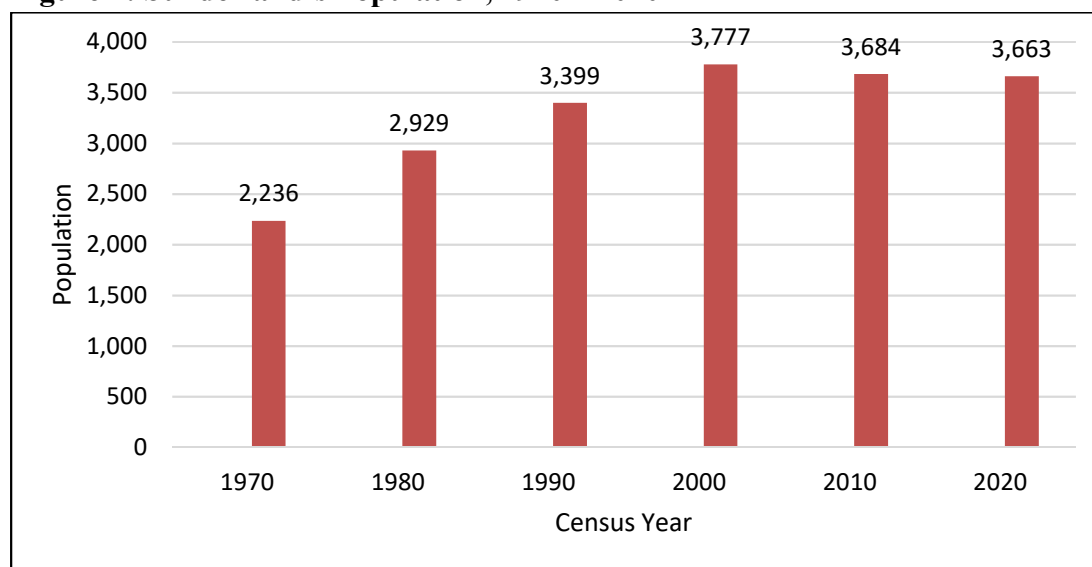
Total Population

Sunderland experienced steady population growth between 1970 and 2000 (Figure 1). In the past two decades, Sunderland has seen a slight decline in total population. This trend is similar to Franklin County, which has also experienced population decline since 2000, but contrary to most surrounding towns that have continued to experience population growth (Table 1). With the development of 150 apartments at North 116 Flats in 2020, and the completion of 33 affordable senior apartments at Sanderson Place in 2022, it is expected that the population in Town will increase within the next few years.

A Note about Data:

The Housing Needs Assessment section utilizes several sources of data to evaluate Sunderland's demographic and housing trends. A primary data source is the U.S. Census Bureau's 2015-2019 American Community Survey five-year estimates. This data is a compilation of five years of surveying a portion of Sunderland's residents each year, and has an associated margin of error. When available, U.S. Census 2020 redistricting data is used. These figures may or may not be the final data points for the 2020 Decennial Census, which is a complete count of Sunderland's population. The final dataset for the 2020 Census will likely be released in spring 2021.

Figure 1: Sunderland's Population, 1970 – 2020



Source: U.S. Census Bureau, Decennial Census and 2020 Census PL-94 Redistricting Data.

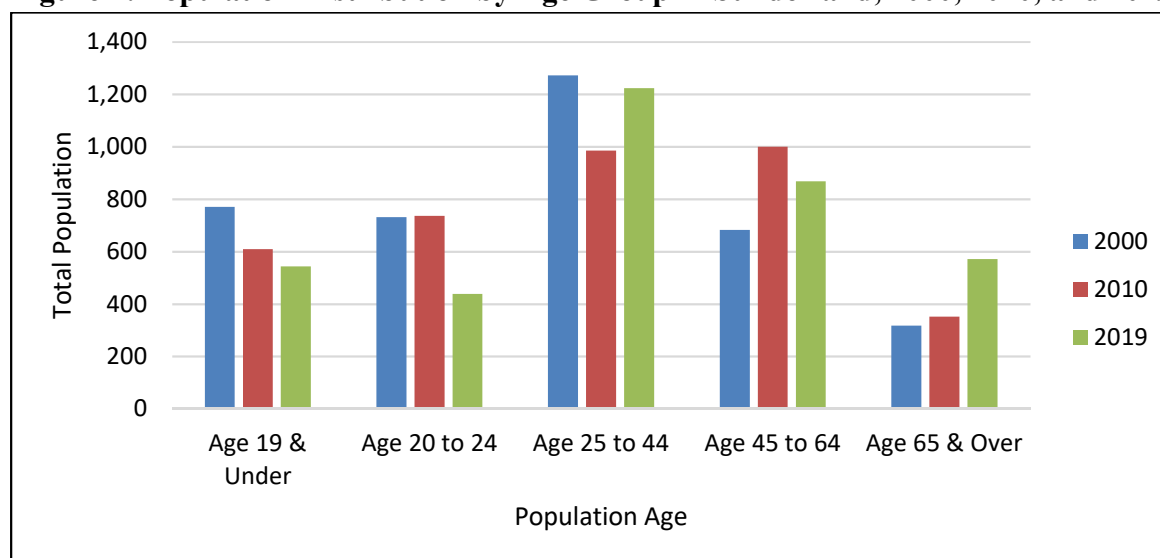
Table 1: Sunderland's Population, 1970 - 2020, Compared to Neighboring Communities, Franklin County, and the State

Area	1970	2000	2010	2020	2000-2010		2010-2020	
					#	%	#	%
Sunderland	2,236	3,777	3,684	3,663	-93	-2.5%	-21	-0.6%
Amherst	26,331	34,874	37,819	39,263	2,945	7.8%	1,444	3.8%
Deerfield	3,873	4,750	5,125	5,090	375	7.3%	-35	-0.7%
Hadley	3,760	4,793	5,250	5,325	457	8.7%	75	1.4%
Leverett	1,005	1,663	1,851	1,865	188	10.2%	14	0.8%
Montague	8,451	8,489	8,437	8,580	-52	-0.6%	143	1.7%
Whately	1,145	1,573	1,496	1,607	-77	-5.1%	111	7.4%
Franklin County	59,233	71,535	71,372	71,029	-163	-0.2%	-343	-0.5%
MA	5,689,377	6,349,097	6,547,629	7,029,917	198,532	3.0%	482,288	7.4%

Source: U.S. Census Bureau, Decennial Census and 2020 Census PL-94 Redistricting Data.

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 2000, 2010, and 2019 is shown in Figure 2. The major changes during this time period were a decrease in the number of children and young people age 19 and under, and an increase in residents age 65 and over.

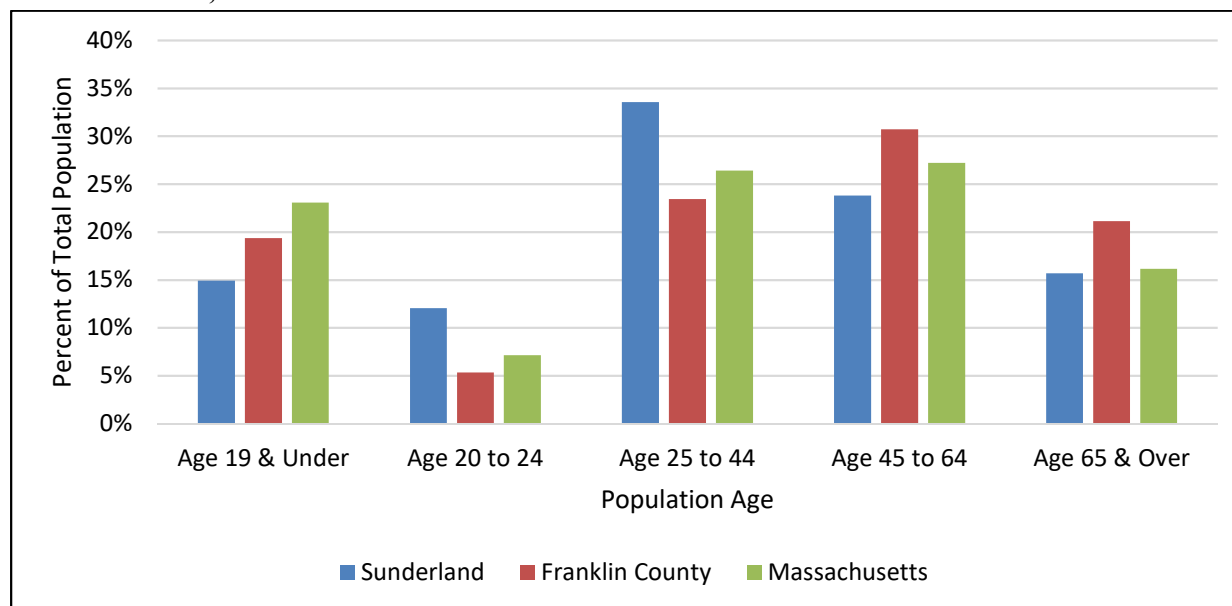
Figure 2: Population Distribution by Age Group in Sunderland, 2000, 2010, and 2019

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

The 2019 estimates for the 20 to 24 age group may not take into account the number of college students living in town, and likely undercounts this group. If anything, this age group may increase with the opening of North 116 Flats.

Figure 3 shows the percentage of the population that falls into each age group for Sunderland, Franklin County, and the State in 2019. Sunderland's population distribution differs from that for Franklin County and the State. The main difference is Sunderland's high percentage of 20-24 year olds (12%) and 25-44 year olds (34%), because of the large number of college and graduate students who live in the town. This results in lower percentages in some of the other age categories. Sunderland has a comparatively small percentage of children. In 2019, 15% of residents in town were age 19 or younger, compared to 19% in Franklin County and 23% in the state.

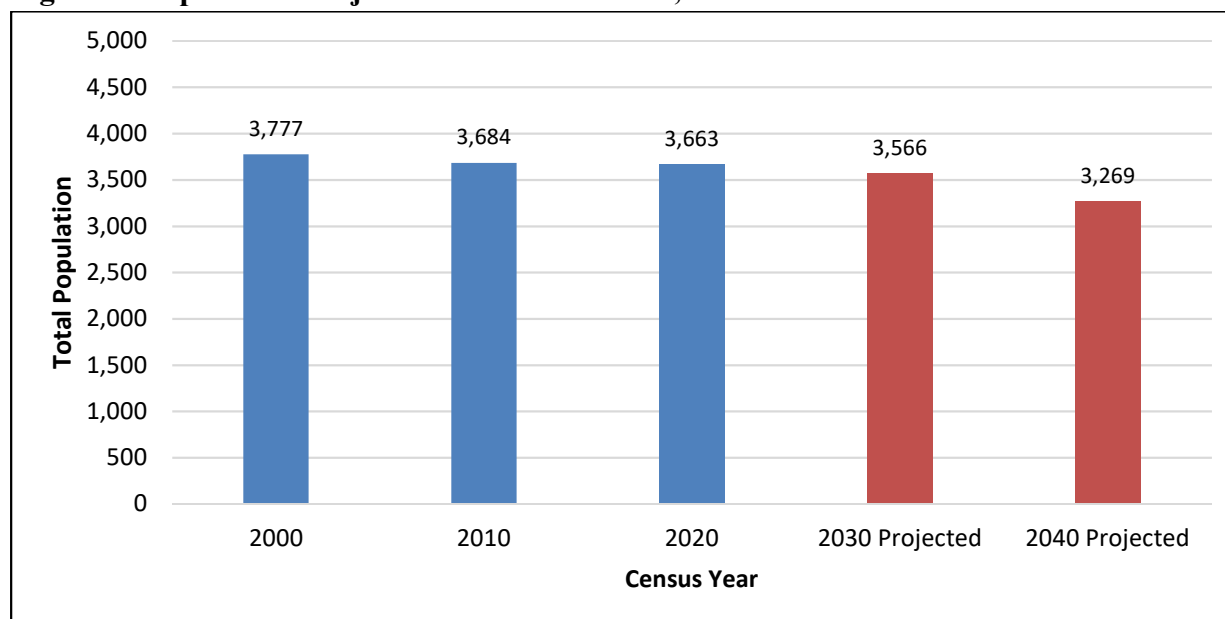
Figure 3: Population Distribution by Age in Sunderland, Franklin County, and Massachusetts, 2019



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

Population Projections through 2030

Population projections for Sunderland through 2030 are shown in Figure 4. These projections were developed by the UMass Donahue Institute in 2018. The projections show Sunderland's population declining slightly in the next 10 years to 3,566 in 2030, a decrease of 97 people. However, between 2030 and 2040, projections indicate a drop in population to 3,269, a decrease of almost 300 people.

Figure 4: Population Projections for Sunderland, 2030 and 2040

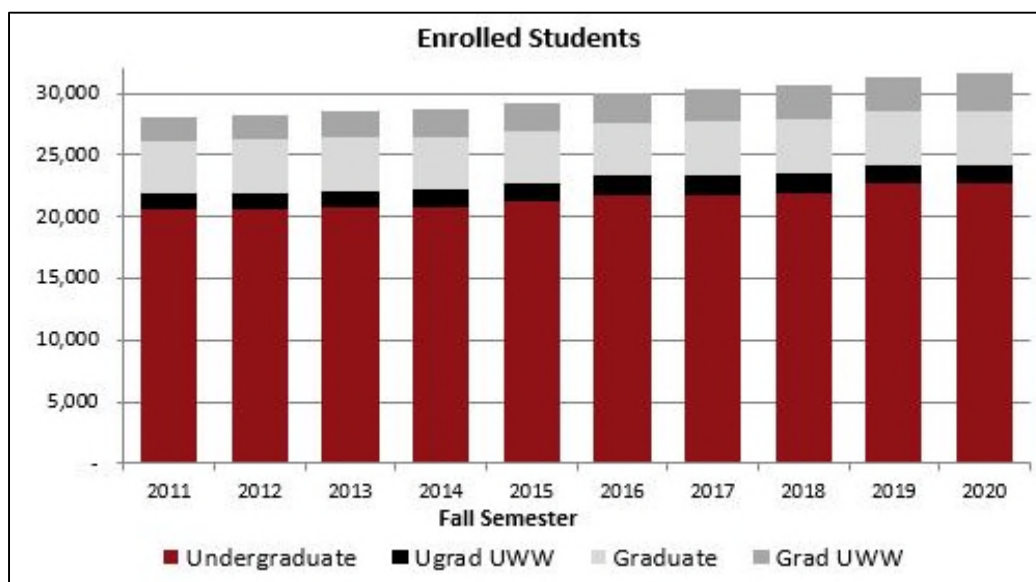
Source: U.S. Census Bureau Decennial Census - Summary Files and PL-94 Redistricting Datasets; UMass Donahue Institute 2018 Population Projections.

These projections do not take into account recent developments in town nor actions that the Town could take to increase the housing supply. As already noted, the new North 116 Flats development, with 150 apartments now fully leased, has already increased the resident population in town by at least 300 people (based on Sunderland's average renter household size of 2 people). Sanderson Place, once completed, will add 33 one and two-bedroom senior apartments. In addition, according to Sunderland Assessor records, 13 new single family homes were built from 2015 to 2020, potentially adding 29 new residents based on the current average household size of 2.21.

The expansion of UMass Amherst over the past five decades has impacted Sunderland's population, as an increase in students and staff has led to a greater demand for housing in town. In the last ten years, enrollment at UMass Amherst grew by 13%, to 31,642 students in 2020, an increase of over 3,500 students.¹ While many factors can influence how this growth will impact Sunderland, such as availability of on-campus housing, it can be assumed that students and staff will continue to find Sunderland a convenient and attractive place to live.

¹ University of Massachusetts, Amherst: <https://www.umass.edu/uair/students/enrollment>. Accessed August 9, 2021.

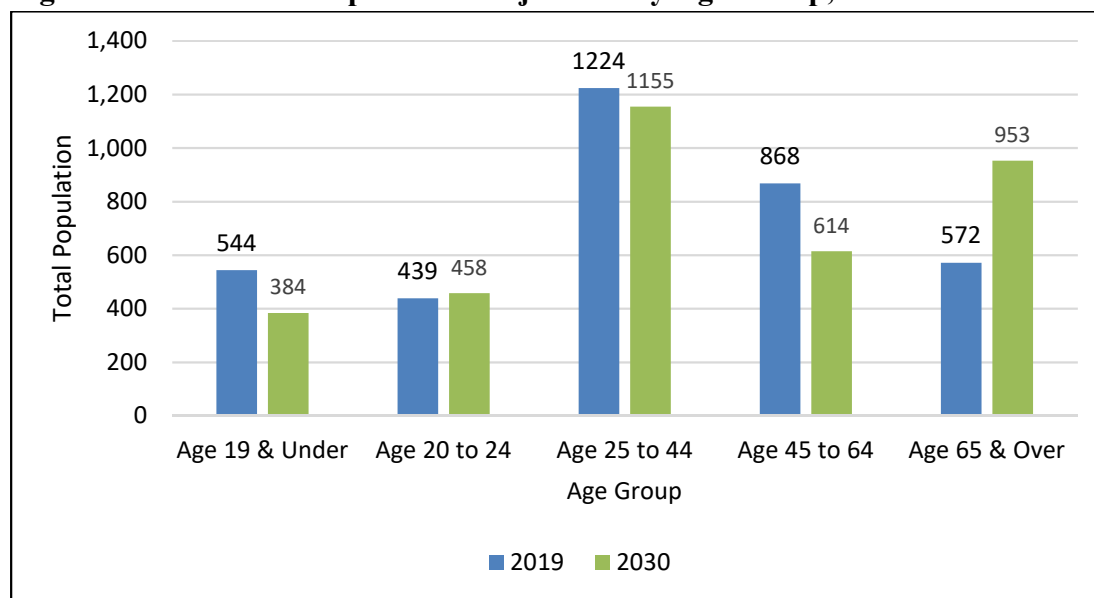
Figure 5: Total Student Enrollment at the University of Massachusetts, Amherst, 2011-2020



Source: University of Massachusetts, Amherst. <https://www.umass.edu/uair/students/enrollment>

Although Sunderland's overall population is projected to decrease in the next ten years, certain segments of the population are expected to increase. The UMass Donahue population projections for Sunderland forecast that the largest population growth will occur among residents ages 65 and older (67% growth). Much of this senior population growth will be driven by the aging of the baby boom generation born between 1946 and 1964. As of 2020, many baby boomers are age 65 or older. As the number of older residents in Sunderland grows, it will be important to have housing that accommodates their needs.

The population age 20 to 24 is also expected to increase slightly. Major decreases in population are projected for the 45 – 64 age group (-29%), and the age 19 and under age group (-29%). Given the large amount of rental housing in Sunderland that caters to college students and the growth in enrollment at UMass Amherst, the percentage of residents within the 20 – 24 age group may increase more than projected.

Figure 6: Sunderland Population Projections by Age Group, 2019 to 2030

Source: UMass Donahue Institute Population Projections, 2018, and U.S. Census Bureau 2015-2019 American Community Survey Five-Year Estimates.

Households

A household is generally defined as an individual or group of people living in one housing unit. In 2019, Sunderland had an estimated 1,677 households (Table 2). This is a slight increase of 29 households (2%) since 2010. The increase in the number of households despite a decrease in population over the same time period reflects societal shifts that influence average household size. Nationally, average household size is declining, and this trend is mirrored in Sunderland. The average household size in Sunderland declined an estimated 14% between 1990 and 2019, decreasing from 2.49 to 2.14 persons per household.

Sunderland has a smaller average household size compared to Franklin County and the State, reflecting the large number of renters living in the town. The average household size for homeowner households in Sunderland is 2.38 people. In comparison, the average household size for renter households is 1.98 people.² The difference in household size is related to the kinds of households who typically rent. Renters are more likely to be young and to have smaller households than owners. For example, an estimated 98% of Sunderland households that are headed by someone under age 35 rent their housing, in contrast, only 26% of households headed by someone age 65 or older are renters.

A little under half (46%) of households in town are family households, defined as two or more people living together that are related by birth, marriage, or adoption. Twenty-eight percent

² U.S. Census Bureau 2015-2019 American Community Survey Five Year Estimates.

(28%) of households do not have children under the age of 18 living with them, while 18% have children at home. Nine percent of households are families with a single householder, the majority headed by a female householder. Over 500 households in town (31%) are a single person living by themselves. An estimated 9% of households are single people 65 years of age or older living by themselves. Non-family households, defined as two or more unrelated people living together, make up about 23% of all households in town. This category includes roommate situations with unrelated people sharing an apartment or house.

Table 2: Sunderland Household Types, 2010 and 2019

Household Type	2010		2019		2010 - 2019 Change	
	Number	Percent	Number	Percent	Number	Percent
Total Households	1,648	100%	1677	100%	29	2%
Households with children	328	20%	306	18%	-22	-7%
Households with individuals 65 years & over	252	15%	394	23%	142	56%
Total Family Households	760	46%	769	46%	9	1%
Family Households, no children at home	450	27%	463	28%	13	3%
Family Households with children	310	19%	306	18%	-4	-1%
Male householder, no spouse present	22	1%	34	2%	12	55%
Female householder, no spouse present	70	4%	124	7%	54	77%
One-person Household	478	29%	515	31%	37	8%
65 years & over	105	6%	156	9%	51	49%
Non-family household with more than 1 person	410	25%	393	23%	-17	-4%

Source: 2010 U.S. Census and 2015-2019 American Community Survey Five-Year Estimates.

The major changes in household types between 2010 and 2019 were an increase in households with someone aged 65 and over (56%), an increase in families headed by a single householder (55% increase for male single householders and 77% increase in female single householders), and an increase in one-person households, especially who are age 65 and older (49%). This generally mirrors changes in the population by age, and shows an overall aging of the population.

Household Projections through 2030

The UMass Donahue Institute population projections estimate a decrease of 81 people in Sunderland between 2019 and 2030. Assuming an average household size of 2.14 people per household in 2019, this translates to a loss of 38 households. As already discussed, the new rental units in town have already increased the number of households in town, which may be partially reflected in the 2020 U.S. decennial census data when it is available.

Race and Ethnicity

Sunderland is more ethnically and racially diverse than Franklin County overall (Table 3). Over 25% of the town's populations is estimated to be either Hispanic 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, with 74% of all Sunderland residents in this racial and ethnic category. Both Franklin County and Sunderland became more diverse between 2010 and 2020. In Franklin County, the share of the population identifying as white fell by almost 6%, from 92.4% of the population in 2010 to 86.5% in 2020. In Sunderland, the share of the population identifying as white fell by almost 11%, from 84.6% in 2010, to 73.8% in 2020. The Asian population in town increased the most in terms of total share of the population, from 5.2% in 2010 to 12% in 2020.

Table 3: Sunderland Race and Ethnicity, compared to Franklin County

Race and Ethnicity	Sunderland		Franklin County	
	Population	% of Total Population	Population	% of Total Population
White	2,702	73.8%	61,464	86.5%
Black or African American	112	3.1%	963	1.4%
American Indian and Alaska Native	2	0.1%	121	0.2%
Asian	441	12.0%	1,186	1.7%
Native Hawaiian and Other Pacific Islander	0	0.0%	10	0.0%
Some Other Race	32	0.9%	362	0.5%
Two or More Races	166	4.5%	3,331	4.7%
Hispanic, All Races	208	5.7%	3,592	5.1%

Source: U.S. Census 2020 Census PL-94 Redistricting Data.

Racial Segregation and Housing³

Since the 2016 update of this plan, the link between housing and the United States' history of racial segregation and discrimination has been brought more centrally into the public view. Residential segregation by race and ethnicity in the U.S., and within Massachusetts, did not happen by accident. It arose as the result of discriminatory practices in which the private housing industry and Federal, State, and local governments were active participants. There is a substantial body of literature that details the history of residential segregation in the United States and the roles played by the real estate and homebuilding industries; lending and insurance institutions; the federal, state and local governments; and others.

From the 1930s through the mid-1960s, federal housing policy promoted racial separation in its urban renewal, public housing, home mortgage, and insurance programs. It was government policies that effectively locked African Americans out of the burgeoning suburban housing market during the middle of the 20th century – called “the greatest mass-based opportunity for wealth accumulation in American history.”⁴ At a time when many White families were gaining a foothold into homeownership in their communities of choice, aided by low down payment loans and mortgage insurance, many Black and African American families who desired and were able to afford home ownership were denied access, or found their choices severely constrained.

The Fair Housing Act, passed in 1968 as part of the Civil Rights Act, and amended in 1988, protects against discrimination based on race, color, religion, sex, disability, familial status, or national origin. The Act covers most types of housing including rental housing, home sales, mortgage and home improvement lending, and land use and zoning. Massachusetts fair housing laws, codified in Chapter 151B of the General Laws, provide for broader coverage and prohibit discrimination based on race, color, religion or creed, marital status, disability, genetic information, military status (veteran or member of the armed services), familial status (presence of children in the household), national origin, sex, age, ancestry, sexual orientation, public assistance reciprocity (including rental assistance), and gender identity or expression.

Examples of current conditions that perpetuate racial segregation include discrimination or differential treatment in the housing, mortgage and insurance markets; exclusionary zoning, land use, and school policies; government policies affecting the location of, and access to, subsidized housing; limited affordable housing and a lack of housing diversity in many communities; and a lack of, or unequal, private and public investments; and displacement of residents due to economic pressures. Some of these practices – restrictive zoning and land use regulations, lack of infrastructure, or high land and development costs, for example – limit housing variety and

³ This section is largely excerpted from the “Massachusetts Department of Housing and Community Development 2019 Analysis of Impediments to Fair Housing Choice.” <https://www.mass.gov/service-details/analysis-of-impediments-to-fair-housing-choice-ai>

⁴ Black Wealth/White Wealth: A New Perspective on Racial Inequality, Oliver and Shapiro, 1995 and 2007.

affordability, creating barriers to affordable housing for all residents. A number of studies, however, have concluded that low-density only zoning that reduces the number of rental units, also limits the number of Black and Hispanic residents.⁵

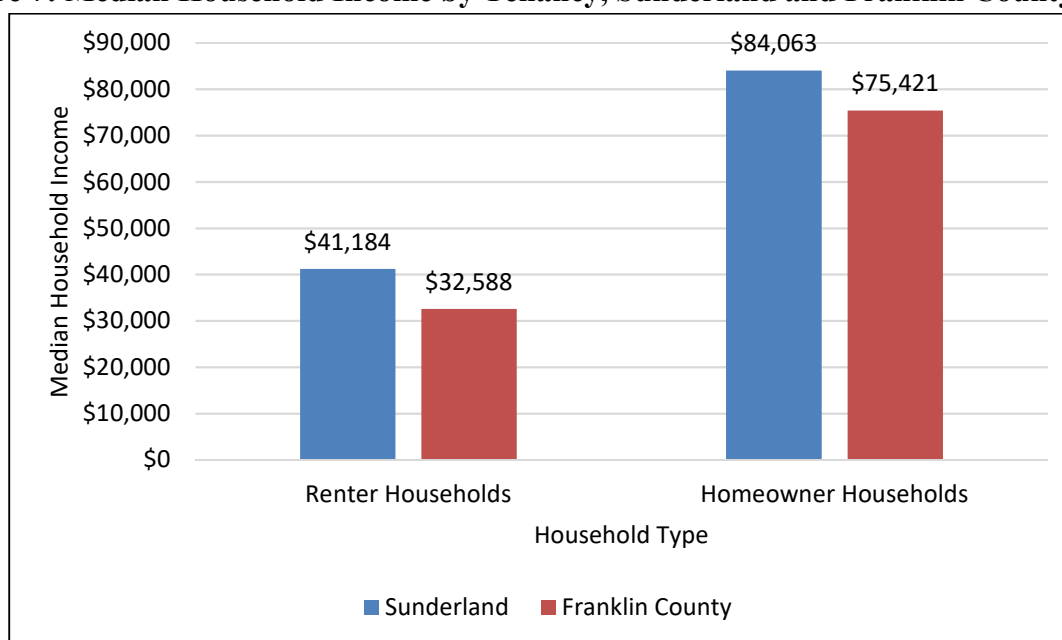
It is not surprising, therefore, that Sunderland's population is generally more diverse than Franklin County. Sunderland has a more diverse supply of housing, especially rental units, than most towns in the county (see Section 1.2). It is important for the Town to continue to proactively plan for diverse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

Household Incomes

In 2019, the estimated median household income in Sunderland was \$55,625, compared to the estimated median household income of \$60,950 for Franklin County. In the same year, the estimated median family income in Sunderland was \$66,862, compared to an estimated median family income in Franklin County of \$81,069. 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.

When considering median household income by tenancy (renter and homeowner), the median homeowner income is more than twice the median renter household income in Sunderland (Figure 7). Both homeowner and renter households in Sunderland have higher median incomes than Franklin County households. This makes sense given that Sunderland rents and home prices are higher than the County (see Section 1.2 for more information on housing costs).

⁵ "Local Land Use Regulation and the Chain of Exclusion," Pendall, Journal of the American Planning Association, November 2007.

Figure 7: Median Household Income by Tenancy, Sunderland and Franklin County, 2019

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

The determination of which households are very low income, low income, moderate income, and middle to upper income is based upon the Area Median Income (AMI), determine by the U.S. Department of Housing and Urban Development (HUD), and household size. Households are considered to be extremely low income if earning less than 30% of AMI, very low income if earning less than 50% of the AMI, low income if earning between 50% and 80% of the AMI, and moderate income if earning up to 100% of the AMI. Middle to upper income households have incomes greater than 100% of the AMI. In FY 2021, the Area Median Income for Franklin County (Sunderland is part of the Franklin County income limit area) is \$82,900, based on a family size of four (Table 4).

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

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

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

For this analysis, American Community Survey (ACS) income ranges were used to approximate the number of Sunderland households that fall within each income category. HUD uses median

family income from the U.S. Census American Community Survey (ACS) estimates as a basis for calculating income limits. As noted previously, the definition of family in the census excludes all single person households, and households with two or more unrelated people sharing a home. In order to capture all households in Sunderland, the below table determines the estimated number of households falling within each income category by household income, not family income. In addition, income categories are based more closely to the income limits for a 2 or 3 person household, since Sunderland's average housing size falls between 2 and 3.

