

I. Introduction

A. Amherst Housing Policy & Focus of This Plan

At their March 13, 2006 meeting, the Select Board reaffirmed and adopted the following policy, which contains Amherst's three goals regarding diversity and accessibility of housing:

Amherst Housing Policy

Whereas: The Town of Amherst values its diverse cultural community and acknowledges that to sustain it now and into the future requires preserving the existing stock of housing and promoting future development of a broad range of safe, accessible, affordable housing for our community,

To this end Amherst shall:

Actively support initiatives designed to preserve, develop and/or replenish its affordable housing inventory;

Actively promote access to housing for all persons, regardless of race, color, creed, national origin, sexual orientation, physical capabilities, marital or social-economic status;

Commit to educating the public on all housing conditions, current housing laws and regulations, and enforce housing laws and protections within the community.

B. Process That Produced the 2007 Affordable Housing Plan Update

Working from this policy, the 2005-07 Housing Partnership's effort updated the 2003 *Town of Amherst Fair Housing Plan*. The first step in this revision was to compile and review the most recent information available about the community's housing and residents.

C. Acknowledgements:

Much of the data reported in Section II of the 2003 Update Plan was provided by Town Departments. The Housing Partnership/Fair Housing Committee thanks the following for the information and services they provided: Donna Crabtree and Pam Predmore of the Amherst Housing Authority

Townspeople who served on the Housing Partnership/Fair Housing Committee during the course of the 2007 Revision were:

Nancy Gregg, Chair	Chris Hoffmann	Flo Stern	Claude Tellier
Frank Wells	Eric Nakajima	Jean Haggerty	Hwei-Ling Greeney
Roy Rosenblatt			Select Board Liaison
Community Services Liaison			

Jonathan Tucker, Director of the Amherst Planning Department served as project officer, and Niels LaCour, Associate Planner, provided GIS services.
Joanne Levenson, UMass Amherst Housing Office

D. Priority Actions

In 2007, the Housing Partnership/Fair Housing Committee reviewed and confirmed the findings and recommendations resulting since 2003 and continuing efforts through September 2007. Special attention was placed on the recommended strategies, and participants were asked to suggest priorities and timing for putting the strategies into action.

As a group, participants confirmed the following three strategies as priorities:

1. Encourage and work with the University to build student housing on campus and research off campus availability for students, faculty and staff. This is crucial not only in light of the current shortfall in such housing, but also in light of the University's announced intentions of attracting additional students and increasing major components of the campus, i.e., research and high-tech sectors.
2. Conduct a broad-based, on-going outreach and information effort to raise the community's awareness of why housing needs are so important to the community, and what the community may do about addressing the needs. Information and strategies that were mentioned during the session and could be included in the information effort are:
 - a. Understand how diverse, accessible, affordable housing fits in the Town's priorities;
 - b. Determine the needs and opportunities to balance Amherst's housing, economic development, and conservation efforts;
 - c. Challenge the "political correctness" label with information about the real housing needs of Amherst's residents, including long-time residents;
 - d. Stress the positive assets that come from diverse, affordable, accessible housing;
 - e. Inform general public how zoning provisions regarding diverse housing could work for them;
 - f. Counter individual property owners' fear/reluctance to come before boards for permits.
3. The town should marshal financial resources toward maintaining and creating the range and quality of housing envisioned by the *Affordable Housing Plan*. Suggested options include:
 - a. Establishing an Amherst affordable housing trust fund;
 - b. Encouraging the University and other area higher education institutions to increase their support of affordable housing;
 - c. Creating an affordable housing preservation restriction program similar to the Agricultural Preservation Restriction program. This would buy equity from owners of homes in exchange for a deed restriction that keeps the home affordable to subsequent buyers

Other actions that were suggested are:

- a. Cooperating with surrounding towns to encourage the building of more affordable housing for the area;
- b. Inventory and analyze the 345 lots that are categorized by the Assessor as "unbuildable" Determine whether and how small infill homes might be allowed or encouraged in exchange for affordability deed restrictions.
- c. Analyze whether outbuildings in town, for example garages, carriage houses, & barns, might be converted to include small affordable units.
- d. Consider changing zoning bylaws for 2 and 3 family houses.