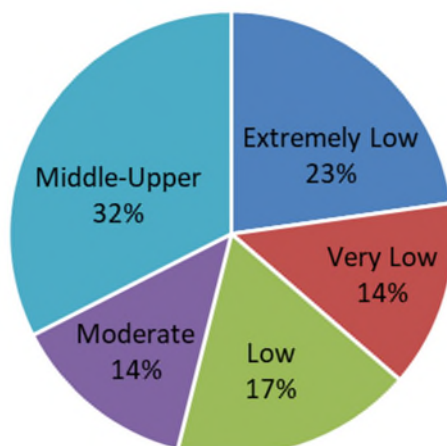
Table 5: Sunderland Household Income, and Income by Age of Householder

Income Category	Sunderland Households		Sunderland Household by Age of Householder			
	Number	Percent	Under 25	25 to 44	45 to 64	65 & Over
Extremely Low (below \$25,000)	382	23%	111	210	12	49
Very Low (\$25,000 - \$39,999)	228	14%	21	90	55	62
Low (\$40,000 - \$59,999)	294	18%	101	92	54	47
Moderate (\$60,000 - \$74,999)	228	14%	0	62	97	69
Middle-Upper (\$75,000 and above)	545	32%	0	181	260	104
Total	1677	100%	233	635	478	331

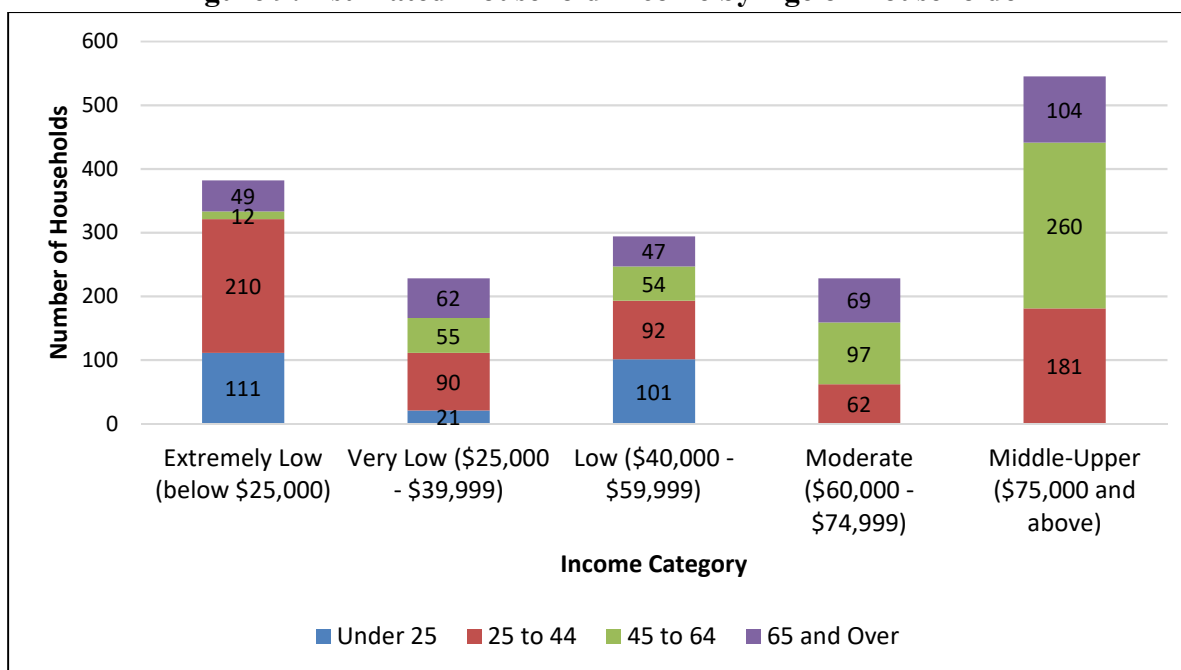
Source: U.S. Census Bureau 2015-2019 American Community Survey Five-Year Estimates

Based on the estimates, over half (54%) of Sunderland households fall within a low income category. This is important because many public housing programs focus on providing financial assistance and affordable housing for residents at 80% AMI or below. An additional 14% of Sunderland households fall within the moderate income category, earning up to 100% AMI. Community Preservation Act (CPA) funds may be used to support households in this income category or below.

Thirty two percent of households have incomes over \$75,000, or above 100% AMI. The next largest income group are extremely low income households, earning below \$25,000 a year. While it may be assumed that many of these households are made up of college or graduate students, Figure 9 shows the age breakdown of households in each income category. While many of the town's lowest income householders are young, the largest number of extremely low income householders are between the age of 25 to 44, and about 15% of senior householders are extremely low income. The age breakdown for very low and low income categories is fairly evenly distributed. In general, household income tends to go up as the age of the householder goes up.

Figure 8: Estimated Sunderland Household Income Categories

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

Figure 9: Estimated Household Income by Age of Householder

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

Residents Living in Poverty

Poverty status is established using federal income thresholds that vary according to family size and composition. Individuals are then determined to have income levels above or below these thresholds. For 2021, the poverty income guidelines set by the U.S. Department of Health and Human Services stands at \$12,880 for single person family, \$17,420 for a family of two people,

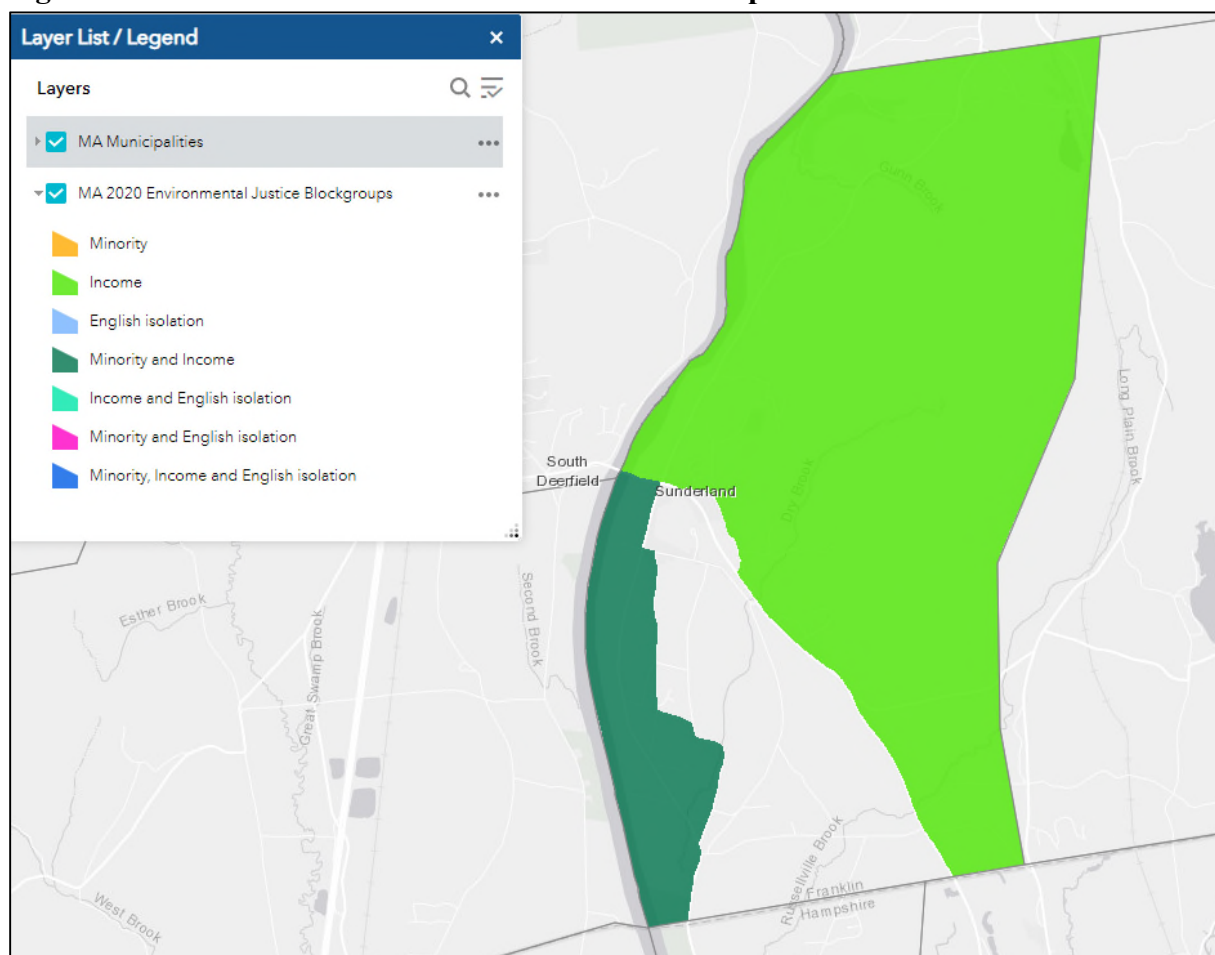
\$21,960 for a family of three, and \$26,500 for a family of four. According to the 2015-2019 American Community Survey, Sunderland has a higher poverty rate (13.1%) than Franklin County as a whole (9.7%).

Environmental Justice Populations

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

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

Sunderland has three census block groups, two of which qualify as Environmental Justice areas. The block group in the southwest section of town, encompassing the area south of Route 116 and west of South Main Street, Hadley Road, and the southern portion of Russell Street and River Road, has a median household income of \$48,750, which is 56.8 % of the MA median, and a minority population of 25.9 %. The block group representing the area north and east of Route 116 qualifies as an Environmental Justice area due to income. The median household income in this section of town is \$55,081, which is 64.2 % of the MA median.

Figure 10: Sunderland 2020 Environmental Justice Populations

Source: U.S. Census Bureau 2015-2019 American Community Survey Five Year Estimates; MA Executive Office of Energy and Environmental Affairs: <https://www.mass.gov/info-details/environmental-justice-populations-in-massachusetts>

The 2021 Sunderland Housing Survey was distributed to Environmental Justice neighborhoods, through email (to the apartment complex managers to distribute), and as flyers posted at the apartment complexes, bus stops, Sunderland Public Library, and businesses serving the apartments. The survey was provided online and as hardcopies in both English and Spanish. A diverse range of residents answered the survey, including 64 renter households (37% of respondents). Twenty-seven percent (27%) of survey respondents had household incomes below \$40,000.



Flyers were posted at apartment complexes, bus stops, and businesses in the Environmental Justice neighborhoods to encourage participation.

Income and Housing Costs

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. Households spending more than 30% of their income on housing costs are considered to be cost-burdened by housing. It is estimated that 92% of Sunderland households with incomes below \$35,000 are cost-burdened by their housing expenditures and spend more than 30% of their incomes on housing (2015-2019 American Community Survey five-year estimates). Among Sunderland households with incomes of \$35,000 or more, 26% are cost-burdened. The issue of housing costs relative to household incomes is discussed more in the Section 2 (Housing Characteristics) of this Plan.

Residents with Disabilities

The U.S. Census provides basic data on the prevalence of disabilities. As with most Census data, information on disabilities is self-reported by Census survey respondents. Data on disabilities among Sunderland residents are presented in Table 6. The table excludes people living in institutionalized settings, such as group homes or nursing homes. Overall, an estimated 8% of Sunderland's population has a disability of some type. Among the senior population age 65 and over, 13% are estimated to have a disability.

Table 6: Sunderland Population with Disabilities

Age Group	Total Civilian Non-institutionalized Population	Number with Disabilities	Percent with Disabilities
Under 18	492	13	3%
18 to 64	2,583	190	7%
65 and Over	537	68	13%
Total	3,612	271	8%

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

A number of these residents may need some form of modified or accessible housing, though it is possible that some of this population already resides in housing that has been modified to accommodate them. As the senior population in Sunderland increases, more residents will 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 of surrounding communities, Franklin County and Massachusetts. The information presented in this section primarily comes from the U.S. Census and the 2015-2019 American Community Survey five-year estimates. This data have been supplemented with information from the Sunderland Building Inspector, Sunderland Assessors, 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 close to quadrupled during the 1960-2000 period, increasing from approximately 450 housing units (1960) to 1,668 housing units (2000). In the past two decades, the Town's population has been relatively stable, and housing growth has slowed.

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 666 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 with excellent bus service connecting the two locations. 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 7, from 2000 to 2010, the number of housing units in town increased by 4% (U.S. Census). This pace of construction was slower than previous periods, and slower than Franklin County and Massachusetts as a whole and some neighboring towns. Between 2010 and 2020, new housing units increased in town by 2%, which is the same rate of growth as the County, but less than most surrounding towns.

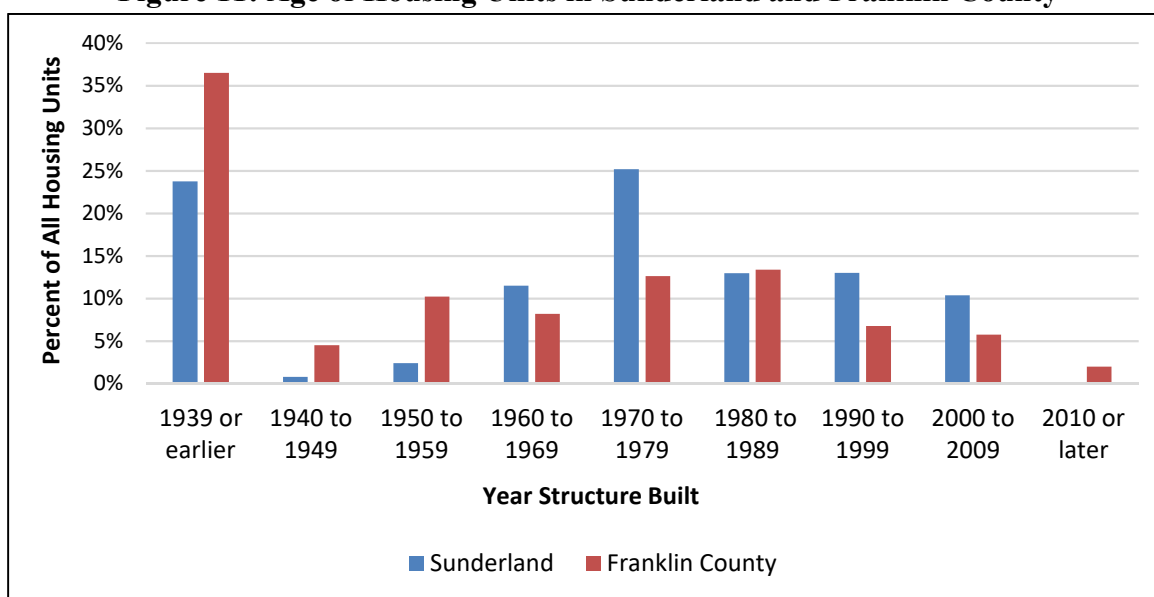
Table 7: Total Housing Units, 2000 through 2020, Compared to Neighboring Communities, Franklin County, and the State

Area	Total Housing Units			Percent Change	
	2000	2010	2020	2000-2010	2010-2020
Sunderland	1,668	1,729	1,771	4%	2%
Amherst	9,427	9,711	10,748	3%	11%
Deerfield	2,060	2,181	2,292	6%	5%
Hadley	1,953	2,230	2,336	14%	5%
Leverett	648	811	827	25%	2%
Montague	3,844	3,958	4,112	3%	4%
Whately	652	661	727	1%	10%
Franklin County	31,939	33,758	34,345	6%	2%
Massachusetts	2,621,989	2,808,254	2,998,537	7%	7%

Source: 2000 and 2010 U.S. Census and 2020 U.S. Census PL-94 Redistricting Data.

Housing Age

According to the 2015-2019 American Community Survey, the median year of construction for the current housing stock in Sunderland is 1975, compared to a median year of construction of 1959 for Franklin County's housing stock. An estimated 62 percent 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 (Figure 11).

Figure 11: Age of Housing Units in Sunderland and Franklin County

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

New Construction

Table 8 provides a summary of new housing construction in Sunderland for the last six years, from 2015 to September 2021, based on records maintained by the Sunderland Assessors and the Town Building Inspector. Over this time period, 13 new single family homes were built, an average of two homes per year. These homes were all permitted as either Approval Not Required (ANR) or flag lots under the Zoning bylaw, and are located along existing roads in town. Eleven (11) of the 13 new houses are located in the Rural Residential zoning district, outside of the village area of town, while two new homes were built in the Village Residential zoning district. In 2020, construction was completed at 653 Amherst Road, the location of the 150 unit North 116 Flats apartment complex. As of September 2021, construction is underway at 120 North Main Street for 33 units of affordable senior apartments. Both of these multi-family projects were permitted through the Ch. 40B Comprehensive Permit process.

Table 8: New Housing Construction, 2015 – 2021*

Year Built	New Single Family Homes	New Multi-Family Homes
2015	2	0
2016	1	0
2017	5	0
2018	2	0
2019	1	0
2020	2	150
2021	0	33**
Total	13	183

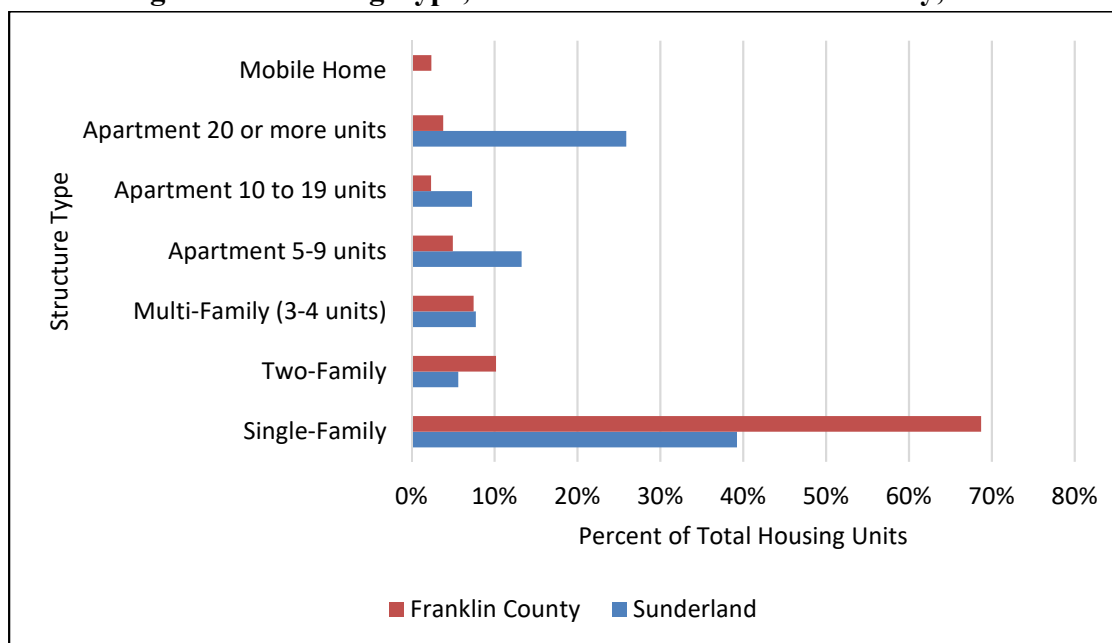
*As of September 1, 2021

**Under construction

Source: Sunderland Assessors' Office, 9/1/2021.

Types of Housing

Housing in Sunderland consists of a diverse mix of single-family homes, duplexes, and multi-family dwellings. An estimated 39% of Sunderland's housing units are single-family residences, 14% are in buildings with 2 to 4 housing units, and 47% are in buildings with 5 or more units.

Figure 12: Housing Type, Sunderland and Franklin County, 2019

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

Sunderland's proportion of single-family residences is significantly lower than that for Franklin County or the State as a whole. It is estimated that 69% of housing units countywide and 57% of housing units statewide consist of single-family homes. Sunderland also has significantly more housing in buildings with five or more units (47% of the town's housing units), especially in the 20 or more unit category which represents 26% of all housing units in town. 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 five large apartment complexes. Together, these complexes have over 800 housing units, or over 40% 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 (60%) are lived in by renters. This rental percentage is the highest of any Franklin County town, and higher than Holyoke (59%), Amherst (53%), and Springfield (53%) percentages of rental housing. Approximately 40% of Sunderland's occupied housing units are owner-occupied.

Table 9: Housing Tenancy

Tenancy	Number of Units	Percent of Occupied Units
Owner-Occupied	675	40%
Renter-Occupied	1,002	60%
Total Occupied Housing Units	1,677	100%

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

Table 10 summarizes the key characteristics of Sunderland's five largest apartment complexes. Of the five, Sugarloaf Estates on Route 47 (232 apartments) and Cliffside Apartments on Route 116 (280 apartments) are the largest. North 116 Flats was constructed in 2020 and includes 150 apartments, 38 of which are income-restricted and cannot be rented to student-only households.

Table 10: Apartment Complexes in Sunderland

Apartment Complex	Year Built	Total Units	Vacancy Rate as of Aug. 2021
Cliffside Apartments	1971	208	0%
Lantern Court Apartments	1960	52	Unknown
Social Amherst	1968	112	0%
Sugarloaf Estates	1977	256	0%
North 116 Flats	2020	150	0%

Source: LDS Consulting Group, LLC, May 2015; apartment listing search on Craigslist and UMass Amherst Off-Campus Housing, August 16, 2021.

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 2019 Sunderland had an estimated 113 vacant housing units. The vacant housing included 20 units for seasonal or occasional use, 43 units currently for rent, and 50 units that were rented but not occupied.

The Census Bureau calculates vacancy rates for towns based on the number of homes and rental units that could be available for new residents to live in year-round. These vacancy rates exclude residences with seasonal or occasional occupants, as well as homes that are uninhabitable, and homes that have been sold or rented, but which remain unoccupied. In 2019 the homeowner vacancy rate in Sunderland was estimated to be 0.0%, and the rental vacancy rate was estimated to be 3.9%.

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 very low homeowner vacancy rate indicates a demand for more homeownership housing options in town. The 2008 Great Recession

stalled new housing construction throughout the region and state, creating a pent-up demand for housing. The vacancy rate also suggests that people seeking to move to Sunderland, or to relocate within the town, may have difficulty finding affordable homeownership options. In addition, as seen in Table 10, rental vacancy rates may be lower than what is estimated, given the very low vacancy rates at the large apartment complexes in town. Overall there appears to be high demand for housing of all types in Sunderland.

Table 11: Homeowner and Rental Vacancy Rate, Sunderland, Franklin County, and Massachusetts

	Homeowner vacancy rate	Rental vacancy rate
Sunderland	0.0%	3.9%
Franklin County	1.0%	3.0%
Massachusetts	1.0%	3.6%

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

The impacts of COVID-19 appear to be exacerbating the housing supply issues in the region. In Sunderland and the region, the number of homes for sale and days on the market are down, meaning the homes that are available are being purchased quickly. Lack of supply has pushed prices up in the region. Adding to the situation is an influx of new residents from urban areas, where incomes are typically higher and who can pay more for a home than the average local wage earner. As of July 2021, homes in Sunderland are generally selling above asking price. On the rental side, federal and state eviction moratoriums have helped renters stay in their homes during the pandemic. This also has meant that few rental units are turning over, making it difficult for people looking for a rental unit to find one.

The 2020 U.S. Census redistricting data includes information on occupied and vacant housing units (but does not break the data out into rental and homeownership vacancy). This preliminary data set of the decennial census shows a smaller number of vacant units in Sunderland compared to the 2015-2019 estimates. The 2020 count of vacant units was 67, compared to the 2019 estimate of 113.

Housing Costs

Housing Cost Data from the 2015-2019 American Community Survey

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

each year, so the data comes with a margin of error. When available, other data sources are used to supplement the ACS data for recent rents and housing prices.

Rental Housing Costs

In 2019, the median gross rent in Sunderland was estimated to be \$1,456, which includes rent and utilities (gas, oil, and electricity). Sunderland's rental housing prices were higher than those for Franklin and Hampshire Counties and Massachusetts overall. Sunderland's median gross rent was also higher than Amherst, which also has relatively high rental costs. These higher rental costs illustrate how the large population of college and graduate students in Sunderland impact rental prices for the town as a whole. A 2015 housing market study for the Town of Amherst, where many students also live in off-campus rental housing, explains that students pay on a per-bedroom basis, not for an entire apartment, and often receive financial assistance to cover living expenses. Consequently, apartment rents are set at "per bedroom" prices that cumulatively are higher than what a low or moderate income household could pay.⁶

Table 12: Estimated Gross Rental Housing Costs, 2019

	Median Gross Rent
Sunderland	\$1,456
Amherst	\$1,376
Franklin County	\$976
Hampshire County	\$1,119
Massachusetts	\$1,282

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

Among the five largest apartment complexes in Sunderland, the rent for a two-bedroom apartment ranges from \$1,200 to \$2,758. The different prices reflect the utility costs included in the rent and the amenities at different complexes (see Table 13). 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. North 116 Flats is the newest apartment complex and has some of the highest rents. This complex charges per bedroom, and is set up specifically for students. The 2-bedroom rental cost of \$2,758, for example, is actually meant to be split four ways, because each bedroom is outfitted for double occupancy. The North 116 Flats rents illustrate how per-bedroom pricing results in higher per unit rental costs.

⁶ *Amherst Housing Market Study*. Prepared for the Town of Amherst by RKG Associates, Inc. March 2015.

Table 13: Rental Prices at Apartment Complexes in Sunderland

	Cliffside Apartments	Lantern Court Apartments	The Social Amherst	Sugarloaf Estates	North 116 Flats – Market Rate (112 units)*	North 116 Flats – Affordable (38 units)
Monthly Rents						
1 bedroom	\$1,069 - \$1,211	N/A	N/A	N/A	\$1,879	\$1,243 - \$1,331
2 bedroom	\$1,411 - \$1,470	\$1,200	\$1,600	\$1980 - \$2240	\$1,678 - \$2,758	\$1,420 - \$1,597
3 bedroom	\$1,750	N/A	N/A	N/A	\$2,577 - \$3,837	\$1,598 - \$1,845
Utilities Included in Rent						
Heat	No	No	No	Yes	Yes	Yes
Hot Water	In some units	No	Yes	Yes	Yes	Yes
Electricity	No	No	No	No	No	Yes
Internet	No	Yes	No	Yes	Yes	Yes

*North 116 Flats charges on a per-bedroom basis. Rents in this table were calculated based on number of bedrooms per unit and the per-bedroom cost.

Source: Apartment complex websites and the University of Massachusetts Amherst Off Campus Housing website, <https://offcampushousing.umass.edu/>.

Housing Values and Homeownership Costs

The American Community Survey (ACS) gathers data on housing values by asking owners what they believe their homes, including land, to be worth in the current real-estate market. It is important to note that what owners believe to be the value of their homes, may or may not be similar to the current market value of those residences. The ACS housing value data include both properties that are currently for sale and those that are not. In 2019, the estimated median housing value for an owner-occupied home in Sunderland was \$288,500, higher than the estimated median values for Franklin and Hampshire Counties.

Table 14: Estimated Median Housing Value, 2019

	Median Owner-Occupied Housing Value
Sunderland	\$299,800
Franklin County	\$232,100
Hampshire County	\$283,100
Massachusetts	\$381,600

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

For estimates of current housing values, it is also useful to examine residential home sales data. Residential sales information is available from the Department of Revenue's Division of Local

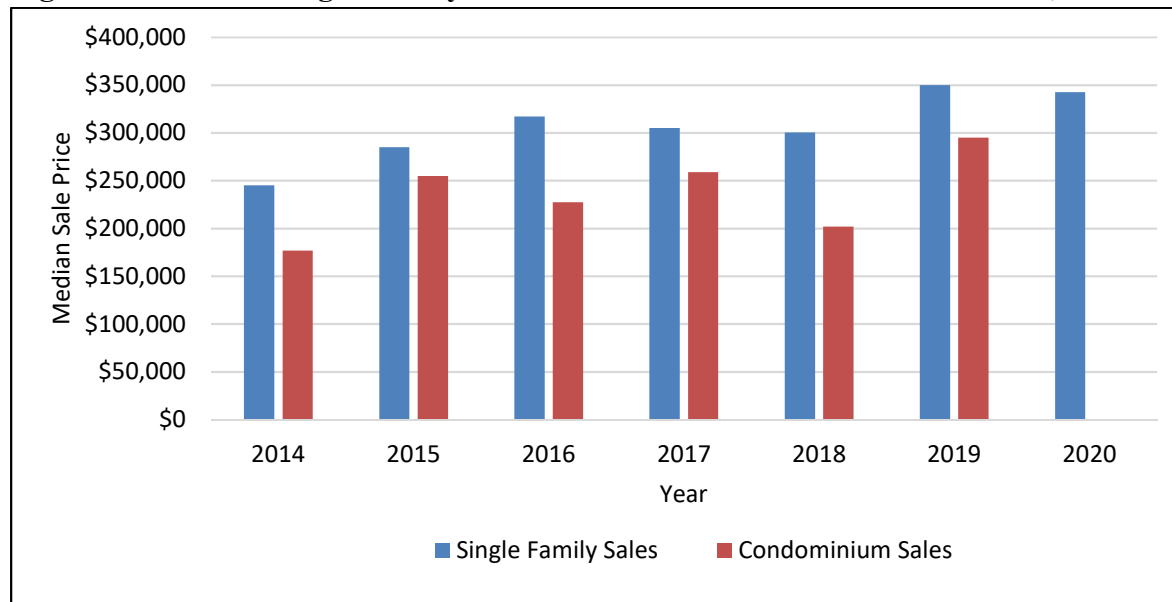
Services for past sales, and from the Realtor Association of Massachusetts for more recent sales. Table 15 presents the data on single-family, condominium, two- and three-family home, and apartment building sales in Sunderland from 2014 to 2019. Figure 13 depicts the trend in the median sale price for single-family homes and condominiums over the same period.

Table 15: Home Sales in Sunderland, 2014-2020

Year	Single Family Homes		Condominiums		Two & Three Family Homes		Apartments 4 units and over	
	# of Sales	Median Sales Price	# of Sales	Median Sales Price	# of Sales	Median Sales Price	# of Sales	Median Sales Price
2014	21	\$245,000	2	\$176,700	1	\$335,000	1	\$210,000
2015	26	\$285,000	3	\$255,000	0	\$0	0	\$0
2016	23	\$317,000	1	\$227,500	1	\$287,500	1	\$615,000
2017	24	\$305,000	9	\$259,000	2	\$295,000	0	\$0
2018	21	\$300,550	2	\$202,000	0	\$0	0	\$0
2019	19	\$350,000	6	\$294,950	4	\$287,500	2	\$1,218,500
2020	33	\$342,500	0	\$0	ND	ND	ND	ND

Source: Massachusetts Department of Revenue, Division of Local Services LA3 parcel search; 2020 Massachusetts Association of Realtors market data.