E. Implementation

As of September, 2007, the Town of Amherst and Amherst Housing Authority is working on priority actions toward implementing the 2003 Affordable Housing Plan's strategies:

Current year:

1. AHA completed four [4] new units of affordable rental housing on Tamarack Drive, utilizing Community Preservation Act [CPA] assistance granted by Town Meeting, with two [2] units occupied in November, 2006, and complete occupancy by early 2007;
2. AHA completed, in Summer, 2006, purchasing, rehabilitating, and leasing, thereby preserving the four [4] units of affordable rental housing in the Keet House, an expiring use property in Cushman Village;
3. Town utilized CDBG funding to further advance the Town's Affordable Housing Plan goals;
4. AHA continued progress toward completion of the Main Street project;
5. The first of four units of affordable housing to be developed by Habitat at Amherst College is nearly completed, with a second one started;
6. A private developer completed Palley Village development resulting in four affordable housing units placed on the market;
7. The HP/FH developed, cooperated, and consulted with The Planning Board, to create zoning by-law changes affecting affordable housing, which were adopted by Town Meeting in 2005;
8. The HP/FH heard and reviewed proposals from several potential developers which would include affordable housing units.
8. The HP/FH proposed the use of CPAC funds for deferred mortgage payment loan program.
9. Created Housing Partnership/Affordable Housing brochure for distribution through appropriate avenues explaining in brief the goals of The Town of Amherst;
10. The HP/FH members worked on Emergency Homeless Task Force.
11. The HP/FH members worked on Comprehensive Planning Committee workgroups.
12. The HP/FH continued to increase "community awareness" for need of additional units to affordable inventory;
13. Housing Partnership members actively participated in the Planning Amherst Together, the Town's Master Plan for 2007;

F. For future years:

- a. The HP/FHC is continuing research and possible development of a housing trust fund. The Fall 2003 Special Town Meeting approved CPA funding for a feasibility study to examine The concept in detail and to map out how an HTF would work in Amherst;
- b. The HP/FHC continues actively pursuing development proposals for Town-owned Olympia Drive property for construction of affordable units; RFP's were requested in Summer 2006;
- c. The HP/FHC will continue to develop dialogue with representatives of The University of Massachusetts regarding development of additional housing necessary to accommodate proposed increases in enrollment at The University.
- d. The HP/FHC continue to educate ourselves and the community about issues and developments in affordable housing.
- e. Housing Partnership members will continue to work on the 2007 Master Plan;

Figure 13 summarizes The numbers of units administered by The Amherst Housing Authority. Note that These units are *not included* in Figure 12's data, but *should be* reflected in Figure 11 's 2000 Census data. This also holds true for The units of family housing provided by The University of Massachusetts listed below.

Figure 13: Housing Administered by The Amherst Housing Authority, September, 2007

Source: Amherst Housing Authority

Type & Location	# Units	Funding Type	Occupancy Date
<i>Elderly/Handicapped</i> Chestnut Court Apts.	30	State	1962
Ann Whalen Apts.	78 (4 accessible)	State	1975
Jean Elder House *	23	State	1980
<i>Family</i> Watson Farm Apts.	15 (2 accessible)	Federal	1982
Stanley St.	2	State	1988
Jenks St.	4	State	1989
Olympia Drive	4 (1 accessible)	State	1992
Fairfield St.	6	State	1992
99 Bridge Street	4 (2 bedroom units)	Mixed Financing	1992
Tamarack Drive	4 Total Units (1 accessible)	Mixed Financing	2006
<i>Handicapped</i> John C. Nutting***	5 (all accessible)	State	1981
Moreau House **	8	State	1990

* 17 units leased to special needs, residential programs

** 8 units leased to special needs, residential program

*** 2 special needs, residential program

In addition to the units listed in the figure above, The Amherst Housing Authority administers rental assistance programs under contract. These programs provide rental vouchers for subsidized rental of 448 units in private ownership.

Federal Section 8 Rental Voucher Program: 413 vouchers;

Mass. Rental Voucher Program/Alternative Housing Voucher Program: 2 vouchers.

Through the University of Massachusetts, the Commonwealth provides a total of 345 units of family housing: 240 in The North Village Apartments, and 105 in The Lincoln Avenue Apartments.

Figure 15: Sales Prices for Residential Structures in Amherst,
Comparing Different Types of Structures & Ownership

Source: Report by Town Assessor

Year	Type	Total sales	Median sales price	Average sales price	Notes
2000	Single Family	127	\$182,500	\$223,954	April through December only
	Condominium	66	104,000	106,474	Entire year
	2 Family	9	210,000 [105,000/unit]	106,417	Entire year
2000	Single Family	144	208,750	237,583	14.4% increase in median
	Condominium	79	116,000	118,785	11.5% increase in median
	2 Family	9	235,000 [117,500/unit]	122,622	11.9% increase in median
2002	Single Family	163	209,900	245,036	0.6% increase in median increasing # prices at upper end
	Condominium	71	125,000	130,610	7.8% increase in median
	2 Family	8	252,588 [126,294/unit]	131,386	7.5% increase in median
2003 through June 27	Single Family	57	246,000	262,604	17.2% increase in median, but note only partial year data
	Condominium	34	110,600	133,313	11.5% decrease in median, but note only partial year data
	2 Family	2			Trend skewed by 1 sale \$650,000
2005	Single Family	157	335,000	362,900	36.2% increase over 2003 59.6% increase over 2002
	Condominium	107	175,600	189,200	58.8% increase over 2003 40.5% increase over 2002

Average Contract Rents for Lease Year: September 1, 2005 - August 31, 2006

Source: University of Massachusetts Commuter Services and Housing Resource Center (CSHRC)