Figure 13: Median Single-Family & Condominium Sale Price in Sunderland, 2014-2020



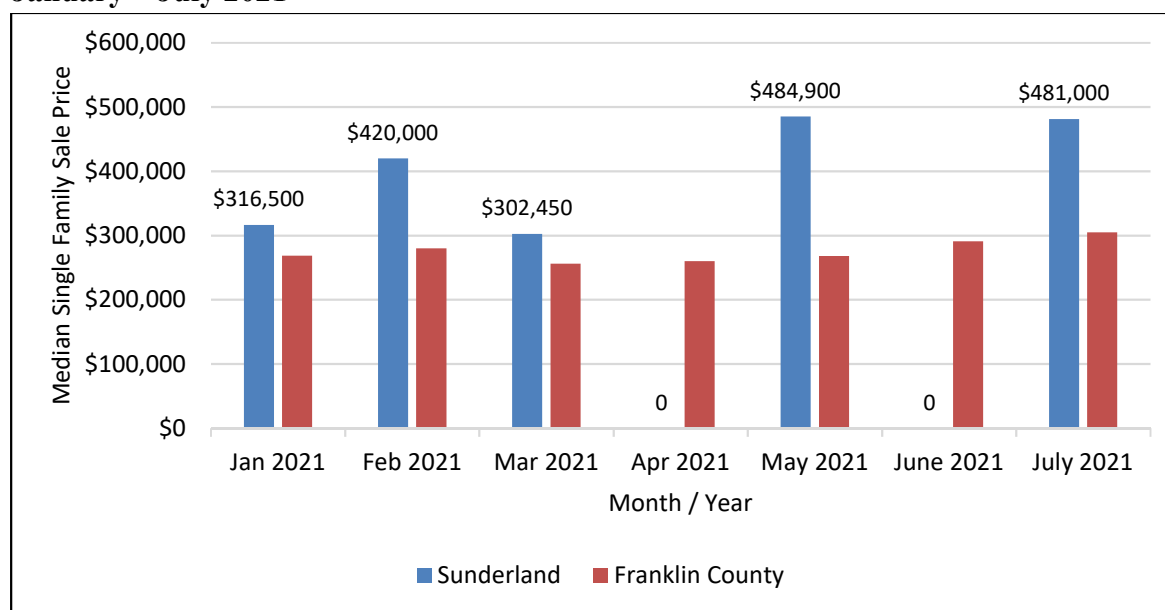
Source: Massachusetts Department of Revenue, Division of Local Services LA3 parcel search; 2020 Massachusetts Association of Realtors market data.

Sunderland's median single family sale price has increased over the past five years, from \$245,000 in 2014 to \$350,000 in 2019. The number of sales fluctuated between 19 and 26 single family homes per year. Homes in Sunderland sold for more than in the region as a whole. For

example, in 2019, Franklin County’s median single family sale price was \$226,500, and Hampshire County’s median single family sale price was \$291,500.

In 2020, Sunderland experienced an increase in the number of sales, while the overall median sale price remained stable. Franklin County also experienced an increase in single family sales during 2020, but also experienced an increase in median sale price of 8%. Single family home sales data by month from January 2021 through July 2021 for Sunderland and Franklin County show the large difference in median prices between the two geographies (Figure 12). Overall during COVID, median prices have risen, while inventory of homes on the market and average days on the market have decreased. Homes are also generally selling for above asking price. It is unclear how or if these trends will continue as the pandemic changes, however, it appears the pandemic has only exacerbated what was already a tight housing market in Sunderland and the region pre-COVID.

Figure 12: Monthly Median Single Family Sales Price, Sunderland & Franklin County, January – July 2021



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

As Table 16 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. In 2019, the estimated median monthly total housing cost for homes in Sunderland without a mortgage was \$811, and the estimated median monthly cost for homes with mortgages was \$1,229. Sunderland’s homeowner costs are lower for mortgaged homes, or slightly higher when the home is not mortgaged, than the region.

Table 16: Estimated Homeownership Housing Costs, 2019

Area	Median Monthly Owner Costs	
	Housing Units with a Mortgage	Housing Units without a Mortgage
Sunderland	\$1,229	\$811
Franklin County	\$1,592	\$655
Hampshire County	\$1,826	\$725
Massachusetts	\$2,225	\$812

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

A major housing expenditure for many homeowners is their property tax. Table 17 gives the annual average property tax for a single-family home in Sunderland for the fiscal years of 2015-2021. During most of that period, Sunderland's average property tax bill increased slightly from year to year, with an overall increase of 18%. Over the same time period, assessed values of homes increased by 9%. As of 2020, Sunderland's average property tax for single-family homes is lower than the State average, ranking 216 out of the 330 municipalities in Massachusetts reporting property tax data to the State.

Table 17: Average Assessed Values and Tax Bills for Single Family Homes, 2015-2021

Fiscal Year	Single Family Average Assessed Value	Residential Tax Rate	Average Single Family Tax Bill	Rank - High to Low*
2015	\$276,089	14.31	\$3,951	209
2016	\$276,666	14.66	\$4,056	212
2017	\$278,187	14.34	\$3,989	231
2018	\$278,846	15.00	\$4,183	225
2019	\$290,354	15.33	\$4,451	218
2020	\$299,107	15.44	\$4,618	216
2021	\$299,938	15.49	\$4,646	

*2021 rankings will not be published until all community tax rates are approved

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

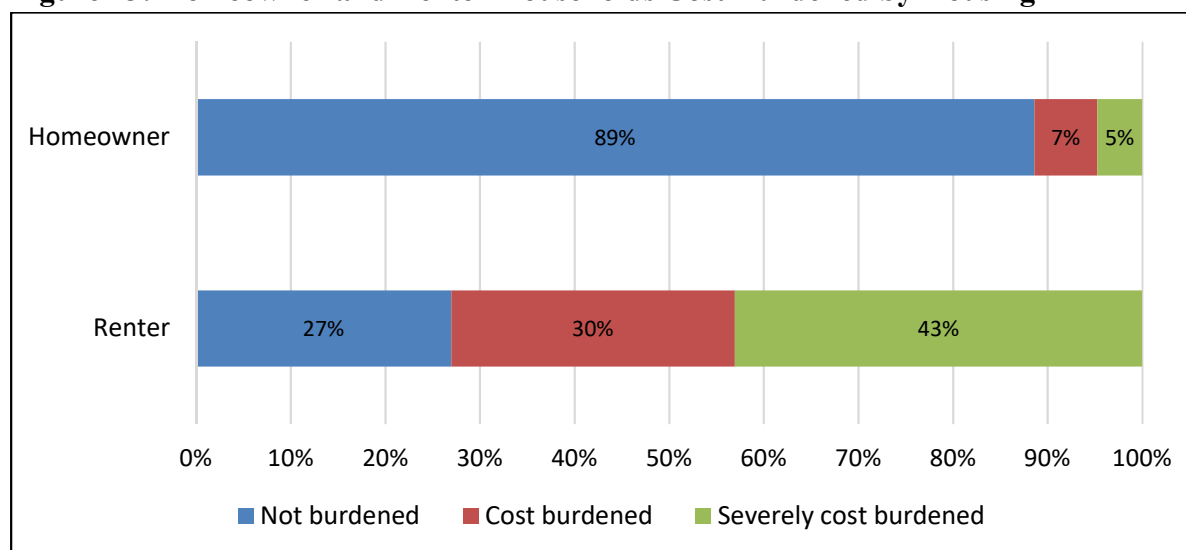
Housing Costs and Affordability

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

This section explores the degree to which housing in 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 some residents, many residents, especially those with low incomes, may be cost-burdened by their housing expenditures.

Figure 13 shows the estimated number of homeowner and renter households that spend more than 30% of their gross monthly income on housing costs. Many more renter households are cost-burdened by housing than homeowner households. An estimated 7% (45 households) of homeowners and 30% (293 households) of renters spend more than 30% of their gross monthly income on housing and are therefore considered to be cost-burdened by housing. Five percent (32 households) of homeowners, and 43% (421 households) of renters are considered to be severely cost burdened by housing, spending more than 50% of their income on housing.

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



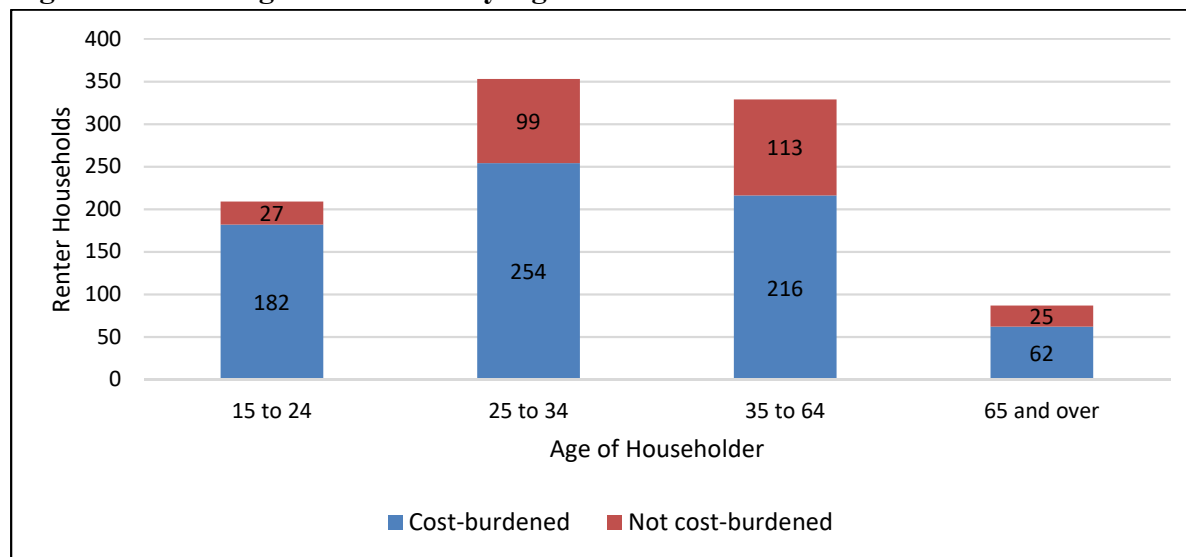
Source: U.S. Census 2015-2019 American Community Survey five-year estimates.

Figure 14 shows the percentage of income spent on housing costs by householder age.⁷ For renters, every age group has a large amount of households who are cost-burdened. The age group with the largest number of cost-burdened households is between 25 to 34 years old. The group with the highest percent of cost-burdened households are age 15 to 24. An estimated 78% of renter householders in this age group are cost-burdened by housing. While it is assumed that many renters in Sunderland are students at the nearby colleges, and therefore have lower incomes, an overwhelming number of Sunderland renters pay more than they can afford on

⁷ The U.S. Census Bureau defines a householder as the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded.

housing. As discussed earlier, Sunderland has higher rental prices than Franklin and Hampshire Counties and the State overall, which makes renting in Sunderland unaffordable for many families and working adults.

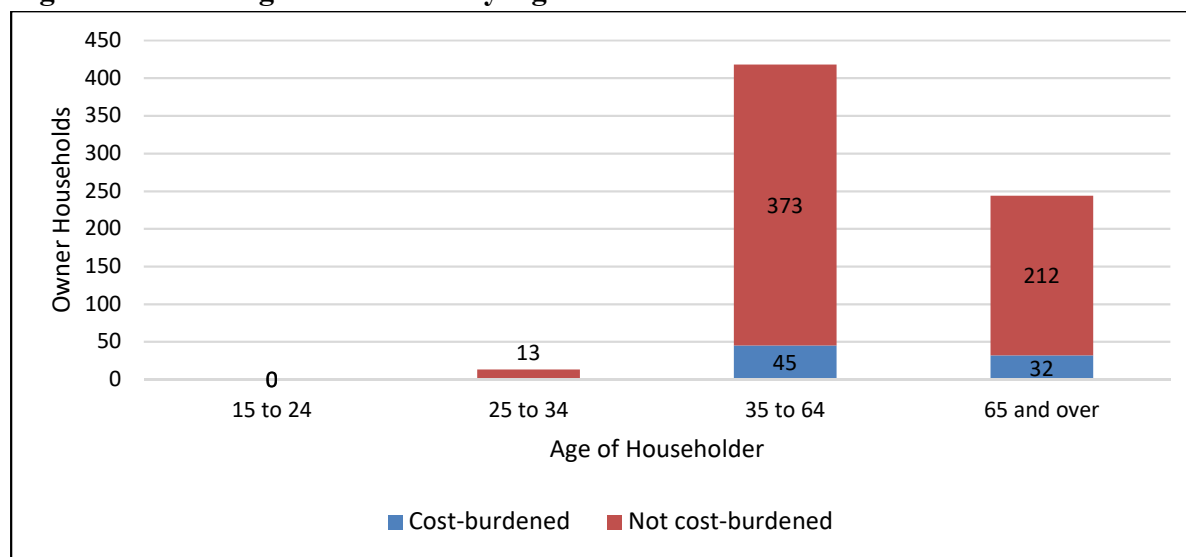
Figure 14: Housing Cost-Burden by Age – Renter Households



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

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

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

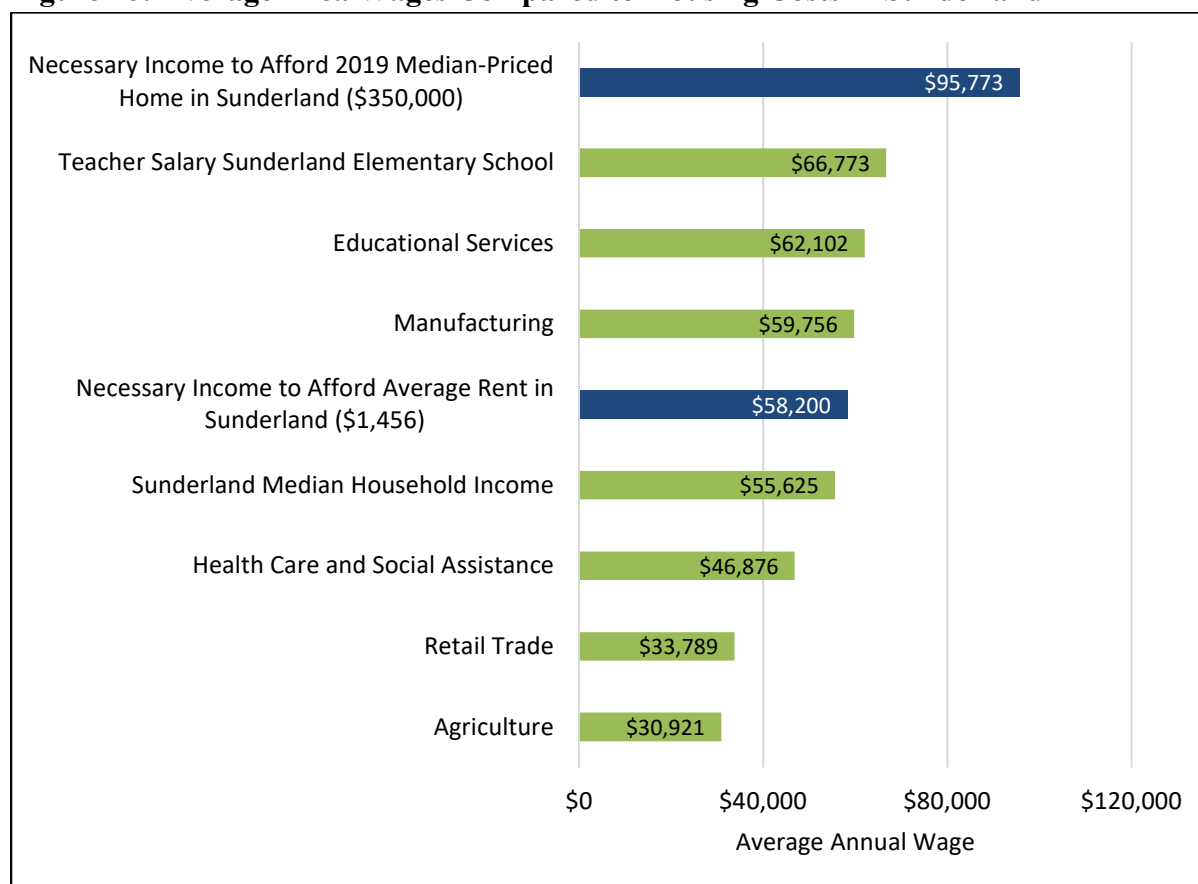


Source: U.S. Census 2015-2019 American Community Survey five-year estimates.

The vast majority of homeowners in Sunderland (98%) are age 35 or older. The low number of homeowners under the age of 35 suggests that affordable homeownership options in Sunderland may be limited for first-time homebuyers, who often are younger and have lower incomes. Sunderland is committed to addressing housing issues among the young families in these age groups and to creating affordable housing options for them.

Figure 16 shows current housing costs compared to average incomes in some of the top industries in which Sunderland residents are employed. As shown, single income households earning average wages are priced out of Sunderland's homeowner market, even pre-pandemic. Many single income average wage earners would also find it difficult to afford an apartment in Sunderland. Dual income families have a better chance of affording a home in town, though as shown previously, sale prices in town have increased sharply since 2019.

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



Sources: 2020 Employment and Wages (ES-202) data for the Franklin – Hampshire Workforce Development Area; 2015-2019 U.S. Census Bureau American Community Survey; Massachusetts Department of Elementary and Secondary Education 2020 School District Profiles.

Long-Term Subsidized Affordable Housing

When housing affordability is considered in terms of the Subsidized Housing Inventory (SHI) maintained by the Department of Housing and Community Development (DHCD), Sunderland has 183 housing units that qualify as affordable (Table 18) representing 10.7% of the town's total housing stock. It's important to note that many of the units that are counted in Sunderland as affordable are actually market rate rental units. The State allows communities to count all units in a rental development on the SHI when at least 25% of the units are restricted as affordable to households earning 80% Area Median Income (AMI) or less. The North 116 Flats apartment complex was developed through a Ch. 40b Comprehensive Permit, and includes 38 affordable units out of 150 total units. Even though only 38 units are actually affordable, all 150 units are counted on the SHI. The other 33 units included in Sunderland's SHI count are the Sanderson Place units, currently under construction at 120 North Main Street. This development is also permitted through 40b, but all 33 rental units will be affordable to seniors and persons with disabilities at varying income levels, including for very low income households. Overall, Sunderland has a comparable SHI percentage as most surrounding towns, with the exception of Deerfield, Leverett, and Whately, which have considerably less subsidized housing.

Table 18: Subsidized Housing Inventory Units in Sunderland and Surrounding Towns

Town	Year Round Housing Units (2010 Census)	SHI Eligible Housing Units	% of Year-Round Units
Sunderland	1,718	183	10.7%
Amherst	9,621	1,215	12.6%
Deerfield	2,154	33	1.5%
Hadley	2,200	275	12.5%
Leverett	792	2	0.3%
Montague	3,926	375	9.6%
Whately	654	4	0.6%

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

In order for housing units to be considered affordable and eligible for listing on the Subsidized Housing Inventory, they must have long-term restrictions that guarantee that the units are sold or rented at prices affordable to households making no more than 80% of the Area Median Income (AMI), adjusted for household size. The AMI for Sunderland in 2021, according to the U.S. Department of Housing and Urban Development (HUD), is \$82,900. Table 19 shows the income limits by household size and what the estimated maximum sales and rental prices for affordable units in Sunderland would be in 2021. HUD uses a complex calculation to determine the income limits adjusted for household size displayed in Table 19. The AMI of \$82,900 is not adjusted for household size and is used for planning purposes only, such as to approximate the number of

Sunderland households that fall within different income categories as shown in Table 5 earlier in this section.

Table 19: Estimated Maximum Sales Price and Rents for an Affordable Home, 2021

Household Size	Maximum Income (HUD 2021 80% AMI for Sunderland)	Bedroom Size	Maximum Sales Price*	Maximum Rents** (including heat and utilities or a utility allowance)
1	\$47,150	1	\$154,000	\$1,031
2	\$53,850	1	\$175,000	\$1,178
3	\$60,600	2	\$198,000	\$1,326
4	\$67,300	3	\$220,000	\$1,472
5	\$72,700	4	\$237,000	\$1,590
6	\$78,100	5	\$255,000	\$1,708

* Based on a 30 year mortgage with 5% down at a 3.25% interest rate, using Sunderland's current property tax rate of 15.49. Maximum Sales Price per Bedroom includes a "window" of affordability based on total monthly housing costs equal to 30% of 70% AMI, and is ultimately determined by DHCD and is adjusted annually to account for updated municipal tax rates, interest rates, and updated Area Median Income limits.

** Affordable unit rents are determined by creating a "window" of affordability based on rents equal to 30% of 70% of median income. Rents must include heat and utilities or a utility allowance. Rents are ultimately determined by DHCD.

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

Sunderland is committed to increasing its supply of long-term affordable housing, and in maintaining 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 3 of the Housing Plan.

Housing Developments Currently in Process

Since the last Housing Plan, Sunderland has added 183 units to its Subsidized Housing Inventory. 150 of these units are part of the North 116 Flats development, completed in 2020. As noted previously, the number of actual affordable units in this development is 38, or 25% of the total number of units. When rental developments include at least 25% affordable units, the State allows all units within the development to be included on the SHI.

The other 33 units that have been added to the Town's SHI are a result of the Sanderson Place development. In 2014, the Town purchased a property at 120 North Main Street for the purpose of creating affordable housing on the site. The purchase was funded by \$265,000 in Community Preservation Act (CPA) funds. The 2.8 acre site has an existing single-family home and space for additional units. Results of the 2013 Sunderland Community Needs survey showed public support for new senior housing in town. A Supply and Demand Analysis prepared for the Town

in June 2015 recommended senior rental housing for the site, with the majority of the units affordable to senior households earning no more than 60% of the AMI.⁸ Preliminary feasibility studies for the site showed 16 to 22 units of housing on the site.

Sunderland does not have planning or community development staff. To help guide the development of the site, the Town convened the 120 North Main Street Committee. The Committee included abutters to the site, and members from the real estate, engineering, architecture, and interior design fields, among others. In 2016 the Town was successful at applying for a PATH (Planning Assistance toward Housing) grant from the Massachusetts Department of Housing and Community Development (DHCD) to hire the Franklin Regional Council of Governments to help the Committee develop a Request for Proposals to procure a developer for the site. A Special Town Meeting in the fall of 2016 provided the 2/3rds majority approval needed to dispose of the property for the purpose of affordable senior housing. The Town then issued the RFP and received one proposal from Rural Development Inc. (RDI), which was accepted by the Town. The proposal included rehabilitation and reuse of the historic home on the site, and the addition of a new three story building to the rear of the site, for a total of 33 affordable senior rental units.

RDI partnered with Valley Community Development Corporation for project management on the development. In 2017, Town Meeting approved an additional \$100,000 of CPA funds for the project. In 2020, the project was awarded funding through the State's OneStop application, and construction began in March of 2021. Lease up and occupancy is expected to begin in 2022. The Town of Sunderland contributed \$365,000 in CPA funds towards the project, leveraging over \$10 million from other funding sources.

⁸ *Supply and Demand Analysis for 120 North Main Street, Sunderland, MA*. Prepared for the Town of Sunderland by Lynne D. Sweet, LDS Consulting Group, LLC, June 30, 2015.

1.3 Regional Housing Characteristics and Needs

Housing is a regional phenomenon as people seek housing in multiple towns depending on a number of factors. New employment opportunities in one town can impact housing demand and needs in surrounding towns. Sunderland is well aware of the regional nature of housing, as students and staff at UMass Amherst and colleges outside of its borders live in town. This section reviews regional housing characteristics and needs, drawing from U.S. Census data as well as several key resources.

Current Regional Housing Characteristics

There are a total of 34,134 housing units in Franklin County and a total of 30,569 households, according to 2015-2019 U.S. Census estimates. This means that there are only 3,565 more housing units than there are households that reside in Franklin County. However, the supply of vacant units available for occupation is much smaller than the difference between the number of households and the number of housing units (Table 20). Some units are second homes or short-term rentals occupied by non-residents, and other units may not be available for occupation due to code violations (Other vacant).

Table 20: Characteristics of Vacant Housing Units in Franklin County, 2019

Total Vacant Housing Units	3,565	100%
For rent	306	9%
Rented, not occupied	179	5%
For sale only	203	6%
Sold, not occupied	114	3%
For seasonal, recreational, or occasional use	1,348	38%
For migrant workers	0	0%
Other vacant	1,415	40%

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

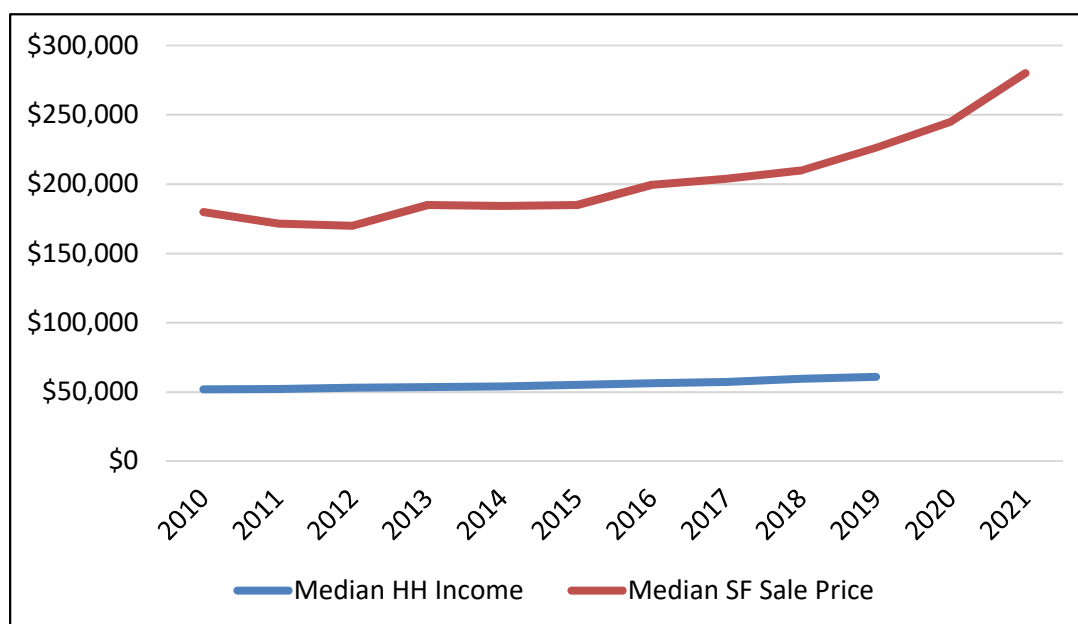
A healthy housing market is generally considered to have vacancy rates between 2% to 3% for owner-occupied homes and 4% to 5% for rental properties. In 2019, Franklin County's vacancy rates were estimated at 1.0% for owner-occupied housing units and 3.0% for rental housing units. These low vacancy rates indicated a very tight housing market, pre-COVID-19 pandemic. As a result, residents may have difficulty finding suitable housing and the price of housing may be inflated due to the lack of supply.

Since the onset of the COVID-19 pandemic in Massachusetts, the housing market has become even tighter in Franklin County. On the homeowner side of the market, sale prices are up, and the amount of inventory on the market is down. From 2019 to 2020, median single family home prices rose 8%, from \$226,500 in 2019 to \$245,000 in 2020, while the number of homes for sale

fell by 49%, from 2,552 in 2019 to 1,305 in 2020. These trends are continuing into 2021. Between January and August, 2021, the year to date median single family sale price increased by 21% to \$280,000, and the inventory of homes for sale decreased by 58% to 493, from the previous year.⁹

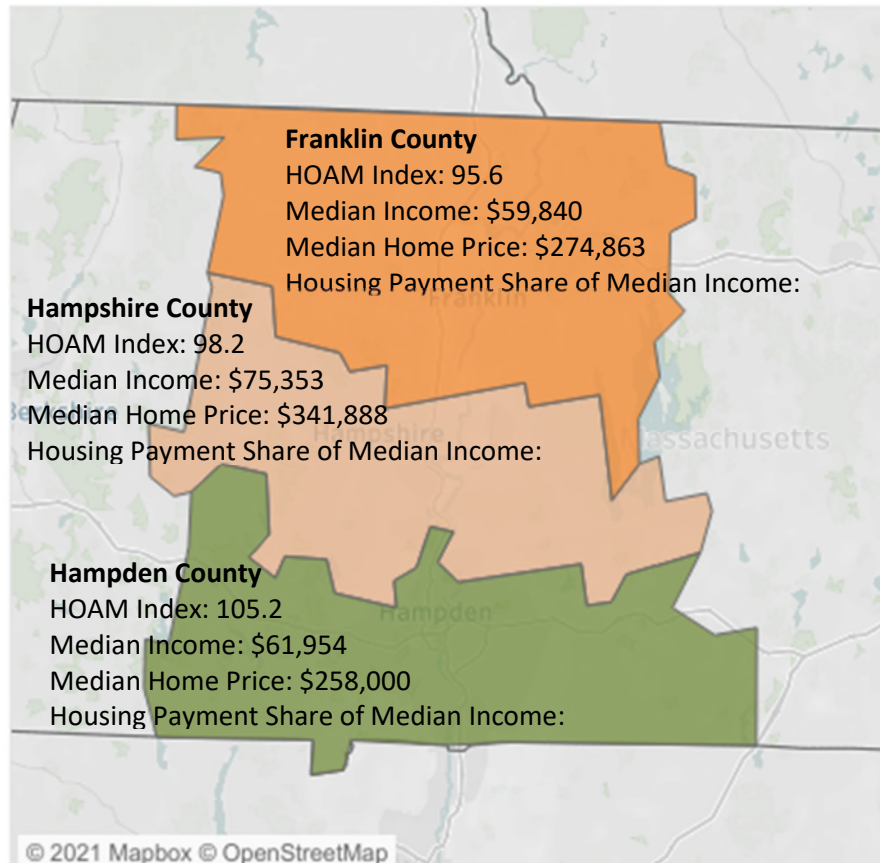
Over the past decade, single family sale prices have increased at a higher rate than median household income. Between 2010 and 2019, median incomes in the county increased by 17%, while single family home prices rose by 26%. In the past year and a half, the gap has accelerated, with single family sale prices rising by 24% as of July, while many households continue to struggle financially due to the pandemic (Figure 16). Homeownership in Franklin County is more unaffordable than in Hampshire or Hampden Counties. While median sale prices in Hampshire County, for example, are higher (current median sale price of \$341,888), higher median incomes in that county help make up for the higher prices (Figure 17).