<i>Type of Unit</i>		<i>Amherst</i>			<i>Northampton</i>			<i>Other towns</i>	
		<i>Sept. 2005 Increase</i>	<i>Sept. 2004</i>	<i>%</i>	<i>Sept 2005</i>	<i>Sept. 2004</i>	<i>% Increase</i>	<i>Sept. 2005</i>	<i>Sept. 2004</i>
bedrooms									
<i>Houses</i>	<i>2</i>	<i>\$1,081.67 %</i>	<i>\$1,268.00</i>	<i>-14.70</i>	<i>\$1,125.00 %</i>	<i>\$1,107.14</i>	<i>1.61</i>	<i>\$1,201.25</i>	<i>\$1,024.58</i>
	<i>3</i>	<i>\$1,445.45 %</i>	<i>\$1382.02</i>	<i>4.59</i>	<i>\$1,442.86 %</i>	<i>\$1,294.44</i>	<i>11.47 %</i>	<i>\$1,259.27</i>	<i>\$1,298.39</i>
	<i>4</i>	<i>\$1,753.46 %</i>	<i>\$1,676.76</i>	<i>4.57</i>	<i>\$1,460.00</i>	<i>\$1,367.50</i>	<i>6.76 %</i>	<i>1,675.00</i>	<i>\$1,433.04</i>
	<i>5</i>	<i>\$1,775.00 %</i>	<i>\$1,825.00</i>	<i>-2.74</i>	<i>No Data</i>	<i>No Data</i>		<i>\$1,939.00</i>	<i>\$1,935.00</i>
	<i>+</i>	<i>\$2,666.67 %</i>	<i>\$2,406.00</i>	<i>10.83</i>	<i>No Data</i>	<i>No Data</i>		<i>\$3,200.00</i>	<i>\$2,408.33</i>
<i>Apartments</i>	<i>studio</i>	<i>\$632.50 %</i>	<i>\$631.82</i>	<i>0.11</i>	<i>\$600.00</i>	<i>\$600.00</i>	<i>0.00 %</i>	<i>\$515.00</i>	<i>\$500.00</i>
<i>in Houses</i>	<i>studio w/heat</i>	<i>\$624.00 %</i>	<i>\$576.67</i>	<i>8.21</i>	<i>\$675.00</i>	<i>\$637.50</i>	<i>5.88 %</i>	<i>\$618.89</i>	<i>\$532.14</i>
	<i>1</i>	<i>\$713.45 %</i>	<i>\$644.24</i>	<i>10.74</i>	<i>\$814.17</i>	<i>\$683.00</i>	<i>19.20 %</i>	<i>\$625.00</i>	<i>\$623.28</i>
	<i>1 w/heat</i>	<i>\$790.24 %</i>	<i>\$717.46</i>	<i>10.14</i>	<i>\$890.83</i>	<i>\$733.64</i>	<i>21.43 %</i>	<i>\$701.17</i>	<i>\$668.52</i>
	<i>2</i>	<i>\$936.82 %</i>	<i>\$906.25</i>	<i>3.37</i>	<i>\$922.86</i>	<i>\$932.42</i>	<i>-1.03 %</i>	<i>\$782.78</i>	<i>\$780.96</i>
	<i>2 w/heat</i>	<i>\$865.31 %</i>	<i>\$1,000.44</i>	<i>-13.51</i>	<i>\$1,110.00</i>	<i>\$1,017.78</i>	<i>9.06 %</i>	<i>\$1,318.00</i>	<i>\$889.61</i>
	<i>3</i>	<i>\$1,224.69 %</i>	<i>\$1,225.43</i>	<i>-0.06</i>	<i>\$1,205.63</i>	<i>\$1,110.17</i>	<i>8.60 %</i>	<i>\$1,098.91</i>	<i>\$1,122.42</i>
	<i>3 w/heat</i>	<i>\$1,162.50 %</i>	<i>\$1306.19</i>	<i>-11.00</i>	<i>No Data</i>	<i>No Data</i>		<i>\$1,112.50</i>	<i>\$1,138.00</i>
	<i>4</i>	<i>\$1,453.33 %</i>	<i>\$1,630.00</i>	<i>-10.84</i>	<i>\$136000</i>	<i>\$1,345.00</i>	<i>1.12 %</i>	<i>\$1,516.67</i>	<i>\$1,488.57</i>
	<i>4 w/heat</i>	<i>\$2,065.00 %</i>	<i>\$1,888.33</i>	<i>9.36</i>	<i>No Data</i>	<i>No Data</i>		<i>\$1,125.00</i>	<i>\$1,450.00</i>
<i>Apartments</i>	<i>studio</i>	<i>\$562.50 %</i>	<i>\$515.00</i>	<i>9.22</i>					
<i>in Complexes</i>									
	<i>1</i>	<i>\$709.83 %</i>	<i>\$718.80</i>	<i>-1.25</i>					

	2	\$91979 %	\$883.50	4.11					
	3	\$1359.50 3.34 %	\$1,406.44	-					
	4	\$1,612.60 %	\$1.785.00	-9.66					
<i>Rooms in</i>	<i>kitchen privileges</i>	\$452.71 %	\$410.35	10.32	\$46250	\$435.71	6.15 %	\$467.50	\$384.39
<i>Private Homes</i>	<i>no privileges</i>	\$433.33 %	\$430.00	0.78	<i>No Data</i>	<i>No Data</i>		\$375.00	\$450.00

Conclusion

The need for affordable housing in Amherst is shown by the following information:

According to figures from the 2000 census there is a great need for affordable housing both for rental and purchase.

53.3% of renters were paying more than 30% of their income for housing

29.6% were paying more than 50%

18% of homeowners were paying more than 30%

Waiting Times for Amherst Housing May 2007

106 applicants for elder/handicapped

166 applicants for family housing

805 for the federal section 8 voucher program (this includes applicants from around The state)

Elderly	6-8 months
Older (50-59) disabled	1½ - 5 years
Younger disabled	5-7 years
Family	Varied

To be eligible for Amherst Authority properties a household's income must not exceed 80% of The median income in this area.

Section 8 vouchers have limits on The amount of rent that can be paid as established by The US department of HUD on an annual basis.

The average cost of a house in Amherst is \$330,900.