Figure 16: Franklin County Median Household Income Compared to Median Single Family Sale Price



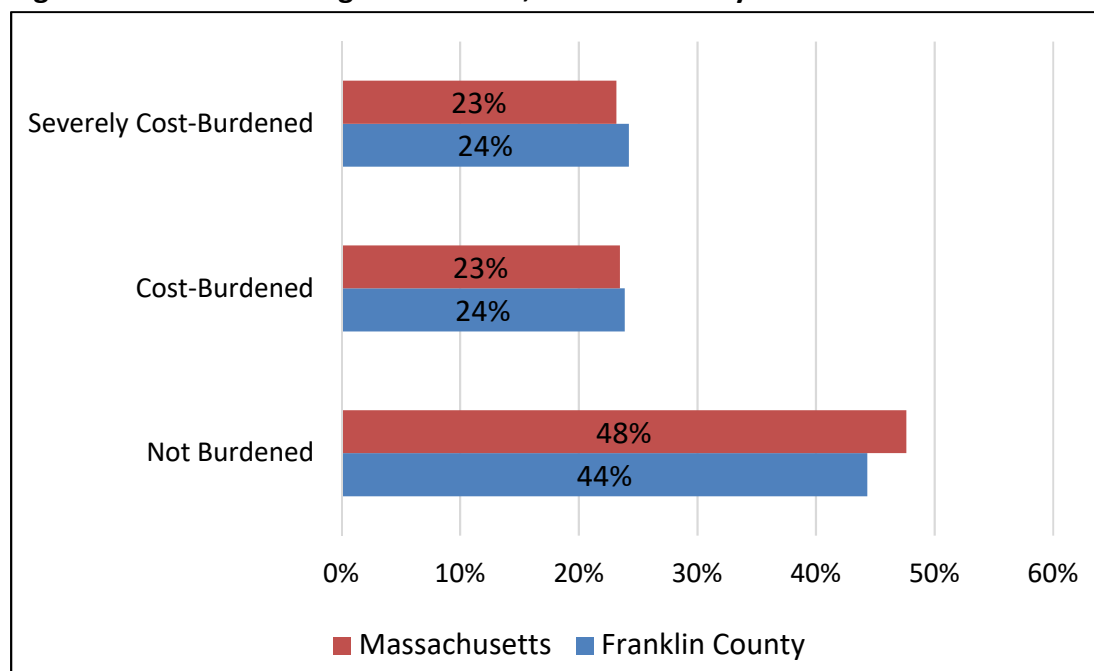
Source: U.S. Census Bureau American Community Survey 5-Year Estimates; MA Association of Realtors Single Family Home Sales Market Data.

⁹ Source: Massachusetts Association of Realtors market data. <https://www.marealtor.com/market-data/>

Figure 17: Homeownership Affordability Index, July 2021

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

On the rental side of the market, many households are paying unaffordable prices for housing. Franklin County has higher rates of housing cost burden (paying more than 30% of income on housing) and severe cost burden (paying more than 50% of income on housing) among renters than the State, (Figure 18) even though rents overall are lower in our region.

Figure 18: Renter Housing Cost Burden, Franklin County and Massachusetts

Source: U.S. Census Bureau 2015-2019 American Community Survey 5-Year Estimates

In fact, over the past two decades, rental costs increased at a greater rate in rural MA counties, as a share of household income, than in urban areas. In April 2021, the Federal Reserve Bank of Boston published *Rental Affordability and COVID-19 in Rural New England* which highlights the need for more affordable rental options in rural New England counties, including Franklin County. The report underscores how low incomes in rural areas impacts housing affordability. The author notes, “even where rents are lower, households do not necessarily experience less financial pressure, not if lower incomes negate the benefits of low rents. In 2019, for example, the rural communities in Western Massachusetts had above-average rates of housing-cost burden despite that area’s average rent being about 15 percent less than the state’s rural-area average.”¹⁰

The report also explains that from 2000 to 2019, the share of income that rural renters spent on housing increased at a greater rate than for urban renters, meaning “rural renters saw a greater loss of rental affordability during this period than their urban counterparts.”¹¹ This was especially true for Massachusetts’ rural counties.

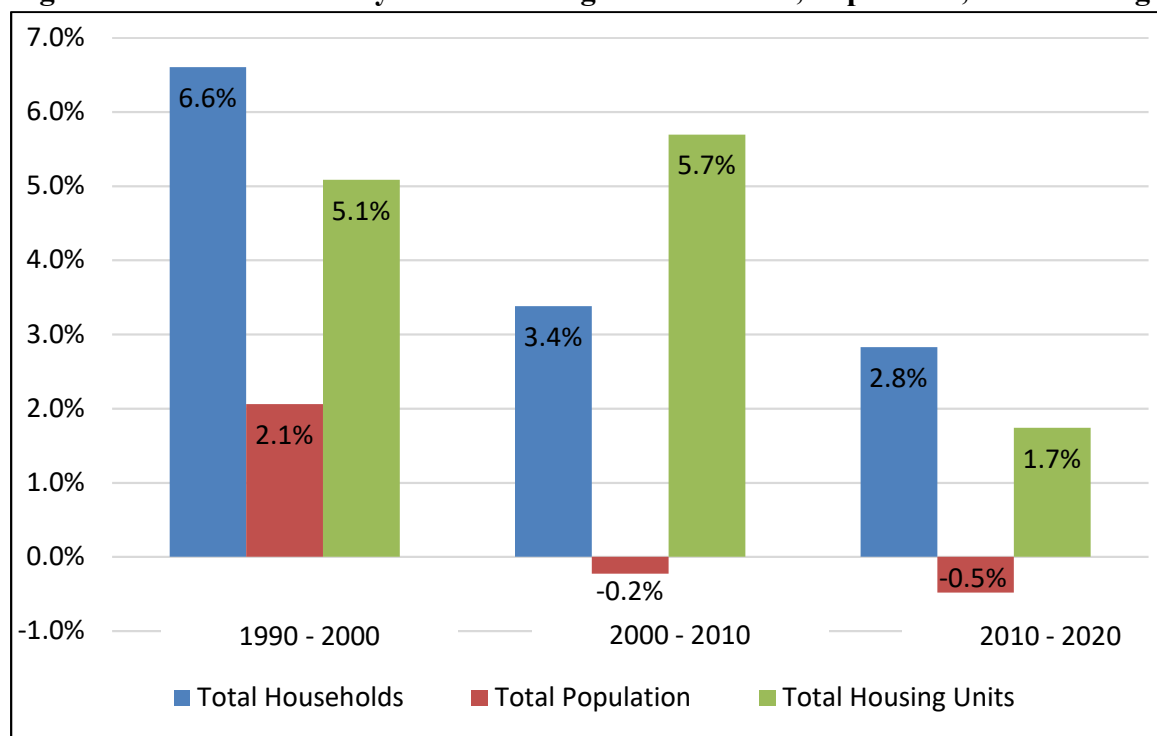
Despite a slight loss in population since 2000, the number of households in the county has increased (Figure 19). Number of households is more relevant than total population when considering housing needs, because one household occupies one housing unit. While total housing units have increased over time as well, the County also experienced an increase in

¹⁰ *Rental Affordability and COVID-19 in Rural New England*. Federal Reserve Bank of Boston, April 21, 2021. Page 6.

¹¹ *Ibid*, page 8.

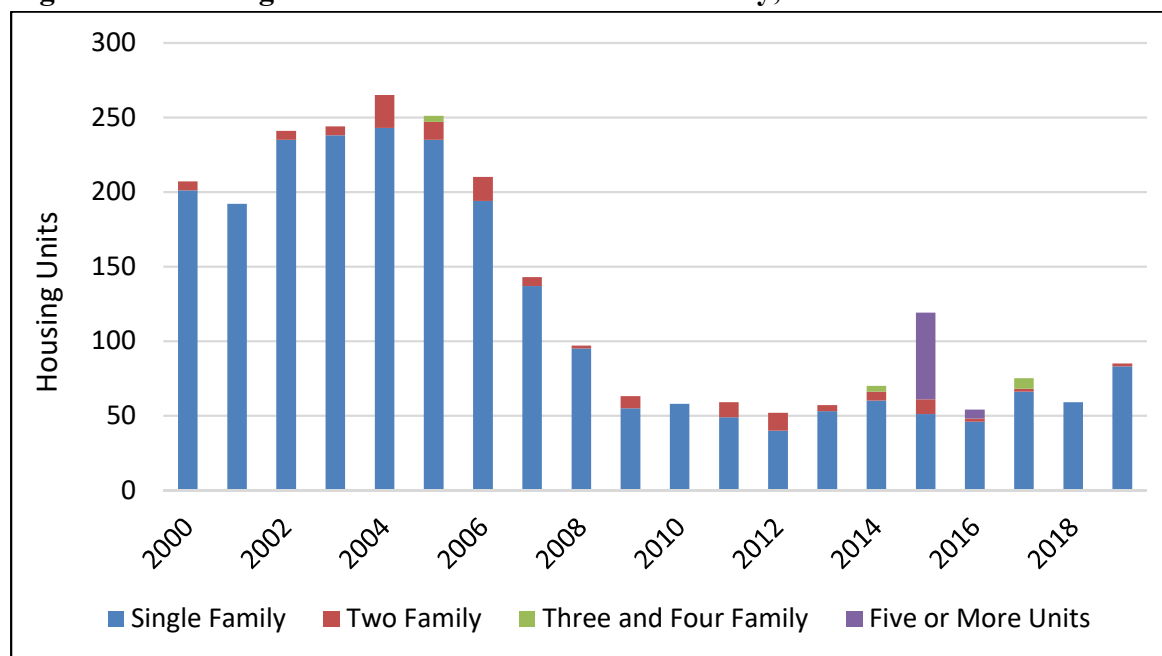
vacant housing units that are not available for year-round housing. These include seasonal, second homes, and short-term rentals (39% increase since 2000), as well as housing that cannot be occupied for code reasons or that may be in foreclosure or other legal reasons (98% increase since 2000).

Figure 19: Franklin County Rate of Change - Households, Population, and Housing Units



Source: U.S. Census 1990, 2000, 2010 Decennial Census; 2020 U.S. Census PL-94 Redistricting Data; U.S. Census 2015 – 2019 American Community Survey Five-Year Estimates.

The majority of housing in Franklin County is single-family housing (69%). The rest of the housing stock is made up of two-family homes (10%), 3-4 family homes (7%), multi-family homes with 5 or more units (11%), and mobile homes (2%). Franklin County has a higher percentage of single family homes than the State, where 57% of homes are single-family. Housing production in recent years has been mostly single family homes (Figure 20), meaning overall the housing stock is becoming less diverse over time. Housing production dropped off drastically at the onset of the Great Recession, and has stayed slow through 2019.

Figure 20: Housing Units Permitted in Franklin County, 2000 - 2019

Source: U.S. Census Bureau Building Permit Survey, 2000 – 2019.

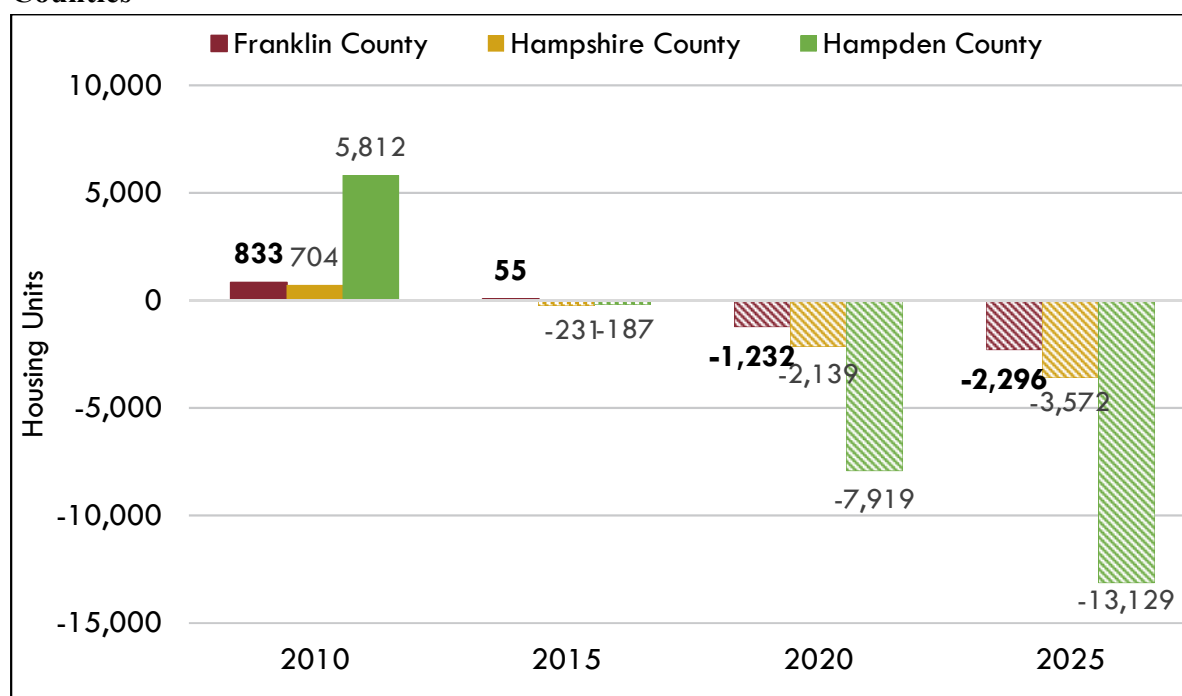
Thirty-seven percent of the housing in Franklin County was built prior to 1940. While older homes provide the region with a rich architectural and historical heritage, it also means that many homes are probably not energy efficient, require high maintenance, and may contain lead paint. Currently, 72% of the county's housing was built prior to 1979 when lead-based paint was still allowed. An estimated 79% of rental housing in Franklin County was built prior to 1979. Older rental housing units tend to be the most affordable type of housing in the region. This is a particularly important issue for affordable housing as families with Housing Choice Vouchers have reported difficulty in locating units that fall within the required payment standards and are lead paint compliant.

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

Current Regional Housing Needs

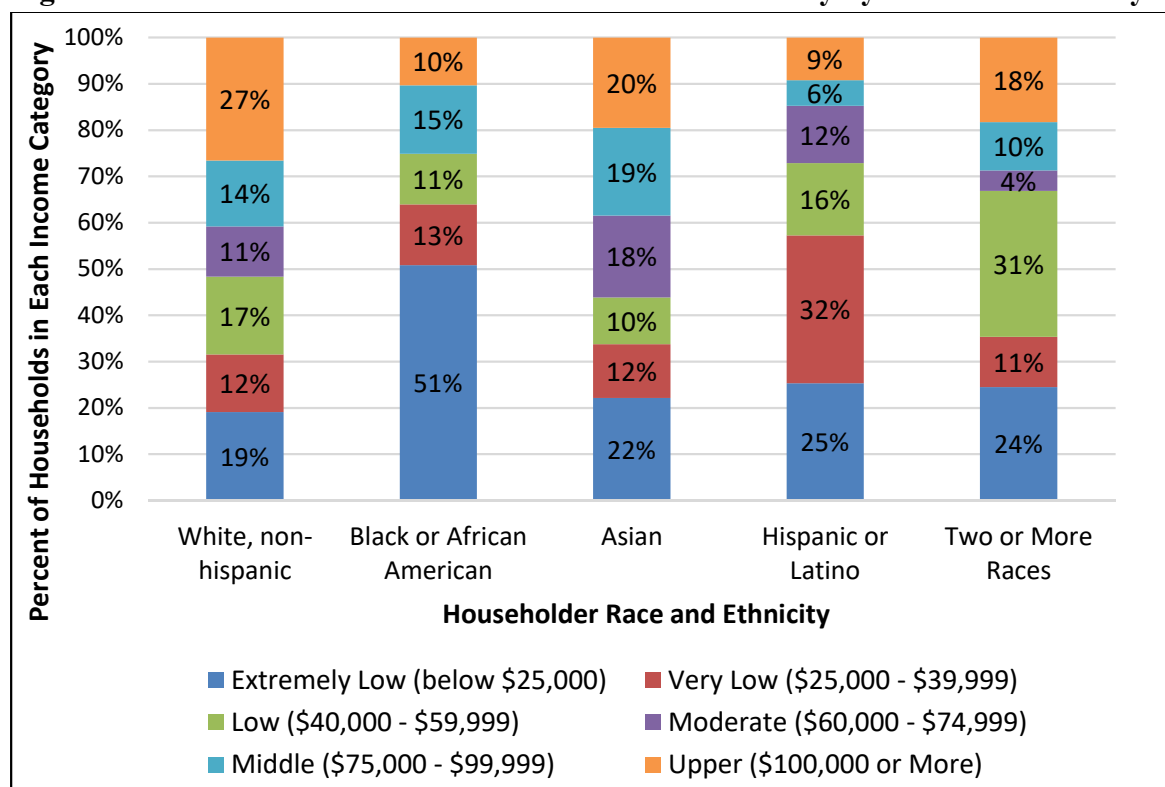
According to the *Greater Springfield Regional Housing Analysis* completed by the UMass Amherst Donahue Institute in March 2021, Franklin County has a current gap of roughly 1,232 housing units (4% of current total housing units). In 2025, the gap is projected to grow to 2,296 (7% of current total housing units) if production does not increase from current levels (Figure 21). As a percentage of total housing units, Franklin County has a larger housing shortage than Hampshire County, and a comparable housing shortage to Hampden County. While housing is needed at a variety of price points for a range of income levels, the largest gap in available housing currently is for apartments with rents of \$500 or less that serve extremely low income households.

Figure 21: Projected Housing Unit Shortage in Franklin, Hampshire, and Hampden Counties



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

The burden of low incomes in our region is not felt equally across racial and ethnic groups. A high proportion of households of color in Franklin County earn low incomes, even though people of color represent a small proportion of the overall population (Figure 22). Lack of affordable, quality housing, therefore, disproportionately impacts households of color in our region.

Figure 22: Estimated Household Income in Franklin County by Race and Ethnicity

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

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

1. Rural towns are experiencing a shortage of affordable and workforce housing – a mismatch exists between the housing we have and the housing we need.
2. Wages have not kept up with the cost of housing. The cost of living in rural areas is even more unaffordable when transportation and home energy costs are added.
3. High development costs, lack of infrastructure and local capacity, and the small scale of development in rural areas, place significant constraints on rural housing production; i.e. rural housing development is not economically feasible or competitive for funding.
4. There is insufficient funding to fully address rehabilitation of the aging housing stock; low property values in economically distressed rural areas make it difficult to justify the high cost of rehabilitating a property.

5. Without public investment in housing for rural areas, we will continue to see downward population trends, displacement of our most vulnerable residents, and difficulty in keeping and attracting employers and workers.

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

1.4 Future Housing Demand

According to the UMass Donahue Institute population projections, Sunderland's population will decline by approximately 97 people by the year 2030. Assuming the current average household size of 2.14, this would translate to a decrease of roughly 45 households during this time period. As discussed earlier in this plan, recent housing developments in town are not reflected in the 2020 U.S. Census data or the UMass projections. As of 2021, construction of the 150 units at North 116 Flats, 38 of which are restricted affordable for non-student households, is complete. Another 33 units of affordable senior housing is under construction at 120 North Main Street, with occupancy expected in 2023. These developments alone will likely increase Sunderland's population by well over 100 people.

Regardless of projections, the make-up of households in town is likely to change significantly during this time period, affecting housing demand and needs in town.

Existing housing stock in town may not be affordable, accessible, or the right size for future households. Table 21 displays the estimated housing needs in Sunderland by 2030, by age and income (based on the UMass Donahue Institute's population projections, which call for an overall loss of population by 2030). All of the new housing demand by 2030 falls within the senior age category, as this segment of the population is expected to increase by over 60% in the next 10 years. Not all senior households will need to move out of their existing homes. However, there will still be a strong need for accessible, affordable senior housing in town as the population ages. A majority of these new senior housing units should be affordable to very low to moderate income households, which currently account for 69% of senior households in town.

Table 21: Estimated Housing Needs in Sunderland by 2030, by Age and Income Level

Income Brackets as a percent of the Area Median Income	% of Senior HH within Income Bracket	2030 Senior Housing Units Needed	% of Working Age HH within Income Bracket	2030 Working Age Housing Units Needed	2030 Total Housing Units Needed by Income Bracket
Income Less than 30% AMI	15%	27	25%	-36	-9
Income Between 30% and 50% AMI	19%	34	12%	-17	17
Income Between 50% and 80% AMI	14%	25	18%	-26	-1
Income Between 80% and 100% AMI	21%	37	12%	-17	20
Totals	69%	123	55%	-95	28

*Based on 2030 population projections by age and the 2010 average household size (2.21).

Source: 2009-2013 American Community Survey five-year estimates; UMass Donahue Institute Population Projections. December 2013.

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

Population projections are based on demographic models and historic trends, and do not incorporate many of the factors that can influence a town's future growth. These factors include employment opportunities and the availability of land for new construction. Sunderland has zoned the area surrounding the village center at the intersection of Routes 116 and 47 for a mix of business and residential development. The Zoning Bylaw includes a Planned Unit Development Overlay District within this area that allows for compact, mixed use development on lots over 80,000 square feet. Development of this nature could increase employment and housing opportunities in the town center. Enrollment changes and availability of student housing at UMass and the other colleges in the region will also continue to impact the town's population and housing demand.

1.5 Identified Housing Needs

Sunderland and the region are experiencing a tight housing market. Lack of housing production, starting with the Great Recession in 2008, limits supply, pushing prices up. The COVID-19 pandemic has only exacerbated the supply issue and increased the housing affordability gap for residents earning median incomes in the region, as buyers from higher income areas are purchasing properties at much higher prices than what most locals can afford. In Sunderland, rental prices are high due in part to the student population living in town. Students typically rent on a per bedroom basis, which makes rents for most single income households, and many dual income households, unaffordable in town.

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

Based on the data collected in the Housing Needs Assessment, and results from the 2021 Sunderland Housing Survey, the Sunderland Housing Committee has identified housing needs among the following population groups:

- First-time home buyers
- Sunderland's workforce
- Low and moderate-income families
- Residents with disabilities
- Senior residents

First-Time Home Buyers

Sunderland is an attractive place to live, and home sale prices reflect this. Unfortunately, lack of housing supply has pushed prices so high that many families, especially first-time homebuyers, are priced out of owning a home in town. As of September 2021, the median sale price in Sunderland is \$425,162 (based on 9 sales), up 23% from one year ago and significantly higher than the median sale price in Franklin County (\$282,000) and Hampshire County (\$367,850). Cost-burden among existing homeowners in Sunderland is low, but the ability for a family earning median income in town or the region to purchase a home in Sunderland is extremely limited. For instance, the affordable sale price of a home for someone earning Sunderland's

median household income of \$55,625 is about \$200,000, and about \$240,000 for a family earning Sunderland's median family income of \$66,862, both well below the current median sale prices in town.¹² Additionally, Sunderland has a very low homeowner vacancy rate, indicating that demand is high for homeownership options in town.

Many young adults and families are priced out of buying a home in Sunderland. A number of survey respondents said that they would like to stay in Sunderland and purchase a home, but that it will be unlikely that they can afford to do so and will be forced to move elsewhere. 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 are mortgage programs available for income-eligible first-time homebuyers that require little to no down payment, such as the USDA Rural Development Single Family Housing Guaranteed Loan Program (no down payment required) and the Massachusetts Housing Partnership's One Mortgage Program (requires a 3% minimum down payment). These programs may be good options for low to moderate income households with good credit and stable employment, and could be coupled with locally-funded (through Community Preservation funds) down-payment assistance, mortgage subsidies, or direct grants to low and moderate income households to buy-down the cost of a home in Sunderland.

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

Sunderland's Workforce

As just noted, households and families earning median incomes in Sunderland are priced out of the current homeowner market. In addition, workers in industries like health care, social assistance, agriculture, and retail trade would struggle to afford an apartment in Sunderland based on current average wages in the region and rents in town. A variety of housing types could serve Sunderland's and the region's workforce, from affordable homeownership opportunities, accessory apartments, and affordable apartments that are not available for student-only housing.

Low and Moderate-Income Families

¹² DHCD homeownership calculator, utilizing Sunderland's current property tax rate of \$15.49, assuming a 5% down payment and a 30-year fixed rate mortgage at 3.5% interest rate. Household income includes single person households and non-related individuals living together; family income includes households with at least two related people living together.

A number of families in Sunderland have trouble finding housing that they can reasonably afford and spend no more than 30% of their incomes on housing costs. Over half of Sunderland's households fall within a low income category. Most of these households are renters. While an overwhelming number of Sunderland renters pay more than they can afford on housing, the largest group of cost-burdened renters have householders between the ages of 25 and 34 (254 households) followed by those with householders ages 35 to 64 (216 households). In addition, Sunderland appears to lack affordable rentals for families needing more than two bedrooms. Starting rents at the apartment complexes in town for 3 bedroom units are unaffordable for many low-income households, and the majority of apartments are 1 and 2 bedroom units. The 38 restricted affordable units at North 116 Flats includes utilities in the rent, and are affordable for households earning up to 80% of the Area Median Income (AMI).

More housing with long-term guaranteed affordability, including both ownership and rental units, may be necessary for many of these residents to decrease their housing cost burden. In particular, affordable housing units with 3 or more bedrooms, affordable for households earning lower incomes than 80% AMI, are needed for families in Sunderland. According to a 2013 analysis conducted by the Massachusetts Department of Housing and Community Development (DHCD), development patterns in Massachusetts have disparately impacted and limited housing options for families with children. In order to address this issue, the State has enacted a policy that at least 10% of the units in affordable housing developments must contain 3 or more bedrooms, unless the development is age-restricted.

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

Residents with Disabilities

Overall, according to the U.S. Census, an estimated 8% of Sunderland's population has a disability of some type. Among the town's senior population age 65 and over, 13% have a disability. It is likely that a percentage of this population already resides in housing that has been modified to accommodate their special needs, but others may not. As the senior population in Sunderland grows in the coming decades, additional residents will need accessible housing. Some of the apartment complexes in town, such as Sugarloaf Estates, have accessible units. Sanderson Place, the affordable senior housing complex under development at 120 North Main Street, will include three fully accessible units and two sensory adapted units. All 33 units at the development have accessible bathrooms and are adaptable with universal access. Universal design – making a house safe and accessible for everyone, regardless of age, physical ability, or stature – should continue to be encouraged in future Town-supported housing initiatives.

There are several resources for homeowners and landlords renting to people with disabilities to modify their housing to work for them. The Pioneer Valley Planning Commission administers the Home Modification Loan Program for Franklin County communities.¹³ The program provides low- and no-interest loans to make modifications to the homes of elders, adults with disabilities, and families with children with physical and/or cognitive disabilities. Typical modifications include installation of ramps and lifts, widening of doorways, and alteration of kitchens and bathrooms. Funding is provided through a state-funded loan program of the Massachusetts Rehabilitation Commission in collaboration with the Community Economic Development Assistance Corporation.

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

Seniors

In 2019, Sunderland had a smaller senior population than many Franklin County communities. Senior residents age 65 and over account for 16% of Sunderland's total population, compared to 21% of Franklin County population as a whole. One explanation for this smaller senior population percentage is that Sunderland has such a large college-age population that it skews the percentages for other population cohorts. For example, in 2019, residents ages 20-24 accounted for 12% of Sunderland's population, compared to 5% of Franklin County's population and 7% of the State population.

Sunderland's senior population has grown considerably, however, in the past 10 years. Between 2010 and 2019, the population age 65 and older grew by 220 people, a 63% increase, the largest increase among all age groups. In the next ten years, the senior population is projected to grow by another 381 people. Seniors are projected to account for 27% of the total population by 2030, compared to 16% currently. The "baby boomer" population cohort began turning 65 in 2011, driving much of this increase for Sunderland and the region. Projections do not account for whether housing will be available for the projected increase in seniors. If affordable senior housing options are not available in Sunderland in the future, seniors who wish to remain in town may have to look elsewhere.

¹³ <http://www.pvpc.org/projects/home-modification-loan-program-hmlp>

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 and middle-age families and professionals. However, renters age 65 and over are becoming a larger share of renter households in town over time. Five years ago, roughly 5% of renter households in town were 65 and over. In 2019, an estimated 9% of renter households are age 65 and older. Of those senior renter households, 71% are cost-burdened by their housing costs. A number of survey respondents reported that they were seniors living in the apartment complexes and were facing increasing costs on fixed incomes and, as a result, had mounting affordability concerns. The 33 affordable senior rental units under construction at 120 North Main Street will help meet the need for more affordable senior rental housing in town.

There are many more senior homeowners in Sunderland than renters. Only 13% of senior homeowners are estimated to be cost-burdened by housing. This may partly be because older homeowners who have lived in their homes longer have lower mortgage payments or may have paid off their mortgage altogether. However, as residents age, they may need different housing accommodations, such as smaller more accessible housing. Housing costs may become more of an issue for seniors in the future. Property taxes continue to rise, as do other housing-related expenditures, such as heating costs. As a result, senior residents on fixed incomes may find it increasingly challenging to afford their homes. There will continue to be a need for more housing options, including accessory apartments, smaller housing options for downsizing, and affordable homeowner and rental housing, for Sunderland's seniors as the population grows.

2. 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.

2.1 Zoning for Housing

Sunderland has five primary zoning districts which are designed to help shape development patterns within the town. There are two primarily residential districts, the Village Residence (VR) district and the Rural Residence (RR) District, two mixed-use districts, Commercial 1 (C-1) and Village Center (VC), and one primarily commercial district, Commercial 2 (C-2). The VR, VC, and C-1 Districts are located along the town's two primary transportation corridors, Routes 116 and 47. These 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 Village Residence and Village Center districts, 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 Rural Residence and Commercial 1 districts, the minimum lot size for a single-family home is 32,000 square feet (0.73 acres) and the minimum frontage is 150 feet in the RR district and 200 feet in the C-1 district. For 2-family and multi-family homes, a greater lot size is required (Table 22). 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. 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 Section 3 for encouraging the creation of affordable housing units.

Table 22: Minimum Lot Sizes by District and Unit Amount

District	Min Lot Area (sq. ft.)			
	Single Family Home	2-Family Home	3-Family Home	4-Family Home
Village Residence (VR)	20,000	30,000	40,000	50,000
Rural Residence (RR)	32,000	48,000	64,000	80,000
Village Center (VC)	20,000	30,000	40,000	50,000
Commercial (C-1)	32,000	48,000	64,000	80,000
Commercial (C-2)	N/A	N/A	N/A	N/A

Source: Sunderland Zoning Bylaws, 10/19/2021.

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 VC and C-1 districts. 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” (Section 125-IV-3).

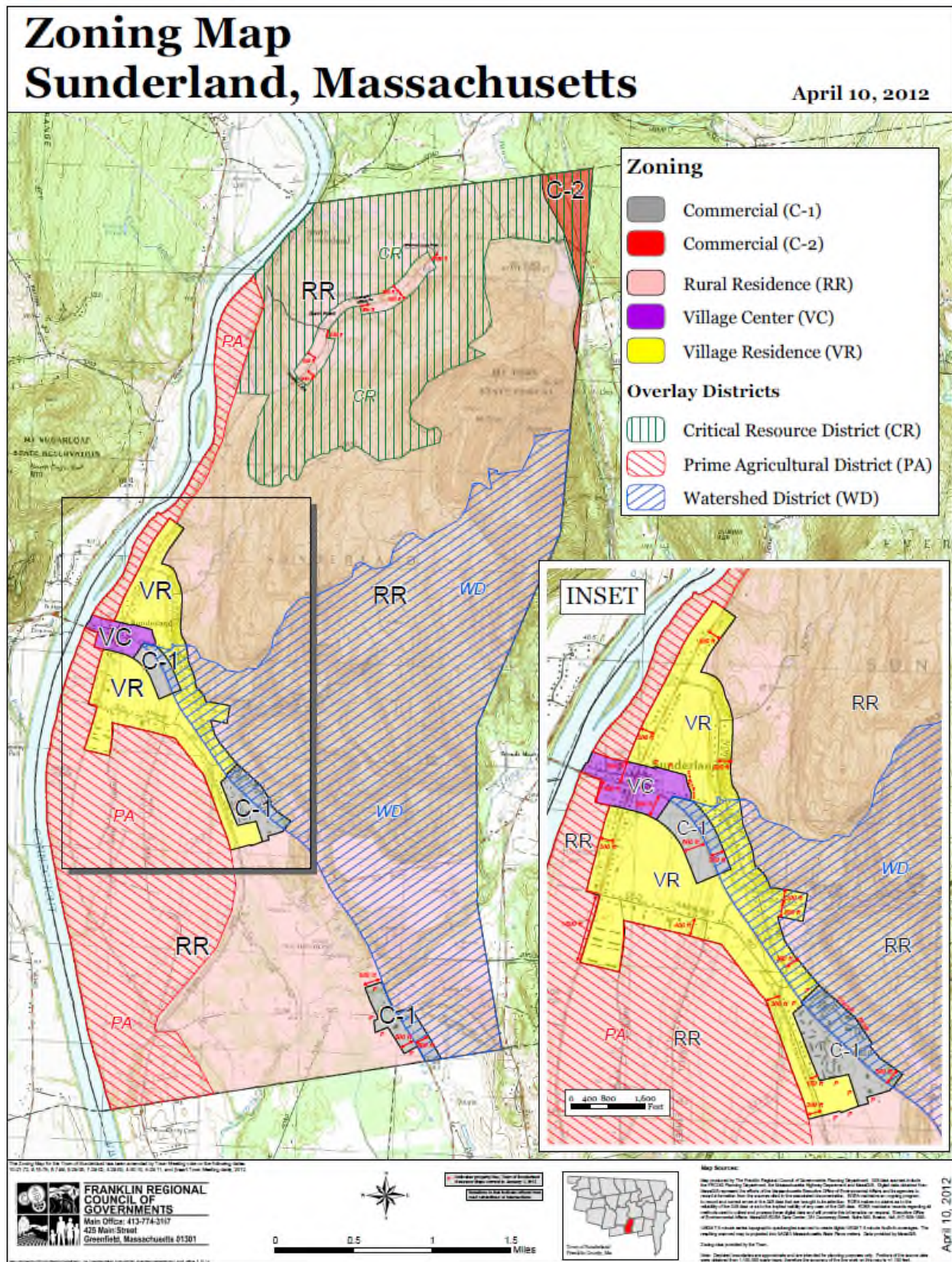
As a result of recommendations in the 2016 Sunderland Housing Plan, the Planning Board proposed changes to the Planning Unit Development section to require affordable units. Previously, affordable housing was not a requirement in the PUD section. According to the changes, which were adopted at Town Meeting in 2019, if more than 4 units are proposed as part of a Planned Unit Development, the residential component must meet the requirements of Major Residential Development (discussed below), which requires that 20% of the housing units are affordable. Multi-family dwellings, including apartments on upper floors of commercial structures, may contain up to eight (8) dwelling units in a structure when part of a planned unit development, provided that a minimum of 25% of the units within the multi-family development are affordable. Otherwise multi-family dwellings are restricted to 4 units in a structure.

Sunderland has a Flexible Development provision in its zoning (Section 125-IV-1) 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. Single family and two-family homes are allowed. Flexible developments creating 5 to 20 housing units must include at least 10% affordable housing units that meet Chapter 40B requirements for inclusion on the State’s Subsidized Housing Inventory (SHI). For development over 20 units, at least 15% of the units must be affordable and meeting SHI requirements. Density bonuses (additional building lots beyond what is allowed in the underlying district) are granted for developments that create senior housing (age 55 and over) with at least 25% affordable units and 50% handicapped accessible units, and developments that provide a minimum of 25% affordable units.

Sunderland’s Major Residential Development (Section 125-IV-2) is for developments creating more than four lots, whether a subdivision or not, or construction of more than four dwellings within a ten year period on the same property or contiguous properties under the same ownership. Major Residential Development does not apply to Flexible Developments. Multi-family (3 or 4 units) homes meeting certain design requirements are allowed, and at least 20% of lots within the development are required to have affordable housing units.

Presently, single-family dwellings are allowed by right in the VR, RR, VC, and C-1 districts. Two-family dwellings are allowed by special permit in these districts. Multi-family dwellings (3 or 4 units) are allowed by Special Permit within these districts if part of a Major Residential Development or a Planned Unit Development, by conversion of existing structures, or as apartments on the upper floors of a new commercial structure or an existing residential structure that has been converted to business use. Currently the Zoning Bylaw does not allow for more than 4 dwelling units in a structure, except within a Planned Unit Development if providing at least 25% affordable units, in which case up to 8 dwelling units may be allowed in a structure.

Figure 23: Sunderland Zoning Map



Zoning Opportunities for Affordable Housing

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

Massachusetts Housing Choice Legislation and Changes to the State Zoning Act (Ch. 40A)¹⁴

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

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

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

¹⁴ Information in this section comes from the Voting Threshold Guidance and Housing Choice presentation on the State’s Housing Choice webpage: <https://www.mass.gov/info-details/housing-choice-and-mbta-communities-legislation#resources-and-documents->

9. Adopts a smart growth or starter home districts in accordance with section 3 of Chapter 40R of the General Laws.

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

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

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

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

Inclusionary Zoning

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

Affordable units developed through inclusionary zoning can qualify for the Subsidized Housing Inventory as Local Action Units through the Local Initiative Program. This program, administered by the Massachusetts Department of Housing and Community Development

(DHCD), recognizes the various ways that affordable units can be created, and provides guidelines to ensure that new affordable units created through zoning meet the requirements of Chapter 40B. Sunderland currently utilizes inclusionary zoning within the Flexible Development and Major Residential Development provisions of the Zoning Bylaw. Any development of 5 or more units is required to provide affordable units. Sunderland could consider a payment in lieu option, where a developer can choose to pay into a fund for affordable housing in lieu of providing the units in a development. If Sunderland were to create a Municipal Affordable Housing Trust, this is one option to consider that would provide funds to the Trust.

Chapter 40R Smart Growth Zoning Overlay District

M.G.L. Chapter 40R is a zoning enabling act that encourages towns and cities in Massachusetts to adopt overlay zoning districts that will facilitate housing development, including affordable housing, in mixed use areas. The following locations are eligible to be a 40R smart growth district:

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

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

Before adopting the zoning district, it must be approved by the Massachusetts Department of Housing and Community Development (DHCD). Once approved and adopted by the community, the town can receive anywhere from \$10,000 to \$600,000 as an incentive payment, depending on the number of new housing units permissible under the overlay district as opposed to the underlying district (see Table 23 below). Communities also receive a bonus payment of \$3,000 for each housing unit that is created within the district, payable when the building permit has been issued for the unit. Additionally, through M.G.L. Chapter 40S, towns and cities with smart growth overlay districts are reimbursed any net cost of educating students living in the new housing in a smart growth district. The reimbursement is equal to the cost of educating students living in new housing in a smart growth district minus the percentage of new revenues from the

district that would otherwise be devoted to educational costs, and any increase in state educational aid resulting from students living in new housing in the district.

Table 23: Incentive Payments to Towns for Adopting Chapter 40R Zoning, Based on Number of Additional Units Allowed within the Zoning District

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

Source: Chapter 40R Regulation.

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

Chapter 40R was amended in 2016 to provide the same financial incentives for Starter Home Zoning Districts, which are districts zoned as-of-right for 4 single-family home units per acre as well as Accessory Dwelling Units, to be located in Highly Suitable Locations that are similar to, but more flexible or expansive than the locations for Smart Growth Zoning. “Starter homes” are defined as a single family home not exceeding 1,850 square feet in heated living area. Starter home districts must contain at least 3 acres of contiguous developable area, at least 50% of the starter homes built in a district must contain 3 or more bedrooms, and a minimum of 20% of the homes in the district must be restricted as affordable to households earning up to 100% Area Median Income.

A chapter 40R overlay district may be an appropriate strategy to consider in Sunderland in and around the village center, or in the Commercial districts along Route 116. Development of design guidelines to go along with the overlay zoning would ensure proposals meet the community’s vision.

Chapter 40B Comprehensive Permit

Municipalities can work with a developer to create affordable housing that meets the town’s needs and is consistent with community character. This can be accomplished through a Comprehensive Permit, through a “friendly” Chapter 40B process. The Comprehensive Permit allows for development of various housing types in zoning districts that may only be zoned for single family homes or commercial uses, or where minimum dimensional requirements make

affordable housing development difficult. Comprehensive Permit projects must contain at least 20-25% affordable units and have long-term affordability restrictions. Housing of various types can be built through the process. It is difficult for communities that are under the 10% threshold of year-round affordable housing to meet affordable housing production goals without utilizing the Comprehensive Permit tool. This is particularly true in communities with slow housing growth, where inclusionary zoning and other techniques discussed in this section may not produce affordable housing at a quick enough pace. Sunderland utilized the “friendly” 40B process for the 120 North Main Street property, which otherwise could not be built under the Town’s zoning.

2.2 Natural Resources

Zoning 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 provides for the protection of the town’s water resources, and covers a large section of the eastern part of town. 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 five 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-II-4).

Sunderland works to mitigate the potential limits on development because of these overlay districts through its Transfer of Development Rights (TDR) provision. Section 125-IV-2E 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. 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 for agricultural or conservation related purposes) on the land from which the development credit is transferred.

Protected Open Space

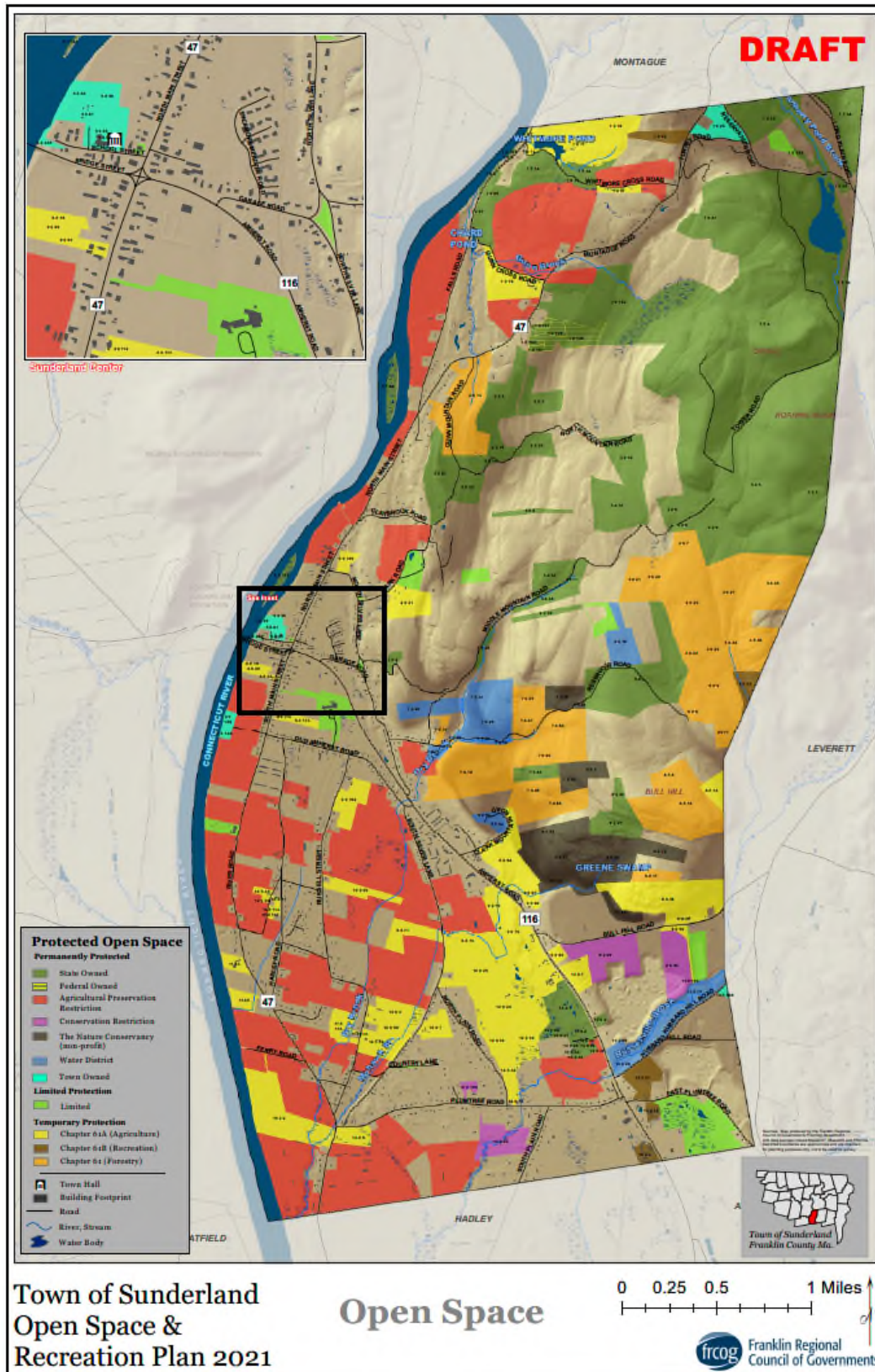
Sunderland has a wealth of important natural resources, including prime agricultural farmlands and large areas of un-fragmented forests. According to the 2021 update of the *Sunderland Open Space and Recreation Plan*, roughly 43% of Sunderland, or 4,071 acres, are permanently protected from development. The Commonwealth of Massachusetts owns approximately 2,261 acres, mostly in the northeastern section of town encompassing the Mount Toby State Forest. Another 1,318 acres of privately-owned farmland is permanently protected through the State's Agricultural Preservation Restriction (APR) Program. Much of this land is located along the Connecticut River and in the southwestern section of town south and west of Route 116. Other permanently protected land include privately-owned forest lands under Conservation Restrictions, watershed lands owned by the water district, Town-owned lands under the control of the Conservation Commission, and lands owned by conservation organizations such as land trusts.

Another 16%, or 1,473 acres, of land in Sunderland is temporarily protected from development through the Chapter 61 Program. The Chapter 61 program values privately-owned land at its current use – forestry, agriculture, or open space and recreation – instead of its development value. The Chapter 61 program does not provide permanent protection for the land, which can be converted to another use if a town chooses not to exercise its right of first refusal and back taxes are paid by the landowner.

Land considered to have limited protection includes any Town-owned open space, not under the authority of the Conservation Commission or which does not have a deed or conservation restriction is filed specifying that the land has been reserved in perpetuity for conservation, recreation and/or water supply protection purposes, and could be developed through a decision by the Selectboard or by Town Meeting vote. Land owned by the United States of America that is not under the management of U.S. Fish and Wildlife is also considered to have limited protection. Approximately 87 acres of Town-owned open space, and 56.2 U.S.-owned acres comprising the Sunderland Fish Hatchery, is considered to have limited protection.

Overall, 60% of land in Sunderland is either permanently or temporarily protected from development, or considered under limited protection. The map on the following page shows all land in town with some form of protection, and the areas that are currently not protected.

Figure 24: Land Permanently or Temporarily Protected from Development in Sunderland



Source: 2021 Sunderland Open Space and Recreation Plan.

2.3 Capacity of Municipal Infrastructure

Municipal infrastructure plays a major role in a community's ability to serve its residents and to accommodate anticipated growth. The Town of 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.

Safety Infrastructure

Both the Police Departments and Fire Departments have limited staffing and few full-time employees. Both departments have seen the number of calls they receive increase in recent years, with little staffing change. In 2020, the Fire Department responded to a total of 151 incidents, and assisted the South County Ambulance with medical calls 23 times. Overall call volume is trending upwards based on a 10 – year average. In 2014, Sunderland, Deerfield and Whately pooled capital assets as well as financial and personnel resources to form the State's first regional municipal ambulance service, the South County Ambulance. In 2020, South County Ambulance responded to 248 calls in Sunderland. In 2020, the Police Department handled 7,462 calls through Shelburne Control dispatch, which does not include the numerous calls handled through the Department without Computer Activated Dispatch.

One safety concern 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. In the event of an emergency in such a situation, Sunderland would need to call for mutual aid from Amherst or South Deerfield. The Zoning Bylaws provide for a maximum building height of 35 feet (2 stories) in all zoning districts. Affordable housing developments for higher buildings can be proposed under Chapter 40B.

Water System Infrastructure

Sunderland residents, as well as some residents in neighboring communities, get their drinking water from seven public water supplies that are found throughout the community. They are the Mt. Toby Apartments groundwater well on Montague Road (Route 47; this well also serves the Pond Ridge Condo development); three Cliffside Apartment complex groundwater wells; the Sunderland Water District's Ralicki groundwater well on Reservoir Road; the Sunderland Water

District's Saw Mill Brook surface water source on Reservoir Road; and the Sunderland Water District's Hubbard groundwater wells on Amherst Road.

Water service is provided by the Sunderland Water District to approximately 76% (2,500 in summer, 2,990 in winter) of Sunderland's residents, as well as businesses, agricultural operations, and Town buildings. The Cliffside Apartment and Mt. Toby Apartments water systems supply another 17% of residents, which leaves the remaining 7% served by private wells. The Sunderland Water District's water is supplied by two wells, the Hubbard Well and the Ralicki Well. A redundant well at the Hubbard Well was developed in 2013 to use as a back-up if the mechanical system were to fail. 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 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, and can provide emergency back-up water supply to the apartment complexes in the event the wells cannot be used. They contain approximately 3 days of supply.

Sewer System Infrastructure

Sunderland's Wastewater Treatment Center and sewer lines serve a limited portion of town, primarily the town center and four of the 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 serves a population of approximately 2,300. The major users of the system are the apartment complexes and the elementary school. The wastewater treatment plant has a capacity of 500,000 gallons of wastewater per day, and is operating well within capacity. In 2013 the Town explored the possible expansion of the collection system down Russell Street, River Road, and Hadley Road, but found the expansion to be too cost prohibitive to pursue at this time.

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 onsite 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.

Transportation Infrastructure¹⁵

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

Commuting Trends

The majority of Sunderland residents work outside the county (73%), but within the state of Massachusetts (98%). The average travel time to work for Sunderland residents is 20 minutes. The most common form of transportation to work is people driving alone, which accounts for 71% of the commuting workforce residing in Sunderland.¹⁶ Public transit is the next most popular mode of travel, accounting for 19% of all commuter travel. This is a much higher percentage than other towns and the County as a whole, where only 2% of workers commute by transit. It is also a much higher percentage than the neighboring town of Amherst, where 9% of the workforce commutes by transit. A smaller proportion of Sunderland commuters carpool (6%) and work from home (3%). Only 2% of commuters walk or bicycle to work.¹⁷ This information was collected pre-pandemic, and it is likely that these percentages will change in future U.S. Census data sets as more people are working from home.

Roads

Sunderland is well connected to the region via Routes 47 and 116, which provide access to employment, services, and shopping in Amherst and Hadley. Interstate 91 and Routes 5/10 are easily accessible via Route 116 to the west, with access to Greenfield and Northampton. While Sunderland has many assets, elements of its transportation system negatively impact the town's livability. The Town's 2014 Transportation and Circulation Chapter of its Master Plan focuses on Route 116, and how the development of this state route through the Town center in the 1960s has made the town feel like a "pass through," rather than a destination. Another focus of the chapter is the lack of safe walking and biking connections between the Town's many resources, and the desire to foster community through an improved multi-modal transportation network.

The expansion of UMass Amherst over the past five decades has contributed to increases in traffic along Route 116 in Sunderland. Approximately 17,900 vehicles per day (2021 data) travel

¹⁵ The majority of information in this section is excerpted from the *2014 Transportation and Circulation Chapter* of the Sunderland Master Plan.

¹⁶ Workforce travel mode data includes all people who worked for pay during the week prior to filling out the American Community Survey. Students who did not work at a job for pay would not be included in this data.

¹⁷ U.S. Census, American Community Survey, 2015-2019 Five-Year Estimates.

on Route 116 west of the intersection with Route 47. Approximately 11,900 vehicles per day (2021 data) travel on Route 116 east of the intersection with Route 47.¹⁸ Traffic on Route 116 can experience long delays and queues at the intersection with Route 47 in the Village Center during peak a.m. and p.m. commute times, especially when UMass Amherst is in session.

Route 116 is significant to Sunderland not just as a major connecting route, but because it travels through the village center. The section of Route 116 travelling south-east from Route 47 has been described as a “no-man’s land,” where pedestrians and bicyclists do not feel safe or comfortable. The speed limit is 50 mph within roughly 0.3 miles of the village’s central intersection. The speed limit at the Route 47 intersection is 30 mph, though it is common for vehicles to travel over the speed limit through the intersection.

In order to promote more business development in town, in 2012 the Town zoned the area surrounding the Route 116 and 47 intersection as part of the Village Center District (VC), and extended a Commercial District (C-1) south along Route 116. As new development occurs in these areas, the Town is interested in creating a pedestrian-friendly village atmosphere with a mix of business, residential, and civic uses. While new development and redevelopment will help improve the village center environment over time, the Town and the State are making changes now to slow traffic and better accommodate pedestrians and bicyclists in the village center.

Sunderland adopted a Complete Streets policy in 2016 committing the town to plan roadway improvements with the safety of all users in mind, including cyclists, pedestrians, transit users, and automobiles. With assistance from the Franklin Regional Council of Governments, Sunderland prepared a Complete Streets Prioritization Plan in 2017, identifying priority projects in town. In 2018, Sunderland was awarded funding through MassDOT’s Complete Streets program for projects on Garage Road and South Main Street for sidewalk improvements and extensions, and for sidewalk and crosswalk improvements on Hadley Road, from Old Amherst Road past Sugarloaf Estates. A new sidewalk on South Silver Lane was completed in 2021 using Complete Streets funding, adding about 2,000 linear feet, along with sidewalk widening on the western side of South Main Street.

Bus Transit

The Pioneer Valley Transit Authority (PVTA) operates two regular fixed route bus services in Sunderland: Route 31 and Route 46. PVTA Route 31 travels between Sunderland Center and Amherst Center, with service to UMass Amherst and Amherst College. In Sunderland, the bus travels along Amherst Road (Route 116), South Main Street (Route 47), and Old Amherst Road, with stops including the major apartment complexes and Sunderland Center. In Amherst, connections are available to Northampton, Belchertown, South Amherst, and Mount Holyoke College. Route 31 operates seven days a week. During weekdays, buses run every 15 minutes

¹⁸ MassDOT Traffic Count Data.

during the day, and every 35 minutes in the evening. Saturday and Sunday service is provided every 70 minutes. When UMass is not in service, buses run at lower frequencies. Route 31 has one of the highest ridership counts in the PVRTA system. In Sunderland, the stops with significant ridership are at Sugarloaf Estates and Sunderland Market.

PVRTA Route 46 provides service from UMass Amherst north along the Route 116 corridor to South Deerfield and the Whately Park and Ride Lot on Routes 5/10. Much of Route 46 overlaps with Route 31. There are two trips per day – one in the morning, and one in the evening. Route 46 serves as a commuter route, with most passengers boarding in South Deerfield or at the Social Amherst / Cliffside Apartments stop in Sunderland, and riding to UMass. The highest ridership occurs at peak morning and evening commute times.

The Franklin Regional Transit Authority offers fixed route service from Greenfield to Sunderland center, with stops in Montague. Route 23 operates Monday through Friday, with 5 trips per day. Riders may connect with other fixed-route services in these neighboring communities to travel to other destinations in the region.

Passenger Rail

The closest passenger rail stations for Sunderland residents are located in Greenfield and Northampton, which is served by Amtrak's Vermonter and Valley Flyer trains. The Vermonter travels once a day in each direction between St. Albans, Vermont and Washington D.C., with stops including Springfield, Hartford, New Haven, New York, and Philadelphia. In 2019, Amtrak and the Massachusetts Department of Transportation launched a new state-supported passenger train called the Valley Flyer. The Valley Flyer travels between Greenfield and New Haven, CT, with intermediate station stops. In New Haven the train connects with service to New York City and beyond. Service was suspended at the onset of the COVID-19 pandemic. As of November 2021, Valley Flyer Service has been fully restored to include multiple trips per day, seven days a week.

Sidewalks and Walking

Most of the sidewalks in Sunderland are located in and around the Village Center on Route 116, Route 47, School Street, Old Amherst Road, Swampfield Drive, and Garage Road. Sidewalks are also located adjacent to and within the apartment complexes on Route 116 and Route 47. The 2014 Sunderland Transportation and Circulation Chapter identified areas where sidewalks were in need of repair, most notably along South Main Street (Route 47), where the asphalt sidewalks were narrow, cracked and uneven. The Chapter also identifies a desire among residents to extend sidewalks on Route 116 in order to access the Sugarloaf Frostie ice cream stand and the elementary school from the Village Center.

Since the last Housing Plan update in 2016, many sidewalk improvements have been completed. The sidewalks on South Main Street were improved, and the Town added almost a half-mile of

new sidewalks on River Road, Hadley Road, and Garage Road/North Silver Lane, through the Complete Streets program. In 2019, the Sunderland Riverside Park on School Street was completed, creating a 3/4-mile loop of off-road paved walking paths and a stone-dust riverside trail. Designs for sidewalk, crosswalk, roadway, and bicycle improvements along North Main Street (Route 47) from Route 116 to Clay Brook Drive were completed in 2020 with funding from the Transportation Improvement Program (TIP). Sunderland also received a Housing Choice Initiative Small Town Capital Grant in FY2019 for design of streetscape and ADA improvements on School Street, connecting pedestrian and bicycle improvements on North Main Street to the new riverside trail and boat ramp on the Connecticut River. These projects will also improve pedestrian connections between the affordable senior housing development at 120 North Main Street and Town Hall, Sunderland Public Library, and recreational resources on School Street.

In 2021, Mass DOT will complete new and reconstructed sidewalks on both the north and south side of Route 116 from the current sidewalk terminus (just east of Route 47) to the North Star learning center and Sugarloaf Frostie. A new crosswalk will be added in front of North Star, and will include solar-powered pedestrian-activated flashing lights. The crosswalk will connect to PVTA bus stops on both sides of Route 116.

The Sunderland Community Pathways Group is a group of Sunderland residents working “to support public health and enhance recreational enjoyment of Sunderland’s natural assets by implementing a cohesive system of pedestrian and bike pathways.” The need for the Pathways project arises from Sunderland’s strengths as well as its challenges. Resources such as the Connecticut River, Mount Toby, farms, hiking trails, and a Historic Village Common add to the Town’s quality of life and scenic beauty. However, these resources have limited pedestrian or bicycle connections between them. Another key challenge that the Pathways Group hopes to address is creating a sense of place at the town center, where Route 116 currently creates an intimidating environment for pedestrians and bicyclists, detracting from a village-like atmosphere. In 2014, the Pathways Group was awarded Community Preservation Act funds to hire a consultant to develop a conceptual design and plan for the Sunderland Community Pathways System. This planning process is still ongoing.

All new roads in Sunderland are required to have either a sidewalk or pathway providing off-street pedestrian accommodations, according to the Sunderland Subdivision Regulations. Many of Sunderland’s existing roads do not have sidewalks, but have low traffic volumes, and are narrow and tree-lined, which can slow traffic. These roads, however, lack any indication to drivers that they must share the road with pedestrians and bicyclists. The Town is interested in developing a “share the road” strategy for roads where no pedestrian facilities exist. This could include signage to alert drivers along roadways where walking and biking are popular. In particular, residents on Plumtree Road have expressed the need for safer walking and bicycling conditions. This road connects Route 47 and Route 116 near the southern border of town.

Sidewalks may be too expensive for this long stretch of roadway, but other traffic calming measures could be explored to improve safety.

Bicycling

Sunderland is part of two regional bikeway networks – the Franklin County Bikeway and the Connecticut River Bikeway - and is a popular destination for cyclists. Bicycle signage is included along the Franklin County Bikeway routes. Some of the bike routes in town have marked shoulders. The North Main Street project includes adding marked bike lanes to a section of that road, and bike lanes are also planned for the Route 116 sidewalk extension project. Sharrows were added to South Silver Lane and Falls Road as part of the 2021 Complete Streets projects. Sunderland does not have any off-road bicycle paths. There is support in town to improve existing bicycle routes and create new off-road shared-use paths. The 2021 Sunderland Open Space and Recreation Plan includes recommendations to improve bicycling in town for recreational cyclists, commuters, and families with children.

Park and Rides

Park and rides offer people the opportunity to carpool or combine driving and transit to reach jobs, school, or shopping and services. The Whately park and ride is located at the intersection of Routes 5/10 and 116 in Whately, roughly two miles from Sunderland Center. This park and ride has easy access to I-91, and is currently served by the PVRTA Route 46 bus to UMass, and the FRTA Route 31 bus between Greenfield and Northampton. A small park and ride lot is located in Sunderland Center on Route 47, at the corner of School Street. The lot includes ten parking spaces, and is approximately a quarter mile from the PVRTA bus stop on South Main Street. A 2014 Road Safety Audit of the Route 116 and 47 intersection in Sunderland included a recommendation to explore establishing a park and ride lot on Route 116 south of the town center, which could be served directly by the bus service to Amherst.

Transportation and Affordability

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

According to the CNT, when transportation costs are added to housing costs, all areas of Sunderland are unaffordable. According to the index, households to the north of Route 116 on average spend 54% of their income on housing and transportation combined. Households south of Route 116 and east of Route 47 spend on average 58% of their income on housing and

transportation combined, and households living on or near Route 47 south of Route 116 on average spend 56% of their income on housing and transportation.¹⁹ The results for Sunderland are skewed by the presence of so many students with low incomes. In reality, many households in Sunderland have access to frequent, free transit service and carpooling options, which can make Sunderland a more affordable place to live despite higher housing costs than some surrounding communities. However, it's important to note that lower transportation costs in Sunderland are not enough to offset the higher housing costs for many residents.

Utilities

Utilities can be a huge expense for households. Today, it is not uncommon for a household to pay \$3,000 - \$5,000 each year for heat and electricity.²⁰ Lower income populations are more likely to have high utility bills because they often live in older buildings that are less energy efficient.

A large percentage of occupied homes in Sunderland, approximately 41%, are heated with electricity. Many of these homes were originally heated with electric resistant heating systems, which are inefficient and one of the most expensive forms of heating a home. However, some homeowners in Sunderland likely have transitioned to heat pumps for heating, which are much more efficient and less costly. As an example, the average cost to heat a home in Massachusetts using electric resistant heat in 2020/2021 was \$4,491, compared to \$1,403 for a home heated with electric air source heat pumps.²¹ Another 34% of homes in Sunderland are heated with fuel oil, also an expensive form of heat, though prices were low for the 2020/2021 heating season. Roughly 9% of homes are heated with natural gas, 6% with bottled or tank gas (propane), and 5% of homes heat with wood. Natural gas is only available to a small portion of the region, and there is currently a moratorium on new service. Wood is fairly inexpensive, but it can cause air quality problems when old, inefficient wood burning appliances are used.

According to Massachusetts 2050 De-carbonization Roadmap²², on-site combustion of fossil fuels in the residential and commercial buildings sectors – primarily for space and water heating – is currently responsible for about 27% of statewide GHG emissions. In order for Massachusetts to meet its GHG reduction goals and help prevent the worst impacts of the climate crisis. For residential buildings, this means transitioning away from consuming fossil fuels, aggressively pursuing energy efficiency improvements in existing homes, and producing and storing on-site renewable energy when feasible. Sunderland's Energy Committee is active in spreading the word to residents about energy efficiency and clean energy opportunities through programs like Mass

¹⁹ "Housing and Transportation Affordability Index," Center for Neighborhood Technology. <http://htaindex.cnt.org/> June 2015.

²⁰ *Massachusetts Clean Energy and Climate Plan for 2020*, (2010)

²¹ <https://www.mass.gov/info-details/household-heating-costs>

²² <https://www.mass.gov/info-details/ma-decarbonization-roadmap>

Saves and the Massachusetts Clean Energy Center. In addition, low-income residents may be eligible for reduced electricity rates, fuel assistance, and free weatherization and appliance and heating system upgrades through Community Action Pioneer Valley's Energy Programs. Sunderland, as a designated Green Community by the state, has adopted the Stretch Energy Code, an appendix to the Building Code which requires greater energy efficiency in new home construction.

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

Sunderland is fortunate to be part of the Massachusetts Broadband Institute's MassBroadband 123 fiber telecom network. This network of fiber optic cables travels through Sunderland Center along Route 116 from Deerfield, to Bull Hill Road, as well as along Route 47 south to the Public Safety Complex. Community Anchor Institutions are directly connected to the network by fiber optic cable, and include the library, town hall, elementary school, and public safety complex.²³

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 site,²⁴ the district has an estimated 1,550 students, 180 certified personnel and a support staff of 140.

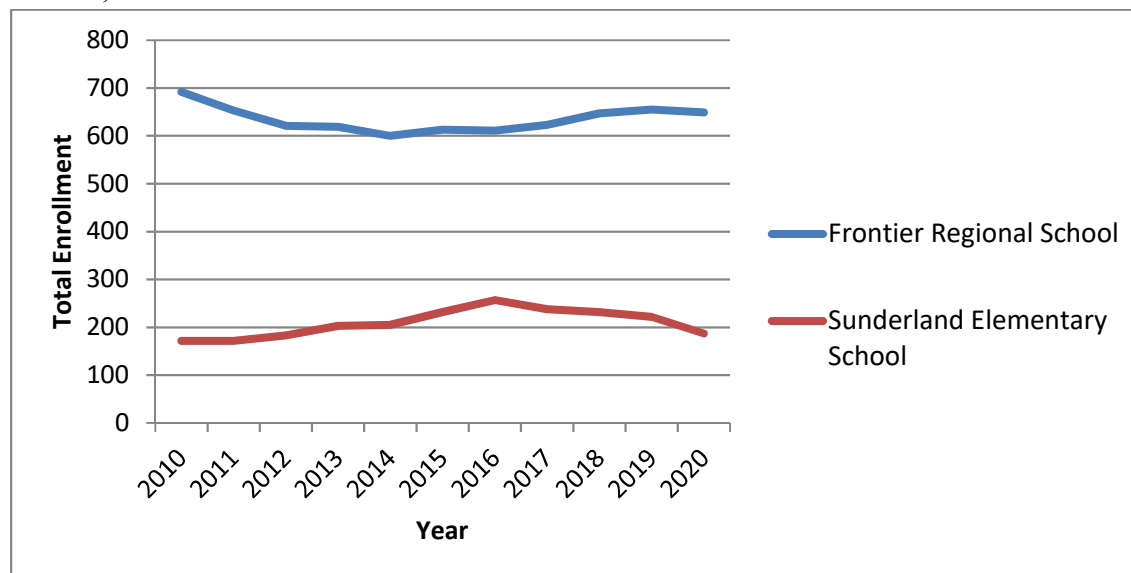
Enrollment has fluctuated at both schools in recent years, with an overall decrease at the Frontier Regional School, and an increase at the Sunderland Elementary School. The Sunderland

²³ MassBroadband Institute website, Sunderland community map, dated January 22, 2014.
<http://broadband.masstech.org/sites/mbi/files/documents/map-gallery/community-network-maps/massbroadband123-network-Sunderland.pdf>

²⁴ <http://www.frsu38.org/Content/82>

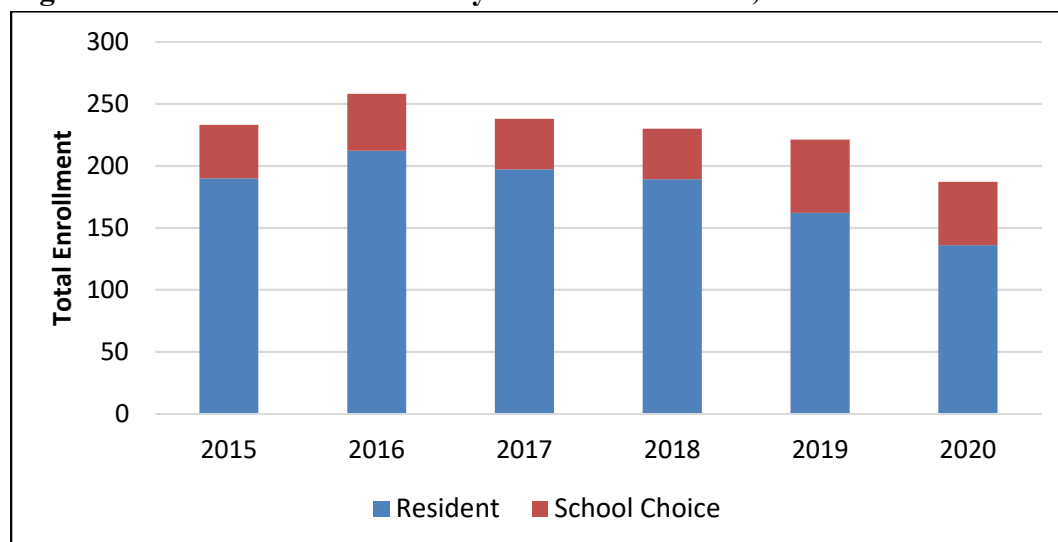
Elementary School saw its lowest enrollment in 2010 and 2011 at 172 students. Frontier Regional experienced its lowest enrollment in 20 years in 2014, with 600 students (*Figure 25*).

Figure 25: Student Enrollment at Sunderland Elementary School and Frontier Regional School, 2010 - 2020



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

The Frontier School District has been a receiver of school choice students from towns outside of the district. Currently school choice students make up approximately 27% of enrollment at the Frontier Region School, and 38% at the Sunderland Elementary School. Over the last five years at the elementary school, the number of school choice students has remained the same or increased, while the number of resident students has declined (Figure 26). This mirrors the decline in Sunderland residents age 19 and under. According to the U.S. Census, this population age group decreased by 66 from 2010 to 2019.

Figure 26: Sunderland Elementary School Enrollment, Resident and School Choice

Source: Frontier Regional School District.

The maximum capacity of the Sunderland Elementary School is 280 students, and the maximum capacity of the Frontier Regional School is 1,000 students, however according to the district Superintendent, a better number to use would be 800 students. The district monitors enrollment and population changes within its communities. In terms of capacity, the school district is currently more concerned with declining enrollments, particularly if the school choice population were to decrease, than with enrollment being too high. In the past, communities have worked to manage developments that would increase school children and local costs. However, the region may be in the current position, of needing residential growth of families with children in order to stabilize the school system.

2.4 Local Capacity for Affordable Housing Development

Municipal Staffing

Sunderland is a small town, with a Selectboard-Town Meeting form of government. The three-person Selectboard serves as the Town's Chief Executive Officer. Key town staff including the Town Administrator, Building Commissioner, Treasurer, Fire Chief, Police Chief and other police officers are appointed and hired by the Selectboard. Town residents elect the Selectboard, 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, Community Preservation Committee, Finance Committee, Zoning Board of Appeals, and Historic Commission are staffed through appointments by the Selectboard. Most Board members are either volunteers or, as is the case with the Selectboard, receive a small stipend.

Sunderland has under 30 full-time and part-time Town employees, excluding school personnel. The Town has a number of highly dedicated volunteers who perform many different functions in Town. 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 are supplemented through collaborations with regional agencies and organizations such as the Franklin Regional Council of Governments and the Franklin County Housing and Redevelopment Authority. These agencies offer technical skills related to planning and development, and help the Town access funding resources for planning and development initiatives.

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 established a Sunderland Housing Committee. The Housing Committee is currently composed of representatives of the Town Zoning Board of Appeals, Selectboard and interested residents. The Committee has been working with HRA, RDI, and other regional organizations on the behalf of the Town on affordable housing issues.

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

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

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

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.

The Town of Sunderland adopted the Community Preservation Act (CPA) in 2010, allowing funds to be raised through a 3% surcharge on property taxes and a state match for eligible activities in the categories of open space, historic preservation, outdoor recreation, and community housing. Low income residents and the first \$100,000 of residential property value are exempt from the surcharge. For the years 2012 - 2021 a total of \$ \$946,408 was raised through the local surcharge. The State matched this by 100% most years, for a total CPA revenue of \$ 1,880,799. Each year 10% of CPA revenues must go towards community housing initiatives, or be set aside to use in the future for an eligible project. So far, Sunderland has allocated over \$400,000 of CPA funds for housing, representing 22% of total CPA revenue. These expenditures included feasibility and market studies, purchase of the 120 North Main Street site, additional funds to support the development of affordable senior housing at 120 North Main Street, and funds to establish an emergency rental assistance program for Sunderland renters during COVID-19.

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. The University completed a new dormitory on campus, adding 1,000 beds. In the last ten years, however, enrollment at UMass Amherst grew by 13%, to 31,642 students, an increase of over 3,500 students.²⁵ 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.

²⁵ University of Massachusetts, Amherst: <https://www.umass.edu/uair/students/enrollment>. Accessed August 9, 2021.

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 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.

While students have housing needs and there is demand for more off-campus student housing, the presence of a large number of students living in Sunderland impacts the affordability and housing needs in town for the non-student population. Students generally have low incomes, but also receive assistance to pay for housing, and pay on a per-bedroom basis, rather than for a whole housing unit. This high demand and ability of students to pay has caused rents in Sunderland to be higher than what many typical non-student households can afford. As seen in Section 1, many renter householders over the age of 25 are cost-burdened by housing in Sunderland.

Limited Developer Capacity to Create 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. 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. Pioneer Valley Habitat for Humanity has also developed a number of homes in Franklin County in the last 20 years, though no homes have been built in Sunderland.

Past Efforts

The Town is open to working collaboratively with private developers who propose affordable housing projects in Sunderland and encourages developers to create housing that will address housing needs in the community. The Town has worked with HRA, RDI, and the Massachusetts Housing Partnership (MHP) to investigate affordable housing options and funding sources and to tap into their skill and expertise on these topics. For example, in 2012 the Town requested technical assistance from MHP to investigate the feasibility of converting one of the apartment complexes into long term affordable housing. The study found that while there may be some options for creating affordable housing out of the existing apartment developments, there are complex regulatory and financial requirements that come with this approach. In addition, the

apartment complexes are over 40 years old and would need significant rehabilitation and investment. The overall conclusion is that this strategy would be too complex and costly for the Town to undertake.

Recent Housing Developments

Sanderson Place

More recently, in 2014 the Town purchased the property at 120 North Main Street for the purpose of creating affordable housing on the site. Shortly after the purchase, the Selectboard appointed a committee made up of town residents to include property abutters, who were charged to review the property and utilize experts to devise a plan for the site that addresses the Town's housing needs. The Town worked with the Franklin County Regional Housing and Redevelopment Authority to develop a preliminary site feasibility and housing market analysis for the site. The results of the analysis indicate that the site would be best used for senior rental housing that is affordable for households earning no more than 60% of the Area Median Income (AMI). The Town also engaged LDS Consulting and the Berkshire Design Group to develop conceptual designs and a development pro forma. The Franklin Regional Council of Governments assisted the 120 North Main Street Committee with developing a Request for Proposals (RFP) and conducted the procurement process for the Town.

In 2017, the Town accepted Rural Development, Inc.'s (RDI) proposal for the site. RDI partnered with Valley Community Development Corporation on the project. As of the writing of this plan, construction is underway on 33 affordable apartments for seniors age 62 and over as well as people of any age with a disability. The historic single family home on the property is being restored and converted to 3 apartments, while an additional 30 apartments will be housed within a new barn-like structure to the rear of the property. Affordability for the apartments will be set at the following levels: 17 units at 60% AMI, 4 units at 50% AMI, and 12 units at 30% AMI. Residents are expected to begin moving in towards the end of 2022. The property will be managed by the Franklin County Regional Housing and Redevelopment Authority.



Architectural rendering of Sanderson Place at 120 North Main Street.

North 116 Flats

In 2006, the Sunderland Zoning Board of Appeals (ZBA) received an application for a Comprehensive Permit project for 56.5 acres of land off of Route 116 and Plumtree Road. The application was for 150 rental units in five buildings. The project, then known as Sugarbush Meadows, proposed that 25% of the units would be affordable and eligible for inclusion on the State's Subsidized Housing Inventory (SHI).

In January 2008, the ZBA denied the application. The ZBA asserted that the Town already had a large amount of affordable rental units, even though these units do not count on the SHI because they lack long-term affordability restrictions and are not subsidized. The ZBA also cited safety concerns related to the height of the buildings and the inability of the Town's fire trucks to reach the top floor. The increase in residents resulting from the development would also place a financial strain on the Town, according to the ZBA, with a potential of over 50 new school children and the need for additional police officers and fire fighters.

The developer appealed the decision to the Housing Appeals Committee (HAC), which, in June 2010, overturned the ZBA's decision and authorized the issuance of a Comprehensive Permit subject to certain conditions. The ZBA appealed to the Superior Court, which upheld the HAC's decision, and then to the Supreme Judicial Court, which upheld the decision of the Superior Court. In 2015, the developers submitted changes to the original proposed project to the ZBA, resulting in additional public hearings and a decision by the Zoning Board of Appeals in May 2015 to issue a Modified Comprehensive Permit for the project subject to a number of conditions, including final approval for the project from MassHousing, and a more detailed engineering review. In 2018 the project changed ownership, which included changing the name of the project to North 116 Flats. The ZBA approved the final designs for the project in December 2018, and construction was completed in 2020.

All 150 units are included on the Subsidized Housing Inventory. Along with the 33 units at Sanderson Place, Sunderland now has an SHI of 183 units, or 10.7% of year round housing in town. Although Sunderland has reached the 10% affordable housing goal established by Chapter 40b, it's important that the Town continue to proactively plan for and implement affordable housing initiatives to meet the needs of the community and region.

3. AFFORDABLE HOUSING GOALS AND STRATEGIES

3.1 Housing Goals

Overreaching Housing Goals

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

- To increase the amount of affordable housing in Sunderland in a way that maintains the community character and that does not strain the town's municipal infrastructure and financial resources.
- To balance residential development with the protection of the town's natural, scenic, and historic resources.
- To engage Sunderland residents early in affordable housing efforts in order to get input and gain consensus.

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

A community will be certified in compliance with a State-approved housing plan if, during a single calendar year, it has increased its number of low- and moderate-income year round housing units, as counted on the Subsidized Housing Inventory (SHI), in an amount equal to or greater than its housing production goal. A community has control over comprehensive permit applications, also known as 40B developments, during the certification period.²⁶

Sunderland's housing production goal is 9 units for a one-year certification, and 17 units for a two-year certification. Sunderland will strive to meet these goals through the strategies outlined in this Housing Plan.

3.2 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: first-time homebuyers;

²⁶ More information on certification and Chapter 40B is located in the Introduction.

Sunderland's workforce; low and moderate-income families; residents with disabilities; and senior residents.

Sunderland has a diverse housing supply. As noted previously, Sunderland has a high percentage of rental housing (60%). This percentage is the highest of any Franklin County town. Much of Sunderland's rental housing is contained within five large apartment complexes in the central and southern part of town. Together these complexes have over 800 housing units, equal to almost half of the town's total housing supply. Largely because of these apartment complexes, Sunderland has a lower than average percentage (39%) of single-family homes, and a higher than average percentage (47%) 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.

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 and Village Center zoning districts 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.

Table 24 identifies each zoning district in town and the housing types and characteristics desired for each area.

Table 24: Preferred Housing Types and Development Characteristics for Housing Target Areas in Sunderland

Zoning District	Housing Types Desired	Preferred Development Characteristics	Housing Target Area?
Village Center	single-family; 2-family; small scale multi-family; accessory apartment	consistent with historic character; mixed use with commercial; infill; Planned Unit Development	Yes
Village Residential	single-family; 2-family; small scale multi-family; accessory apartment	consistent with rural character; infill; Flexible Development	Yes
Commercial I	2-family; small scale multi-family	Planned Unit Development; mixed use with commercial; housing above commercial	Yes
Rural Residential	Single-family; 2- family; accessory apartment	consistent with rural character; Flexible Development; Transfer of Development Rights	No
Commercial II	None	Not Applicable	No

3.3 Enabling Strategies to Support Affordable Housing Development

Sunderland has made much progress towards implementing strategies identified in the 2007 and 2016 Sunderland Housing Plans, including creating a housing committee, adopting the Community Preservation Act, enacting zoning changes, working with the Franklin County Regional Housing and Redevelopment Authority to establish a housing rehabilitation program and an emergency rental assistance program in town, and purchasing, and then disposing of, property for the purpose of affordable housing at 120 North Main Street. The following strategies build upon this momentum and are an integral part of Sunderland’s Housing Plan. These strategies help provide a general framework for establishing more affordable housing and addressing other community housing needs.

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 125-4E). Such conversions are allowed in the Village Center, 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 could be allowed in owner-occupied single-family homes by right, and within accessory structures, such as a detached garage, by Special Permit in the same zoning districts. However, unlike conversions of existing structures, the accessory units 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 seniors, while also providing a source of revenue for homeowners. Accessory apartments can also offer a good way to create new housing units within current housing structures, limiting the visual impact to the neighborhood.

The Planning Board proposed an accessory dwelling unit bylaw at Annual Town Meeting in 2019 that was voted down. Since then, the State Zoning Act has been amended to allow for a simple majority vote to adopt accessory dwelling unit zoning. Sunderland may want to reconsider accessory dwelling units and initiate public discussions to draft a bylaw that can address concerns while allowing this housing option in town.

Revise the Zoning Bylaw to Allow Two-Family Homes By-Right

Currently only single-family homes are allowed by-right within the zoning bylaws, unless a development is proposed as a Flexible Development, in which case two-family homes may be approved through Site Plan Review. While Sunderland has a large percentage of multi-family housing in structures containing more than five units, it has a much smaller percentage of two-family homes (4%). Two-family homes can be similar in size and style to a single family home, and provide an affordable option for first-time homebuyers or seniors, who can occupy one unit and rent out the second unit as a source of income.

Revise the Zoning Bylaw to Allow More than Four Units in a Structure in the Commercial I and Village Center Zoning Districts

Currently, multifamily housing in Sunderland is limited to not more than four dwelling units in a structure. Increasing the number of units allowed in a structure within the Commercial I and Village Center zoning districts would increase the housing stock and provide affordable options for a range of households, including those with identified housing needs such as seniors and residents with disabilities. For example, an assisted living facility would likely need to include more than four units within a structure to be financially viable, however that is not currently possible under the existing regulations. Requiring a special permit with site plan review for these multifamily structures can help ensure that they blend in with the surrounding neighborhood.

In 2019, Annual Town Meeting approved changes to the Planned Unit Development (PUD) Overlay district, which encompasses the VC and C-1 zoning districts, to allow for multi-family development within a PUD with up to 8 units in a structure if at least 25% of the units are restricted as affordable. A similar provision could be made for multi-family developments in the

VC and C-1 districts that are not part of a PUD, providing more options for this size of development.

Continue to Work with the Franklin County Regional Housing and Redevelopment Authority (HRA) to Obtain Funding for Housing Rehabilitation Projects

The Franklin County Housing and Redevelopment Authority (HRA) coordinates and administers a housing rehabilitation loan program for Sunderland and other 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. Ten homeowners in Sunderland have used the program since 2000. One homeowner is currently on the waiting list. There are no funds in place at the writing of this plan for housing rehabilitation projects in Sunderland.

Consider Establishing an Affordable Housing Trust

The Municipal Affordable Housing Trust Fund Law (MGL c.44 s.55C), passed in 2005, simplifies the process of establishing a trust fund, and sets guidelines on what local housing trusts can do, who can serve on the board, and what powers a community can grant to the board. Trusts can act as a funding entity, providing grants and loans to subsidize affordable housing development or for housing programs such as first-time homebuyer and home rehabilitation. Trusts can also be more directly involved in affordable housing development through property acquisition, development and conveyance. Sunderland would be able to determine the role and powers of the trust.

Trusts can be funded through CPA and other funds, and may be given the authority to use the funds in the trust for local affordable housing initiatives without having to get approval through Town Meeting. This allows the trust to act more quickly on opportunities. Additionally, Sunderland could revise its zoning bylaw to allow developers who are required to produce affordable units to pay into the housing trust fund as an option in lieu of producing affordable units.

Affordable housing trusts must be adopted by a majority vote at Town Meeting. The Massachusetts Housing Partnership provides a guide for communities on how to establish a municipal affordable housing trust. The guide can be found at

http://www.mhp.net/community_initiatives/resources.php?page_function=list&resource_category_id=74

Collaborate with the South County Senior Center to Provide Information to Seniors on Housing Programs

The Housing Committee could work with the South County Senior Center on providing senior residents with information on housing programs that may help seniors remain in their home, and provide assistance with accessing these programs. Examples of programs that seniors may qualify for are the Home Modification Loan Program, USDA Rural Development Very Low-Income Housing Repair program, the Housing Rehabilitation Loan Program through the Franklin County Regional Housing and Redevelopment Authority, and reverse mortgage products that can help seniors on fixed incomes remain in their homes.

3.4 Strategies Specifically to Increase the Subsidized Affordable Housing Supply

These strategies focus explicitly on increasing Sunderland's subsidized affordable housing supply and maintaining the town's percentage of year-round housing units on DHCD's Subsidized Affordable Housing Inventory at or above the State goal of 10%. According to the 2021 survey, respondents felt that deed-restricted affordable apartments are the type of housing most needed in Sunderland over any other type of housing.

Consider Adopting a Chapter 40R Smart Growth and/or Starter Home Overlay District

The Town may want to consider adopting a Chapter 40R Smart Growth Overlay District in the Village Center, Village Residential, or Commercial I districts to encourage mixed income housing while also benefiting from State incentive payments. A Ch. 40R district must allow housing by-right with limited plan review similar to site plan review. Allowable densities must be at least 8 units per acre for single family homes, 12 units per acre for 2-3 family homes, or 20 units per acre for buildings with 4 or more units. Not all uses or densities are required – for example, a district could allow only 2-3 family homes by-right at the required density. An alternative option is the Starter Home provision, which allows densities for single family homes at 4 units per acre, and allows for affordability restrictions up to 100% AMI (as opposed to 80% AMI). However, Sunderland already allows for this level of density through the Flexible Development option, so a Start Home district may not be applicable.

Projects with 13 or more units are required to provide at least 20% affordable units, and the district as a whole must have at least 20% affordable units. In return for passing this zoning, the

State will pay the town an incentive payment, based on the number of new units that could potentially be built in the district by-right, compared to the underlying zoning. In addition, as units are built within the district, the Town will receive \$3,000 per unit from the State.

Chapter 40R overlay districts may be applied to specific parcels (which otherwise would be considered spot zoning). One consideration is adopting 40R overlay zoning districts for the older apartment complexes, which are aging and may need to be redeveloped or undergo significant rehabilitation or replacement in the future. Excluding the 38 affordable units at North 116 Flats, none of the units in the large apartment complexes are deed-restricted as affordable. Under current zoning, these apartments are pre-existing, non-conforming uses. By rezoning the sites as 40R districts, the Town could guide future redevelopment of these properties, maintaining density but requiring that any redevelopment meet desired design guidelines and include deed-restricted affordable units.

If the Town is interested, Sunderland should contact DHCD for a site visit and pre-application meeting to explore this possibility further.

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 Center, 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.

Work with the Franklin County Regional Housing and Redevelopment Authority (HRA), its partner Rural Development Inc. (RDI), and Pioneer Valley Habitat for Humanity, to promote the Development of New Affordable Single-Family Homes in Sunderland

RDI in the past developed affordable single-family homes for low and moderate-income families in the Franklin County region, generally building 10 to 12 new houses each year. However, in recent years there has been no State or Federal funding available for affordable homeownership projects. With the influx of ARPA funding to the State, it's possible that affordable homeownership development may be funded again, but currently the only program that is available is limited to Gateway Cities. RDI focuses on constructing homes in locations that have been identified by individual towns as suitable and available for development. Pioneer Valley Habitat for Humanity (PVHH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Each year the PVHH Board of Directors decides on the building schedule for the upcoming year. This decision is based upon land availability, access to volunteer builders, and the fundraising capacity that can support it.

The Town, through the Housing Committee, needs first to identify potential sites for new affordable single-family homes and then bring those possibilities to HRA/RDI and PVHH for consideration. Potential Town-owned and privately-owned sites for affordable housing development are identified in Section 3.5, below. The Town will work with HRA/RDI or PVHH to ensure that any new affordable homes that are created are eligible for inclusion on the DHCD Subsidized Housing Inventory.

Establish First-Time Homebuyer Assistance Programs

There are several types of programs that communities have established to help first-time homebuyers purchase a home. A buy-down program provides a subsidy for qualified buyers to fill the gap between a market rate price and an affordable price when buying a home. A deed restriction preserves the long term affordability of the home by limiting the future sale price. CPA funds can be used to fund the subsidy, and units can be eligible for the Subsidized Housing Inventory if proper fair marketing procedures are followed and buyers meet income eligibility guidelines. The Town of Leverett established a buy-down program using CPA and Leverett Housing Trust funds. The program is administered by the Franklin County Regional Housing and Redevelopment Authority.²⁷ A buy-down program would support first-time homeownership

²⁷ <https://ferhra.org/leverett-affordable-housing-programs/>.

options in Sunderland, and would create affordable homes out of the existing housing stock. Communities also have used CPA funds for down-payment assistance grants for income-eligible homebuyers.

An alternative model is for communities to proactively purchase homes on the market, often those in need of rehab, make the necessary health and safety improvements, and then resell them at an affordable price to an income eligible homebuyer with a deed restriction to maintain affordability over time. This model is much harder for a small town like Sunderland to undertake, however.

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.

Explore new housing opportunities on Town-owned land or privately-owned property in or near the village center.

The Town will continue to explore new opportunities for affordable housing development on Town-owned land or privately-owned sites in or near the village center. The following section lists potential sites for affordable housing as of the writing of this plan.

3.5 Identification of Sites for Affordable Housing Development

The following sites were identified during the development of this plan and are potential locations that could be developed for affordable housing or a mix of affordable and market rate units, and are shown on the Potential Affordable Housing Locations for Sunderland map. For sites under private ownership, the choice is solely up to the property owner; however the Town can conduct outreach to owners and provide them with information on resources available for developing affordable housing.

Town-Owned Sites

The following Town-owned sites have been studied by the Housing Committee and were found to be potentially feasible for affordable housing development.

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

Site Address	Map-Lot	Acreage	Potential Use
Bull Hill Road	8-43, 8-47	14.4	Possible land swap for parcel closer to village center.

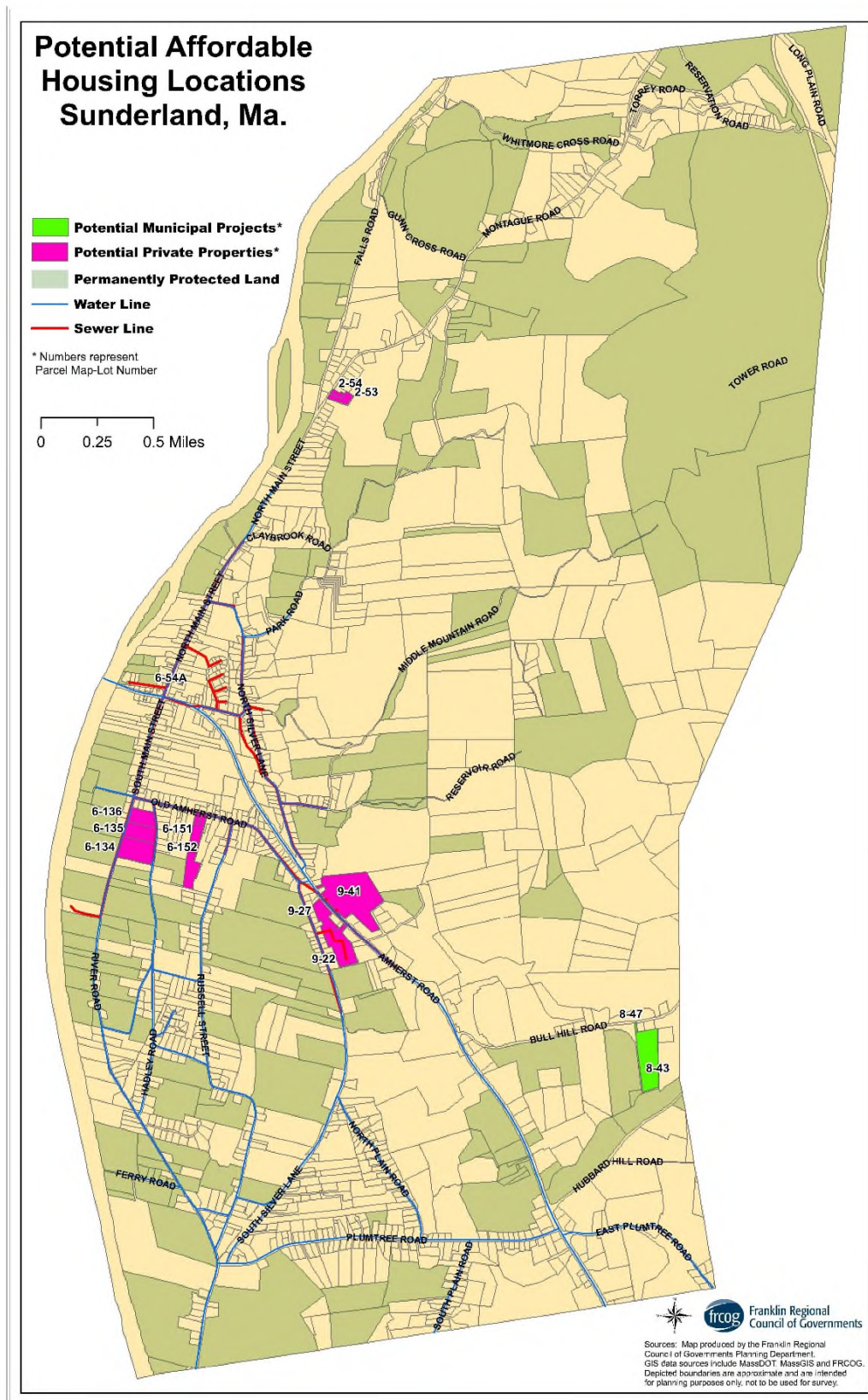
Privately Owned Sites

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

Table 26: Privately-Owned Sites for Potential Affordable Housing Development

Site Address	Map-Lot	Acreage	Notes / Potential Use
North Main Street	2-53; 2-54	3.0	Owned by Franklin County Regional Housing & Redevelopment Authority. Potential land swap.
61 Old Amherst Road	6-151	0.7	For sale; former Cozy Corner Nursing Home; under same ownership as 67 Old Amherst Road.
67 Old Amherst Road	6-152	9.3	Single family home plus land for sale; under same ownership as 61 Old Amherst Road.
116 North Main Street	6-54A	0.3	Dimo's Restaurant for sale. Potential affordable small-scale housing.
Hadley Road	6-136	4.8	Vacant parcel, owned by Sugarloaf Estates. Potential 40R District – single family sub-district

30 River Road	6-135	5.9	Sugarloaf Estates. Potential 40R District.
50 River Road	6-134	9.1	Sugarloaf Estates. Potential 40R District.
248 Amherst Road	9-41	28.9	Cliffside Apartments. Potential 40R District.
253 Amherst Road	9-27	5.0	Lantern Court apartments. Potential 40R District.
279 Amherst Road	9-22	9.6	The Social apartments. Potential 40R District.

Figure 27: Potential Affordable Housing Locations for Sunderland

3.6 Strategies to Promote Further Regional Collaborations

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

Take Advantage of Regional Workshops and Trainings

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

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

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

Collaborate with Neighboring Towns on Affordable Housing Initiatives

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

Participate in a Franklin County Affordable Housing Task Force

The 2014 Franklin County Regional Housing Study recommends the creation of a Franklin County Affordable Housing Task Force to increase the stock of affordable housing throughout the region. The Town of Sunderland should be an active participant in the Task Force if created.

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

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

Establish a Relationship with the Town/Gown Steering Committee and/or the Housing and Sheltering Committee in Amherst

The Town of Sunderland has little control over the housing needs of students and the resulting impacts to housing in town. In 2013, UMass Amherst and the Town of Amherst established a Town/Gown Committee to address housing and economic development issues. A final plan was presented in 2014, which called for an ongoing relationship between the Town of Amherst and the University to forward shared housing and economic development goals. While this Committee appears to be inactive, Sunderland could reach out to members to find out how Sunderland could have a voice in future collaborations.

The Town of Amherst also has an Affordable Housing Trust that works on addressing housing needs in town. Sunderland could reach out to the Trust to discuss possible regional collaborations to address housing needs across town borders.

3.7 Strategies to Mitigate Development Constraints in Housing Target Areas

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. This section addresses specific ways the Town can accommodate new affordable housing within the identified Housing Target Areas.

High Utility Costs

Support energy-efficient new construction. Sunderland, as a Green Community, already has adopted the Stretch Energy Code, which requires new residential construction to be more energy efficient than what the base energy building code requires. The Town could further support energy efficiency in new construction by offering incentives through zoning, such as a density bonus, when new housing units will meet Energy Star or LEED certification. The Town currently incentivizes Energy Star homes in the Flexible Development option with a density bonus.

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

Encourage weatherization and energy efficiency improvements in existing homes. Provide information to homeowners and homebuyers about programs and opportunities for weatherizing and making energy efficiency improvements, including Mass Save and the housing rehabilitation loan program administered by the Franklin County Regional Housing and Redevelopment Authority.

Encourage clean energy systems in new and existing homes. Provide residents and businesses with information on rebates, incentives, and financing options for clean energy systems, including heat pumps, solar hot water, and solar PV. In particular new affordable housing units constructed in Sunderland should incorporate clean energy whenever feasible, to reduce the long term utility costs for residents. The Town could also consider organizing a Solarize / Heat Smart campaign. Massachusetts Clean Energy Center (MassCEC) previously provided funding to communities for these campaigns, which seek to increase the adoption of small-scale solar

electricity, heat pumps, and other clean energy systems, in participating communities through a competitive tiered pricing structure that increases the savings for everyone as more home and business owners sign contracts for clean energy at their properties. Considering Sunderland's high percentage of homes with electric-resistant heat, such a program could bring significant savings to homeowners who participate.²⁸

Transportation and Livability

The Town has accomplished a number of goals from the 2014 Sunderland Transportation and Circulation Chapter and the 2017 Complete Streets Prioritization Plan. Two major goals the Town continues to work on are to improve walking and bicycling conditions in town, and to transform the area within the Village Center and Commercial I zoning districts in the center of town into a pedestrian-oriented village atmosphere. This includes addressing safety issues at the intersection of Routes 116 and 47, and creating safer walking and bicycling connections between key destinations, such as a walking and bicycling connection from Route 116 to the elementary school. These improvements will make it possible for residents to choose to walk or bike more often, which helps save money on gas and car maintenance, increases physical activity, and promotes social interaction and overall community health.

Access to public transit helps make Sunderland more affordable for residents. Sunderland currently includes a link on the Town website to the PVTa website, where schedules and maps can be found. The Town should include a link to FRTA's website as well, now that FRTA buses serve Sunderland. Transit funding is linked to ridership, and the higher the ridership on a route, the more funding it may receive in the future, ensuring continued and improved service.

3.8 Housing Strategies – Priorities and Summary Table

This section provides a summary of the housing strategies which are outlined in more detail in the following sections. Priority strategies – those which the Housing Committee and other Town boards and committees will strive to work on over the next five years – are also identified.

²⁸ MassCEC maintains an online toolkit to assist communities with organizing a campaign: <https://www.masscec.com/solarize-heatsmart-toolkit>

Housing Strategy Priorities

The Housing Committee has identified the following strategies as priorities to work on over the next five years. These strategies are also shown in Table 25, below, with a check-mark in the “High Priority” column.

- **Continue to work with the Franklin Regional Housing and Redevelopment Authority (HRA) to obtain funding for housing rehabilitation projects**
- **Consider establishing an Affordable Housing Trust**
- **Explore new housing opportunities on Town-owned land or privately-owned property in or near the village center. (See Section 3.5 for a list of potential sites)**
- **Collaborate with Neighboring Towns on Affordable Housing Initiatives**

Housing Strategy Summary Table

The following table lists the strategies presented in the following sections, and identifies the groups in town responsible for implementing them. The table also identifies high priority strategies that the Housing Committee and other groups will strive to accomplish within the next five years.

Table 25: Sunderland Housing Strategies

STRATEGY	RESPONSIBLE GROUPS	HIGH PRIORITY
Enabling Strategies to Support Affordable Housing Development		
Revise Sunderland's Zoning Bylaws to Explicitly Allow Accessory Apartments	Planning Board	
Revise the Zoning Bylaw to Allow Two-Family Homes By-Right	Planning Board	
Revise the Zoning Bylaw to Allow More than Four Units in a Structure in the Commercial I and Village Center Zoning Districts	Planning Board	
Continue to Work with the Franklin County Regional Housing and Redevelopment Authority (HRA) to Obtain Funding for Housing Rehabilitation Projects	Select Board, Housing Committee	✓
Consider Establishing a Municipal Affordable Housing Trust	Select Board, Housing Committee, CPC	✓
Collaborate with the South County Senior Center to Provide Information to Seniors on Housing Programs	Housing Committee, South County Senior Center	
Strategies Specifically to Increase the Subsidized Affordable Housing Supply		
Consider Adopting a Chapter 40R Smart Growth District in the Village Center, Village Residential, and/or Commercial I Districts; in particular, study this option for the older apartment complex properties.	Planning Board	
Revise the Zoning Bylaws to Offer Density Bonuses for Dwellings which Include Deed-Restricted Affordable Housing Units	Planning Board	
Work with the Franklin County Regional Housing and Redevelopment Authority (HRA), its partner Rural Development Inc. (RDI), and Pioneer Valley Habitat for Humanity, to promote the Development of New Affordable Single-Family Homes in Sunderland	Housing Committee, Select Board	
Establish Homeownership Assistance Programs	Housing Committee, Select Board, CPC	
Work with Private Developers who propose Comprehensive Permit Housing Projects	ZBA, Select Board, Housing Committee	
Explore new housing opportunities on Town-owned land or privately-owned property in or near the village center and along Route 116, including parcels listed in Tables 25 and 26.	Housing Committee, Select Board, CPC	✓

Strategies to Promote Further Regional Collaborations		
Take Advantage of Regional Workshops and Trainings	Housing Committee, CPC, Select Board	
Continue to Utilize the Resources of the Franklin Regional Council of Governments (FRCOG) and the Franklin County Regional Housing and Redevelopment Authority (HRA)	Housing Committee, Planning Board, Select Board	
Collaborate with Neighboring Towns on Affordable Housing Initiatives	Housing Committee, Select Board, CPC	✓
Participate in a Franklin County Affordable Housing Task Force	Housing Committee, Select Board	
Advocate for the State to Better Recognize the Housing Needs of Rural Communities and to Facilitate Regional Housing Collaborations in State Housing Programs	Housing Committee, Select Board	
Establish a Relationship with the Town/Gown Steering Committee and/or the Affordable Housing Trust in Amherst	Select Board, Housing Committee	
Strategies to Mitigate Development Constraints in Housing Target Areas		
Support energy-efficient new construction	Planning Board, Housing Committee, Energy Committee	
Encourage new homes to be oriented to take advantage of passive heating and cooling and natural light	Planning Board, Housing Committee, Energy Committee	
Encourage weatherization and energy efficiency improvements in existing homes	Housing Committee, Energy Committee	
Encourage clean energy systems in new and existing homes	Planning Board, Housing Committee, Energy Committee	

Work to implement pedestrian and bicycle improvements in the village center as identified in the 2014 Sunderland Transportation and Circulation Chapter and 2017 Complete Streets Prioritization Plan.	Highway Department, Select Board, Pathways Committee	
Publicize the FRTA route to Sunderland	Select Board, Energy Committee	

4. POTENTIAL FUNDING SOURCES AND AVAILABLE RESOURCES FOR AFFORDABLE HOUSING

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

4.1 Potential Funding Sources and Programs for Affordable Housing Development

Community Development Block Grant (CDBG) Program

The CDBG program provides assistance for housing, community, and economic development projects that assist low and moderate-income residents in eligible communities. Municipalities with populations under 50,000 must apply to the competitive state program. Within the CDBG Program is the Economic Development Fund. The purpose of this Fund is to provide financing for projects that create and/or retain jobs, improve the tax base, or otherwise enhance the quality of life in the community. For example, public infrastructure or rehabilitation costs funding can support the re-use of a downtown commercial or mixed commercial/residential building. The Franklin County Regional Housing & Redevelopment Authority (HRA) has a community development program that works with municipalities interested in pursuing CDBG program grants. HRA administers deferred payment housing rehabilitation loans, funded through the CDBG program, on behalf of Sunderland and many other Franklin County towns. These loans provide an affordable means for homeowners to bring their homes into compliance with building codes, perform needed repairs including accessibility modifications, and weatherize their homes. These loans are also available for investor-owned rental properties and owner-occupied buildings with rental units.

Community Preservation Act

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

As mentioned, the Town of Sunderland adopted the Community Preservation Act (CPA) in 2010, allowing funds to be raised through a 3% surcharge on property taxes and a state match for eligible activities in the categories of open space, historic preservation, outdoor recreation, and community housing. Low income residents and the first \$100,000 of residential property value are exempt from the surcharge. For the years 2012 - 2021 a total of \$ \$946,408 was raised through the local surcharge. The State matched this by 100% most years, for a total CPA revenue of \$ 1,880,799. Each year 10% of CPA revenues must go towards community housing initiatives, or be set aside to use in the future for an eligible project. So far, Sunderland has allocated over \$400,000 of CPA funds for housing, representing 22% of total CPA revenue. These expenditures included feasibility and market studies, purchase of the 120 North Main Street site, additional funds to support the development of affordable senior housing at 120 North Main Street, and funds to establish an emergency rental assistance program for Sunderland renters during COVID-19.

Community Scale Housing Initiative (CSHI)

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

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

The Massachusetts Affordable Housing Trust Fund (AHTF)

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

CEDAC Seed Funding and Technical Assistance

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

CEDAC also offers the state-funded Home Modification Loan Program, which provides loans to make access and safety modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. Such modifications allow people to remain in their homes and live more independently in their communities. Any homeowner who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan.²⁹

USDA Rural Development

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

²⁹ See <http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/> for more information.

MassWorks Infrastructure Program

The MassWorks Infrastructure Program coordinates the administration of six infrastructure programs: Public Works Economic Development (PWED), Community Development Action Grant (CDAG), Growth District Initiative (GDI) Grants, Massachusetts Opportunity Relocation and Expansion (MORE) Grants, Small Town Rural Assistance Program (STRAP), and Transit Oriented Development (TOD) Grants. These programs fund a range of publicly owned infrastructure projects. The CDAG Program provides funding to local governments for projects that “build local economies, eliminate blight, create jobs and produce workforce and affordable housing that would not occur by private enterprise alone.” The Program requires that projects do not benefit any single individual or business, and that the project must be publicly owned/managed for a minimum of 30 years.

MassHousing

MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that sells bonds to fund its programs, and has provided more than \$17 billion in financing for homebuyers and homeowners and developers of affordable housing.

Federal Low-Income Housing Tax Credit (LIHTC)

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

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

Chapter 40R Smart Growth Overlay Districts and Chapter 40S

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

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

4.2 Available Resources for Affordable Housing Development

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

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

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

HRA works closely with Rural Development Inc. (RDI), an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families and people with special needs. Since its creation in 1991, RDI has developed 8 housing projects totaling 121 units, with another 33 under construction in Sunderland. The resources that RDI uses for its projects come from a variety of sources, including Federal and State Low Income Housing Tax Credits, CEDAC, the Massachusetts Affordable Housing Trust Fund, the Massachusetts Department of Community Development (DHCD) HOME Program, U.S. Department of Agriculture Rural Development Program, and more.

Pioneer Valley Habitat for Humanity

Pioneer Valley Habitat for Humanity (PVHH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Since its inception, Pioneer Valley Habitat has provided permanent housing for 35 families, including single family and duplex homes in nearby Montague and Greenfield. Each year the PVHH Board of Directors decides on the building schedule for the upcoming year. This decision is based upon land availability, access to volunteer builders, and the fundraising capacity that can support it.

Massachusetts Housing Partnership

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

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

Citizen's Housing and Planning Association (CHAPA)

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

Massachusetts Affordable Housing Toolbox

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

- Creating a Housing Needs Assessment
- Building Local Support for Affordable Housing
- Effective Zoning and Land Use Strategies
- Preserving or Creating Affordability in Existing Properties
- Finance Basics and Funding Strategies
- Basics of Homeownership³⁰

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

Local Initiative Program

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

Local Action Units must result from city or town action or approval and typically involve new construction, building conversion, adaptive re-use or substantial rehabilitation. The following

³⁰ <https://www.housingtoolbox.org/>

types of actions will generally be sufficient to satisfy the Local Action requirement provided that the municipal actions or approvals are conditioned, as a matter of record, upon the provision of low- or moderate-income housing:

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

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

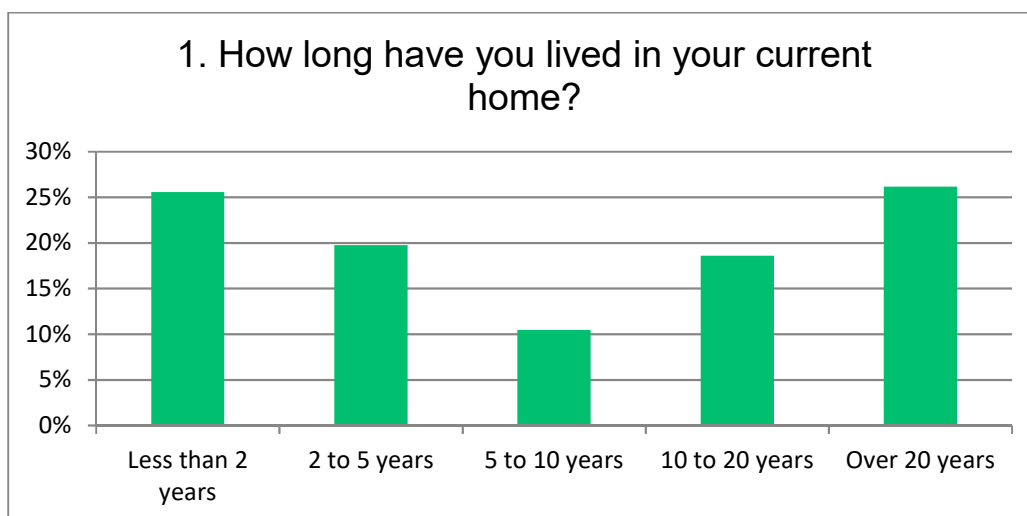
Massachusetts Department of Housing and Community Development (DHCD)

In addition to the Local Initiative Program, DHCD provides technical assistance to communities, and administers a number of funding programs for the development and maintenance of affordable housing, including Community Development Block Grants and the Affordable Housing Trust Fund. Programs are available for rental and homeownership housing units, and for municipal as well as non-profit and private developers.³¹

³¹ See DHCD's website for more information: <http://www.mass.gov/hed/economic/eohed/dhcd/>.

APPENDIX A: SURVEY AND RESULTS

2021 Sunderland Housing Survey Results (177 Total Responses)

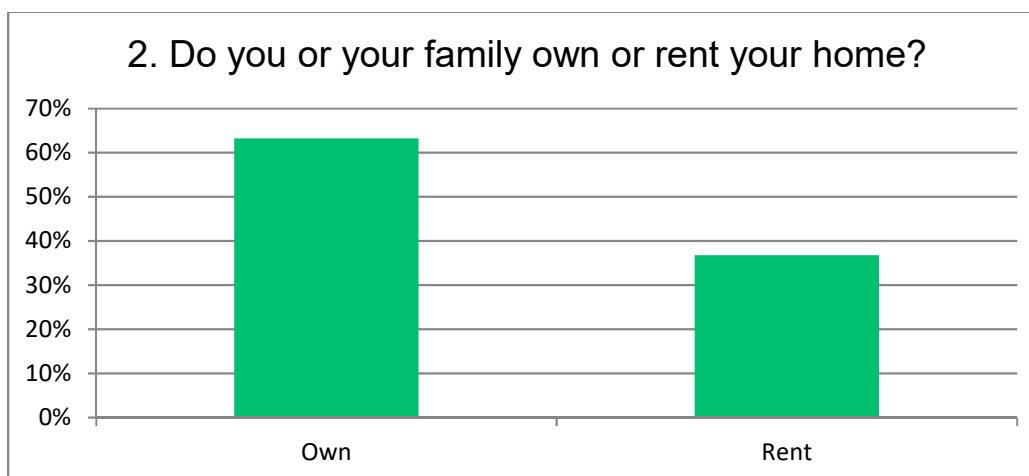


Answered: 173

Skipped: 4

Other:

- Over 40 years
- cliffside 4 years current apartment 3 months
- on and off for 25 years



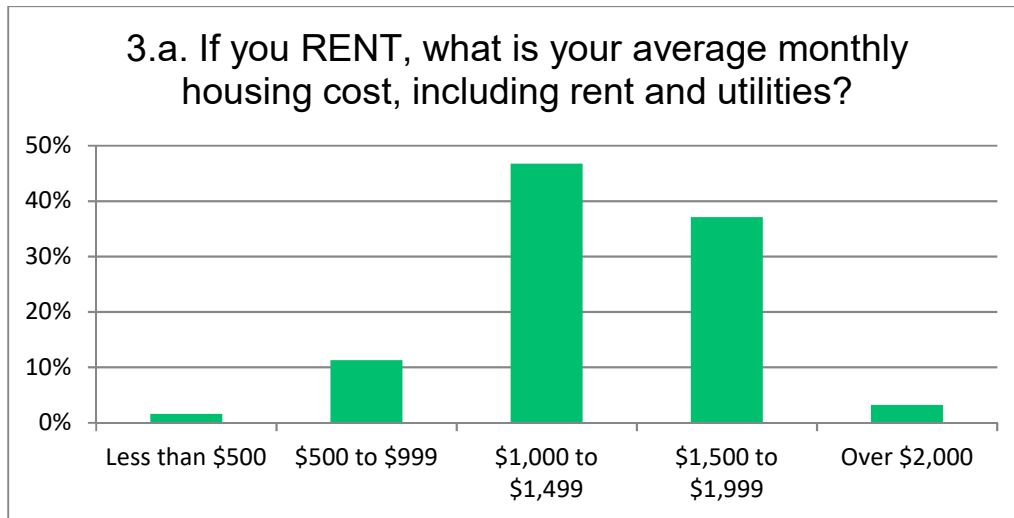
Answered: 174

Skipped: 3

Other:

- Apartment complex

- Cliffside
- Mortgage

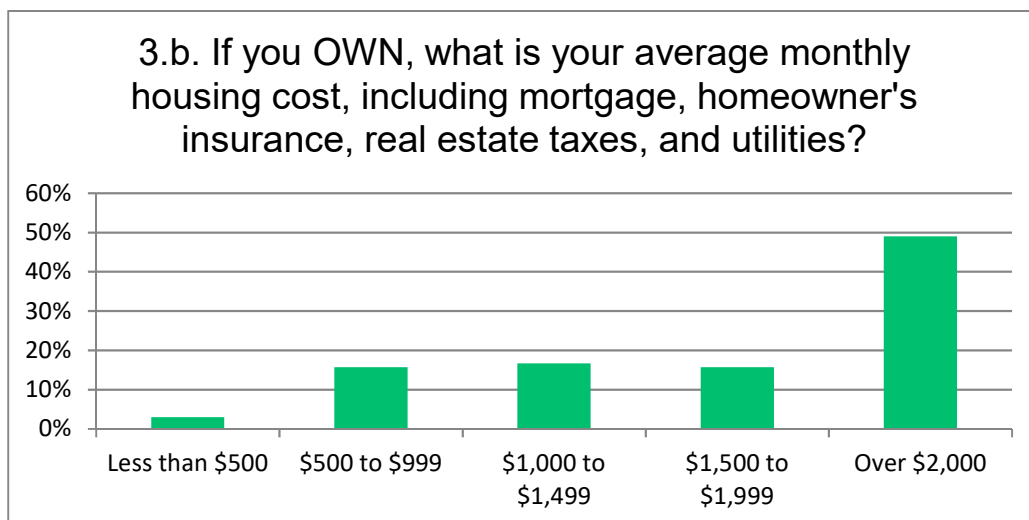


Answered: 62

Skipped: 115

Other:

- Perks to living in Sunderland: Buses, nice school, quiet, peaceful, safe, land, great library and rec department, hot air balloons, farm stands, pet friendly, hiking, pretty close to shopping but not too close, strawberry picking, mikes maze, quaint post office, neighbors that work
- Too much. Sugarloaf increased Nov. 21 110 percent plus no longer pay for comcast
- Internet Sucks



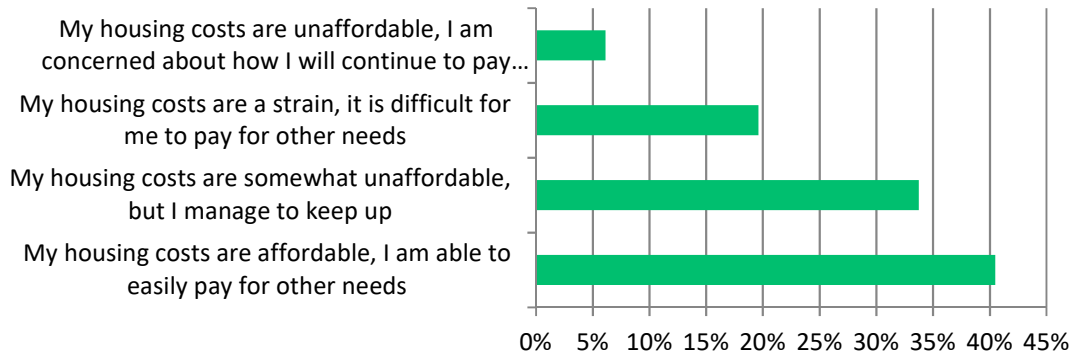
Answered: 102

Skipped: 75

Other:

- not applicable
- No mortgage / pd. Life Resident
- don't want to answer
- It is this low because I have 3 apartments that I rent out in my home, and the rental income covers most of the expenses

4. How affordable is your current housing for you?



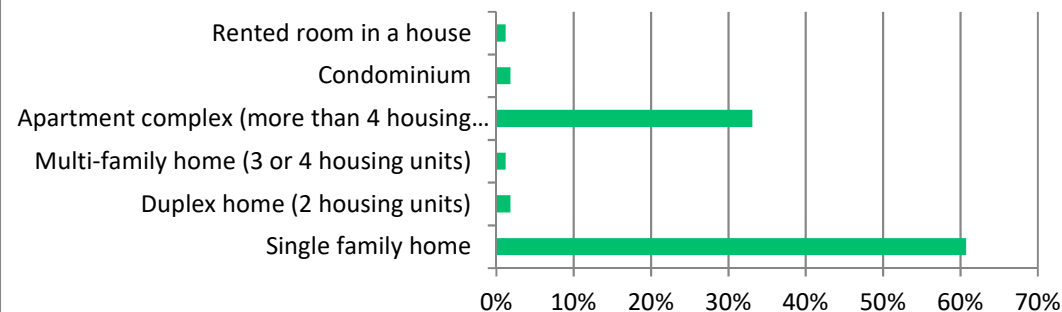
Answered: 163

Skipped: 14

Other:

- Taxes are the major variable!
- I have subsidized housing but I know I could have a bigger home in a cheaper rent place :(I would love to have a bigger home in Sunderland with Section 8 but at the moment does it exist?
- My complex has been sold and now want market prices. Sunderland rentals are astronomical.
- Internet Sucks
- I have limited money for other things

5. What best describes the type of home you live in?

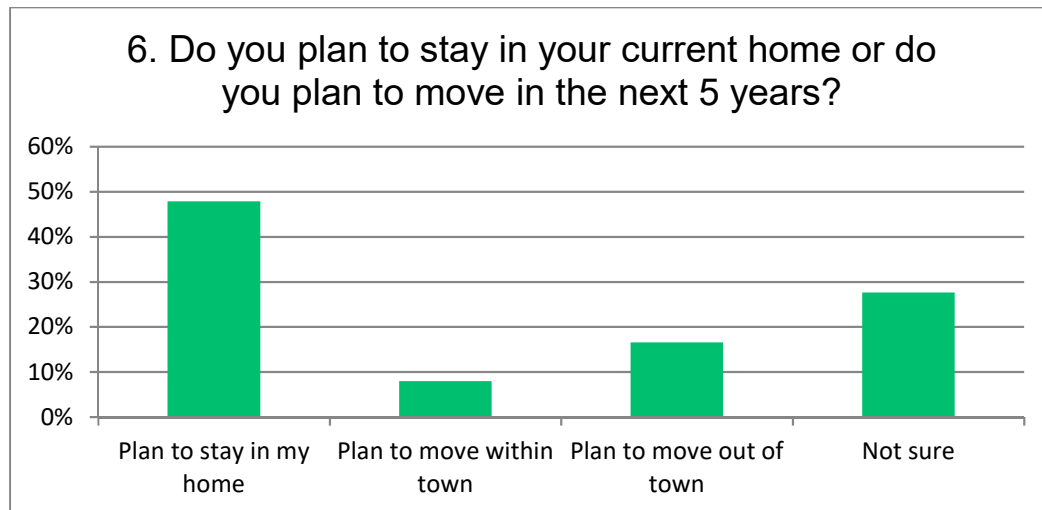


Answered: 163

Skipped: 14

Other:

- In-law Apartment
- Shared apartment
- Internet Sucks
- craphole

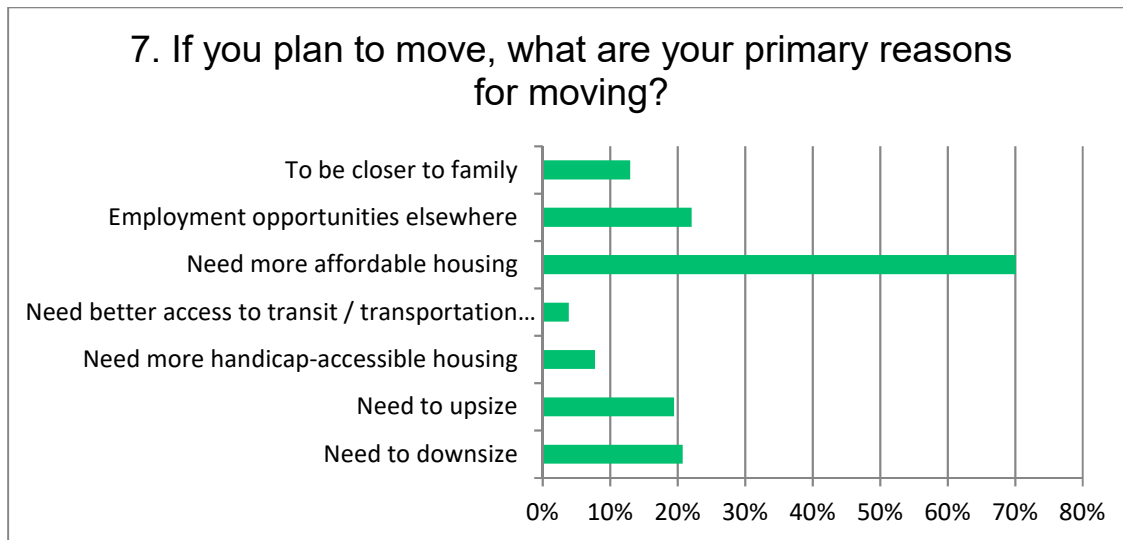


Answered: 163

Skipped: 14

Other:

- Move in or out of town
- Plan to move out of town also selected (2)
- Plan to move out of town due to pricing also selected
- Plan to move but sure if in town or out of town. Depends on where I can get a more affordable house
- Trying to find housing but not having any luck.
- Hope to be able to stay (seniors, so won't be able to at some point).
- Rent rises every year. We are already at half monthly income with that. How much longer we can stay I have no idea. There is nowhere else to go, unfortunately.
- Would like to stay but it is unaffordable
- Internet Sucks
- Plan to move since I can't afford rent unless it is somehow decreased
- at least out of this godforsaken apartment complex

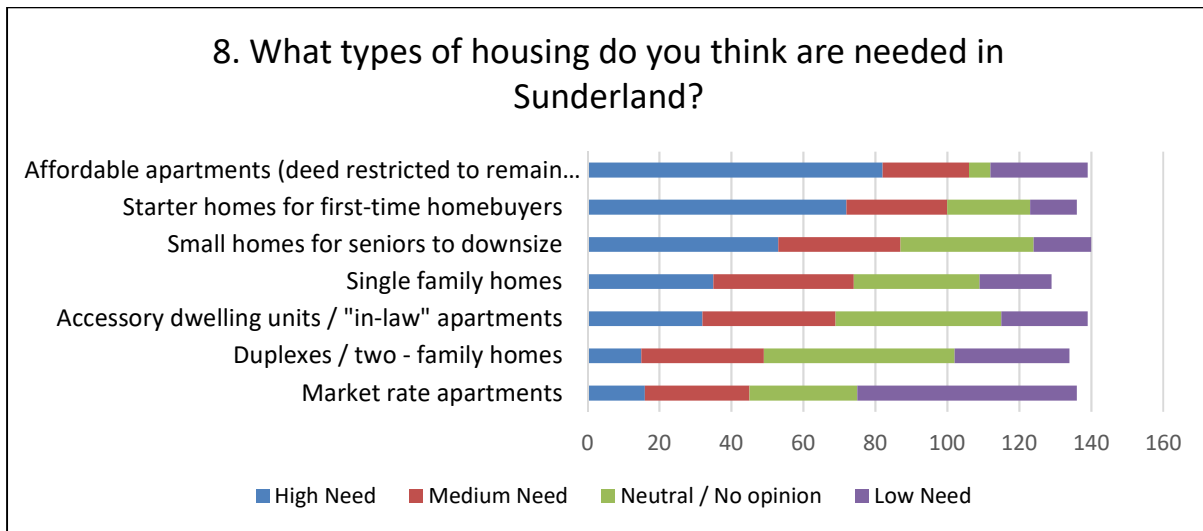


Answered: 77

Skipped: 100

Other:

- road too busy
- Far less rural area
- I have 2 growing kids and only 2 bedrooms. When I first came the youngest was not even one year old. But now he really needs a space of his own.
- cost of housing
- Too many liberals in area!
- Want to buy instead of rent.
- Unbearable noise downstairs. Large howling dog. No pets allowed when I moved in here.
- Unsure
- Better house for same money
- need accessible affordable housing in Sunderland
- Internet Sucks And Internet Sucks
- just want to move out of state
- also, no longer want to be a landlord, and would like to be closer to friends in Northampton/Florence



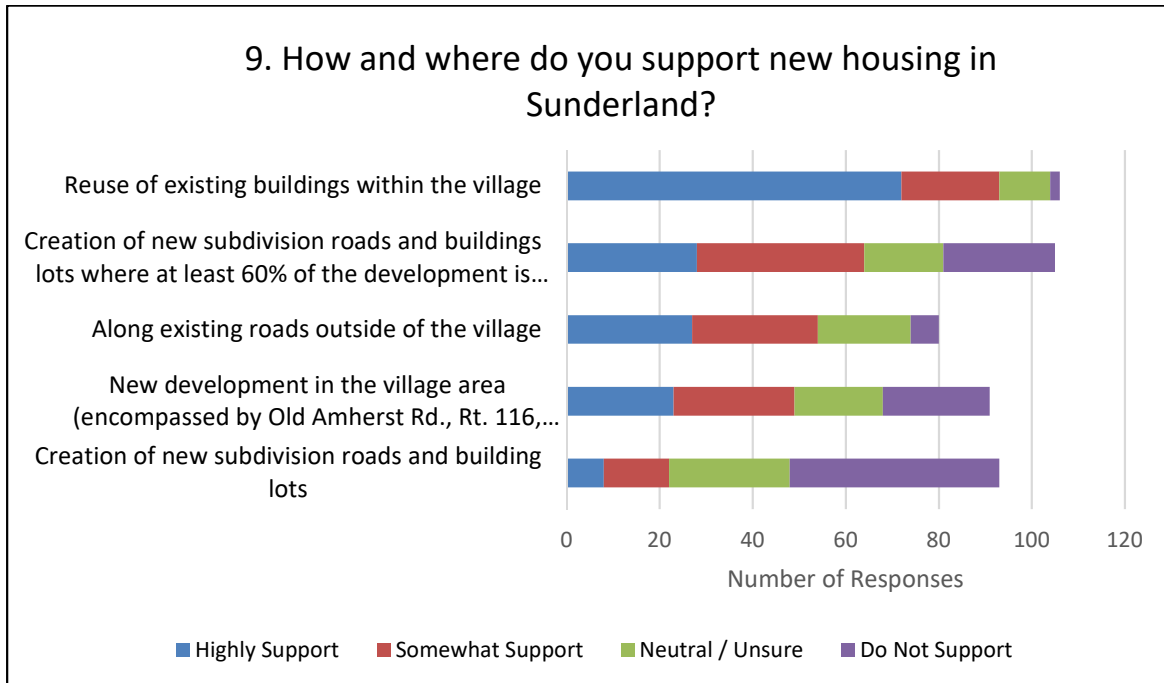
Answered: 145

Skipped: 32

Other:

- Only if not on farmland! Allow tiny houses!
- Do not need any more apartments or affordable housing. Need to improve properties already in town that are looking trashy
- I think tiny homes and building up would be fine but only for children and relatives. I don't like the huge houses on Main Street being made even bigger and don't like the folks that rent out homes as air b and bs. I'd like to see options for single family residences to help family.
- No space in town for small homes for seniors to downsize; No more apartments! Current ones are all marketed to students - no one wants to live in dorm lifestyle, especially seniors. current ones aren't being maintained. plenty of single family homes but they are turning into rentals. market rate apartments are out town's control. if folks want accessory dwelling units they can pay for their own property. not available to all homeowners due to restrictions, ie septic, zoning, etc.
- under Single family homes - "cheaper ones"
- "Seniors"
- Senior condos
- Senior housing
- Do not conflate accessory dwelling units with in-law apartments. ADUs unravel the most basic protection afforded by normal residential or residential/agricultural zones, changing the nature of neighborhoods by significantly increasing population density. Additional demands for septic treatment, especially private, undermine established public health standards. And any homeowner understands that increasing the number of buildings, cars, driveways and residents on her neighboring lots will suck value from her property. ADUS are a hideously inept attempt to address a real problem.
- No Accessory Dwelling Units On Land Without Public Sewer Connection
- Internet Sucks
- I don't really know

- Do not need any more apartments or affordable housing. Need to get back to a community of families not an overflow of campus housing
- If there were affordable condos in Sunderland, I would consider staying here. Buttonball Meadow is too expensive for me.



**** In the online version of the survey, Question 9 was intended to be a ranked choice question in which respondents could choose each of the options and rank them according to preference. However, as a result of a temporary error in the online setting, respondents for a period of time were limited in their choices. As a result, the responses for this question are not conclusive. ****

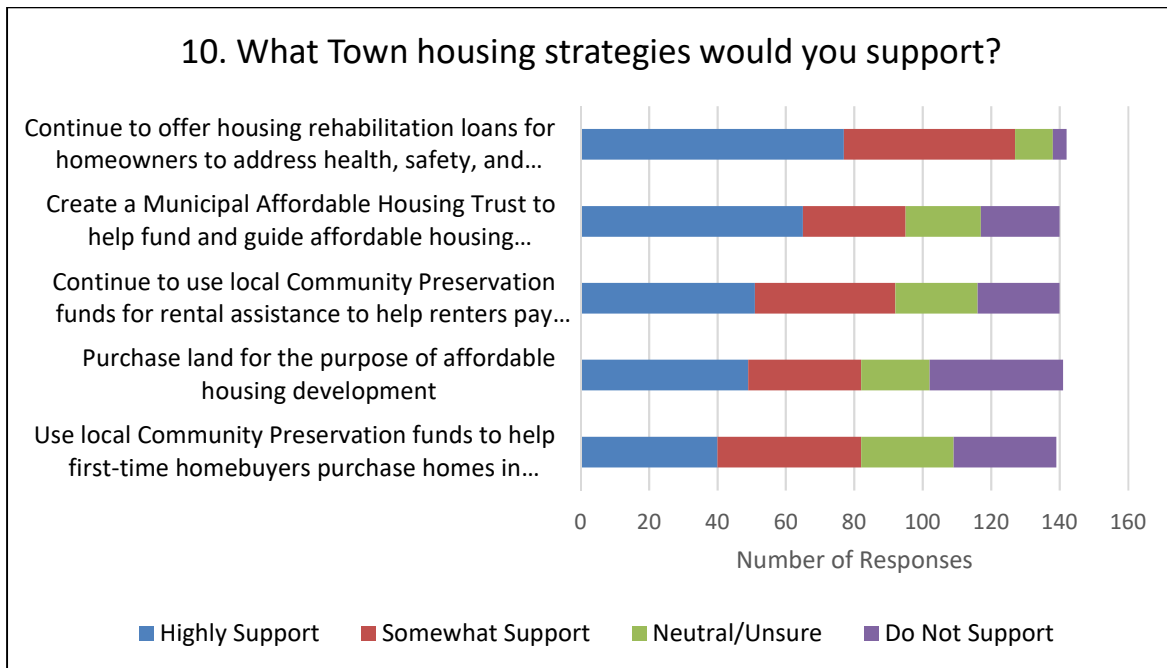
Answered: 148

Skipped: 29

Other:

- Not farmland! A lot of this depends upon location, location, location. - where would the subdivisions and roads be? Does it mean cutting down forests or losing farmland in which case no!be [sic]
- Reclaim and repurpose old buildings
- 116 can be developed more. I'm not cool with village area in rt 47 being repurposed. Most of those homes are already subdivided into rentals or used as air b and bs. Tiny homes for family are good. And, smart development in other parts of town with walking networks between centers would be great. Too bad the town did not vote for retail marijuana, we could have used the tax revenue for smart development projects
- There seems to be no real designated downtown area. Used to be Main St. now it's questionable as to 116 has become a focal pt. with pizza, dunkin donuts, dove nest etc. (let's revive Main St.) (The intersection needs addressing as traffic jams are constant. Better the way it was)

- No support services or social services [outside of village] there's little or no public transportation outside of the center. There aren't any building lots [in village area]. Town does not have many options [for new subdivision with open space]
- Not sure, but maximize what is already existing and minimize the cost and destruction of nature, eco-friendly renewable energy
- anything affordable - it is scary as we age - due to students housing is extremely costly. most apartments have 3 to 4 students per apartment. A single older resident is very limited.
- Did you mean for this question to be ranked rather than free choice?
- A park like area downtown would be a useable and desirable addition.
- I tried to check off "do not support" for all but "reuse existing buildings", but the survey wouldn't let me...
- Broken survey question? Can only mark 'Highly support' once, 'Somewhat support' once, etc.
- Please stop building apartment complexes and subdivisions in Sunderland. We have enough. Stop taking over farmland before there is none left.
- Smaller houses on smaller lots
- The last thing we need with climate change is to add more new development that is car-dependent. Restrict to village and bus routes.
- Re-purpose former Cozy Corner Nursing home. That structure with adjacent acreage already exists and would have been a better location for Affordable Senior Housing. (Rather than cramming a 3-story new build onto a 2.8 acre wetlands parcel). Also, examine opportunities for town owned/multi-acre property on Bull Hill Road to create new development.
- Never Exceed Units/Acre State/Federal Standards Where Public Septic Unavailable
- This question format doesn't work
- unsure
- This survey does not work properly. This question should be discarded.
- I can only answer 3 of these, it won't let me answer any more
- I do not support the last three but this survey does not allow me to check more than one in that category. This will create an unreal survey.

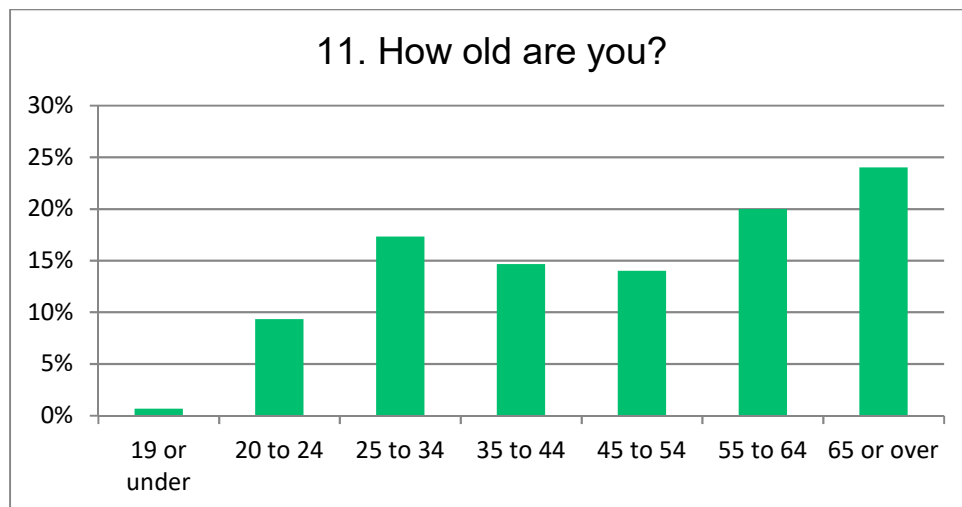


Answered: 149

Skipped: 28

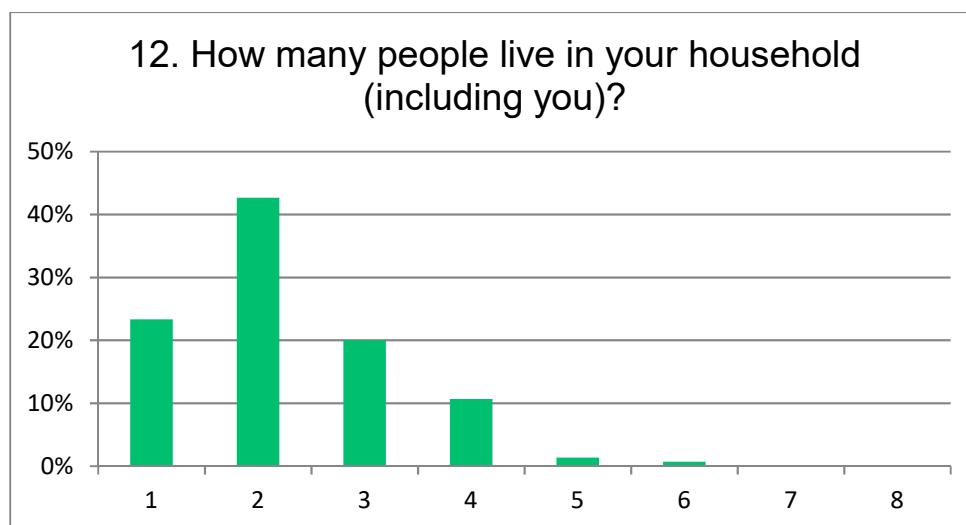
Other:

- No 40B projects on wetlands!
- As previously, if NOT on farmland
- CPA - use \$ for Town benefit - we all pay. Rents are not affordable - this is a State problem. [purchase land for aff. housing] costs town \$ then we turn it over to developer! We need to use tax \$ to support our infrastructure and buildings not create another tax. Town has grand ideas beyond our means. We need to update current areas not create new ones that town won't take care of. and stop trying to make Sunderland like other communities.
- I feel it's important to care for the well-being of our generational citizens that have supported Sunderland for decades. (not those who use the Town as a stopover)
- Oh Dear God Get Fiber Internet
- This town needs to get away from Affordable housing!!!!



Answered: 150

Skipped: 27

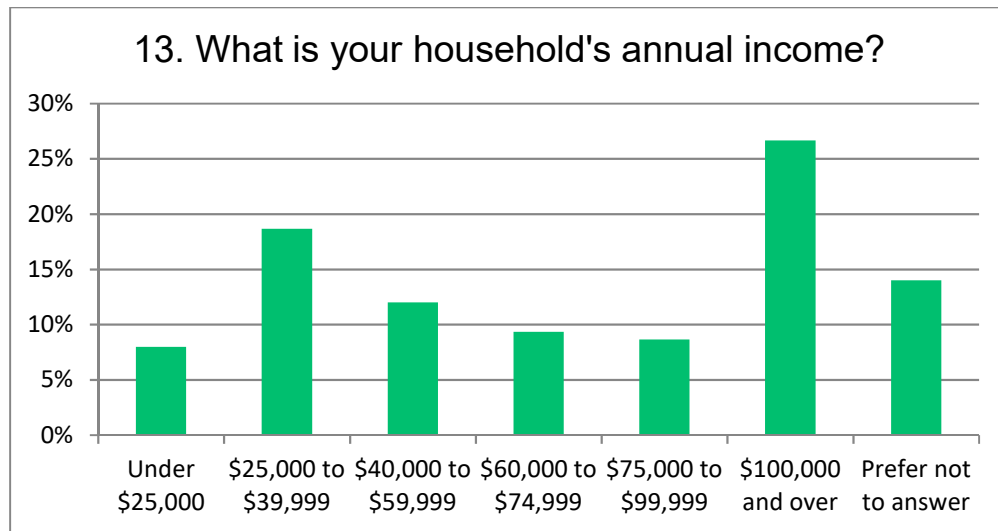


Answered: 150

Skipped: 27

Other:

- Answering for two people one is 50 and one is over 65
- 2 adults w a baby due in February



Answered: 150

Skipped: 27

Other:

- Retired
- 0
- Unsure; Mine and my partner's is 21,060
- Retired

14. Please provide any additional thoughts about housing in Sunderland:

Answered: 61

Skipped: 116

- Reuse existing infrastructure, please keep open and green space.
- Higher density housing in the central village would help further the town plan to develop the downtown as a destination. A combination of rehabbing existing buildings plus building in that area would be best. Also, it would make the downtown attractions walkable for those living in that new housing, thereby more environmentally friendly
- I think we should not take farmland to build new housing. Maybe site new homes in wooded areas along existing roads.
- Sunderland has some beautiful old homes and buildings but we've allowed too many multi occupancy buys and no one monitors the number of vehicles and people. Sunderland is looking like a trashy town.
- We have a tricky balance of preserving special habitat (e.g. Mt Toby) and prime farmland while also expanding affordable housing. We need to continue to look for opportunities to use already developed land more densely while retaining open space and agriculture.
- The problem with housing in this Town is that people are not creative and they are classist/racist and greedy. Building up the village that is already at capacity on 47 and old Amherst to make already rich

neighbors richer is nuts. 116 and other areas have plenty of land—those should be used to create smart developments with mixed income home ownership. Also, stop the air bnbs—people will rent to people that live in the community if there is some air bnb regulation. Also, the folks renting out in the village should be incentivized to accept section 8 and other rental assistance. Let families allow adult children and parents live in rvs or nanny pods or tiny homes in all residential areas.

- Do not use farmland for housing!!
- There are enough affordable housing units in Sunderland—
- Decent, safe, affordable housing is a right and I fully support affordable housing anywhere in Sunderland
- It is extremely important to have affordable housing available for people who are struggling financially, for seniors who are living on a limited income.
- Lets emphasize smart cluster development and repurposing already developed areas, while protecting farmland.
- Please no more apt complexes needed. we need homes not complexes for students.
- I'm all for making housing easier and more affordable for everyone, but I worry that the town growing will create challenges with funding the school. (Maybe I'm wrong about this, but I can't help worrying about this because it seems like funds are often really tight.) I would also support mixed-use developments if adding commercial real estate would help overcome the financial challenges we face.
- "Cutting utility cost for long term residency and home ownership"
- I like Sunderland but I do want to live closer to the ocean. We definitely need to lower rent. Rent is outrageous for my neighbors that pay market value. My rent started at \$825 in 2015 and has gone up every year and is now \$995 and my house is one of the least expensive! My rent increase does not = my income increase. (except pandemic help was great, very very grateful). Houses out here are outrageously priced! But this is because Sunderland is next to Amherst. Thank you and good luck :)
- Continue to support seniors and young families to live in town in smaller market rate and affordable units that are walkable (walkable village, walkable schools). Lower acreage and frontage requirements for multi-families and accessory dwellings in the village. Improve village corridor along 116 down to Frosty, including housing, tree planting, shared streets, and commercial use in a cohesive plan.
- Stop The Nazi/Communist Mask & Other Covid Restrictions! They All Are In Direct Violation Of Our Constitution And Bill Of Rights. Take The Time To Read Them Again.
- The small town of Sunderland has its fair share of apartment dwellings (Cliffside, Sugarloaf, Squire Village, plus privately owned). I feel like it would be nice to take care of our seniors. (Especially those that have lived and raised families here for generations, supporting the Town).
- I prefer a plan that makes sure taxes do not rise, including school, infrastructure, and services that would not cause taxes to go up. I have lived in town 40 years and do not want to be taxed out of the town.
- Thank you for addressing these housing issues.
- Need to put conservation easements on farming land; that is one of the most salient features of Sunderland: open space
- Part of what makes Sunderland so beautiful is the rural feel - building more housing will detract from that and make the town less appealing.
- It is all geared towards students.

- I grew up in Greenfield. I moved to Sunderland knowing that despite the number of apartment complexes (which I have always understood to house majority of undergrad and grad students for umass and amherst etc) Sunderland was a small town. I like that small town feel. I get it growth is necessary but stop adding more and more because you're going to get rid of that small town feel people like about living here. There are other ways to support housing needs without adding more complexes.
- Do not build any more apartment or condo villages. Preserve our water supply. Preserve our unique farmland open space.
- Very important to preserve farmland and not lose it to development
- Keep the village atmosphere and stop development!! We live here because it is still somewhat low key and mostly quiet. Please keep it that way!!
- "No more building in the center of town and main roads. No subdivisions. No more student housing. No large apartment complexes over 12 units."
- It seems that many homes are outdated and the town needs a revamp to continue to attract new people who would like to live within this community. Perhaps some kind of tax break or grants to preserve the structures we have but bring them up to date.
- Keep Sunderland green and open. Buy land to plant trees and meadows not houses.
- In 5 years my rent went from \$835 a month \$1095 a month. A 30%+ increase that has surpassed cost of living adjustments and raises at work. This is without any major upgrades to the housing or grounds I live at.
- Avoid future 40B development. Locate financing to convert existing rental apartments to low income and/or senior housing. Avoid development of high end apartments for students. Support development of reasonable non-subsidized housing for seniors and families.
- Rent controls would be nice. That won't happen though. 'Affordable' isn't what businesses think it is. Unfortunate. The rise in prices for everything affects affordability. I don't know how to break the pattern. I wish I did. It does need to be broken, however, lest we start tossing people into the streets with nowhere to go. Not very humane, certainly not very Christian. Just...wrong.
- I live at Sugarloaf Estates and their housing practices are very predatory. They raise my rent \$100 each year with no explanation. Meanwhile my wages do not go up. They also take away amenities and manage the property poorly (they demolished a 30+ yr old garden that was helpful for struggling community members). I wish there was a way to keep these places from doing this, or make more apartments in otherwise vacant buildings/houses & make them so that the rents are actually affordable and they cannot hike them every year without explanation. I really enjoy living in Sunderland specifically out of all the surrounding towns and would like to stay here but the only 2 big apartment complexes are corporate owned and have predatory practices. As someone low income who is struggling & will never be able to afford a home, I wish there were more options.
- I love living here, but unfortunately landlords know that tenants have few options. I have only been renting here for a short time and have already had difficult situations with the property management company who own my house - a very common story amongst my peers who also rent here.
- It is a challenge to find affordable single occupancy housing in the area, making it difficult to work and live here.
- I think that older folks who are alone have no options and are priced out of housing. I've worked for the town for years and, now that I am retired I will need to go live in a project somewhere to survive and even then will not be able to afford gasoline

- My fiancé and I have both fallen in love with Sunderland and want so badly to purchase our first home and start our family here. We have run into so many challenges that discourage us, and make me feel like it may never happen. Help for first-time homebuyers would mean the world to me.
- I'd like to see detailed data/statistics regarding utilization of town resources by residents. e.g. Actual percentage/number of home owners whom pay taxes versus percentage/number of apartment renters that have children enrolled in Sunderland Elementary School. And costs associated with each category.
- Preserve farm land and open space. Very high density of apartments already. Since by far most residents of Sanderson Place will be not be from Sunderland, more not a good investment for Sunderland residents.
- "Sunderland is MORE than 50% rental, and current by-laws are VERY weak in regulating/enforcing rental property issues. New laws to make Landlords/Property Owners more legally/financially responsible for their properties is crucial for Sunderland housing. More should be done to have EXISTING rentals become 40B eligible. Throwing in more rental properties into existing family neighborhoods will decrease property values for everyone BUT the rental properties.
- Also, SEPTIC issues MUST be a top priority. Current laws allowing extra units/acre can exceed current standards. Making artificial mounds and hills on properties with land that does not perk is NOT a smart way to get around septic issues. That might very well come back to bite you in drainage and water contamination issues. Ask Qualified Experts Before Making Decisions."
- New developments should be along the existing public transport line. It is a great service to the community and this would help keep it accessible
- Cliffside needs to be inspected; buildings are kinda gross
- As someone on housing the school district is amazing unfortunately housing and getting a landlord to take the waitlist is long and leaves many families to stay in homes too small while waiting to get into something larger needs to be more affordable housing for the long term residents of Sunderland stop catering to the college students only
- I think the problem isn't that there's not enough housing, it is that rentals and starter homes are too expensive, making it prohibitive for young couples and families to be able to afford housing as well as meet their other needs. This is partly a country-wide problem with the housing market, but it affects our local community too. If a couple is working full time and paying rent on a one-bedroom apartment still means not being able to afford gas and food, that is a problem. Landlords charging ever-rising prices for apartments is leaving many single-parents and young couples unable to make ends meet, we owe it to our community to do better.
- N/A
- I support any efforts to address affordable housing throughout the town.
- Fiber Internet
- The rent in Sunderland for apartments has gone up about by \$600 for two bedrooms in last 6 years. I noticed more students sharing each unit (before two students will share a two bedroom whereas now, 3-4 students share the same unit). With daycare tuition expenses for my toddler, I can hardly have enough to feed my family
- 1 bedroom apartments and 2 bedroom apartments should not be a \$200 difference. That is 1 person paying \$1200, or 2 people each paying \$700.
- None
- Would love to see change in decreasing rent or more benefits to living in an apartment with high rent costs (new appliances, more rooms, etc)

- The senior housing is great! Can another project like that happen where the Cozy Corner used to be?
- sunderland already has way too many apartments. So many people are moving in to live and building homes but no new businesses are being allowed to come in to help with taxes
- Sunderland needs to start promoting pride in homes of what already exists. We are starting to look like a town of uncaring and unkept properties.
- I support any projects that make rental housing or homeownership more affordable to low-income folks, including real estate trusts.
- Thank you for your service and for soliciting opinions of residents.
- the property taxes are ridiculous. if we had known/realized they were this high we would not have built our home here
- Sunderland needs businesses. There is enough housing.
- I support more affordable housing in Sunderland but I think the public transportation also needs to be more available and accessible to the affordable housing areas.
- Sunderland should offer financial support to increase racial and ethnic diversity in town, in an attempt to reverse many decades of structural racism and barriers to housing in the New England area against non-white ethnic minorities.

APPENDIX B: MEETING MATERIALS AND PUBLICITY**POSTED IN ACCORDANCE WITH THE PROVISION OF M.G.L. CHAPTER 39 § 23A AS AMENDED.****HOUSING COMMITTEE**

Place: Remote Participation

Day: Wednesday

Date: October 6, 2021

Time: 5:00PM

AGENDA

1. Introductions and overview of the Housing Production Plan update process
2. Discuss public outreach options for the 2021 update
3. Review the First Draft of the Housing Needs Assessment
4. Determine next meeting date and adjourn

The listing of matters are those reasonably anticipated by the Chair which may be discussed at the meeting. Not all items listed may in fact be discussed and other items not listed may also be brought up for discussion to the extent permitted by law.

Pursuant to Chapter 20 of the Acts of 2021, this meeting will be conducted via remote means. Members of the public who wish to access the meeting may do so in the following manner: 1) calling (415) 762-9988 and entering Meeting ID 890 5792 9006; or 2) visiting <https://us02web.zoom.us/j/89057929006>. No in-person attendance of members of the public will be permitted, but every effort will be made to ensure that the public can adequately access the proceedings in real time, via technological means. A recording of the meeting will be made available online as soon as possible at <https://www.youtube.com/user/FCATMedia>.

POSTED IN ACCORDANCE WITH THE PROVISION OF M.G.L. CHAPTER 39 § 23A AS AMENDED.**HOUSING COMMITTEE**

Place: Sunderland Town Office Building, 12 School St

Day: Monday

Date: October 25, 2021

Time: 5:00PM

AGENDA

1. Discuss survey questions & outreach
2. Review the First Draft of the Housing Needs Assessment
3. Determine next meeting date and adjourn

The listing of matters are those reasonably anticipated by the Chair which may be discussed at the meeting. Not all items listed may in fact be discussed and other items not listed may also be brought up for discussion to the extent permitted by law.

**POSTED IN ACCORDANCE WITH THE PROVISION OF M.G.L. CHAPTER 39 § 23A AS
AMENDED.**

HOUSING COMMITTEE

Place: Sunderland Town Office Building, 12 School St

Day: Monday

Date: November 8, 2021

Time: 5:00PM

AGENDA

1. Committee Organization
2. Minutes
3. Review the First Draft of the Housing Needs Assessment
4. Determine next meeting date and adjourn

The listing of matters are those reasonably anticipated by the Chair which may be discussed at the meeting. Not all items listed may in fact be discussed and other items not listed may also be brought up for discussion to the extent permitted by law.

**POSTED IN ACCORDANCE WITH THE PROVISION OF M.G.L. CHAPTER 39 § 23A AS
AMENDED.**

HOUSING COMMITTEE

Place: Remote Participation

Day: Thursday

Date: December 2, 2021

Time: 5:00PM


AGENDA

1. Committee Organization
2. Minutes
3. Review Survey Results
4. Review draft Housing Needs Assessment
5. Determine next meeting date and adjourn



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Housing and Regional Development Authority 2020 Annual Report

Sanderson Place Project Information

Sunderland Housing Production Plan

Contact Info

Phone:
(413) 665-1441 Ext. 1

Address:
12 School Street
Sunderland, MA 01375
United States
See map: [Google Maps](#)

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Housing Committee

Sunderland Affordable Senior Housing Proposal - Sanderson Place

- [Project Information](#)
- INFORMATION and WAITING LIST SIGN-UP NOTIFICATION - CALL 413-863-9781**

Committee Members

Agendas

- [HOUSING COMMITTEE](#)
December 2, 2021 - 5:00pm
- [HOUSING COMMITTEE](#)
November 8, 2021 - 5:00pm
- [HOUSING COMMITTEE](#)
October 25, 2021 - 5:00pm
- [HOUSING COMMITTEE](#)
October 6, 2021 - 5:00pm
- [120 N Main St Committee](#)
March 16, 2021 - 6:30pm

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12 School Street
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