



Town of Amherst

Comprehensive Housing Policy

Adopted _____ by the Amherst Town Council

Introduction

The Amherst Master Plan, adopted by the Town Council on November 9, 2020, sets forth a broad housing objective to provide a “mix of housing that meets the physical needs of and is affordable to the broadest possible spectrum of our community, and that minimizes the impact on the environment.” Master Plan, Section 4.1.A.

The need for a Comprehensive Housing Policy becomes clear through the challenges faced in Town relating to housing:

The presence of higher education institutions in Amherst has a significant impact on the character of the Town’s population, as well as its housing needs. The Town has a relatively young, well-educated population, and a relatively high percentage of residents living in multi-family housing or group quarters. Affordability is a concern in Amherst, and as more demands are placed on finite land resources, land prices will continue to rise. A number of themes recur throughout this chapter, including: the desire for more diverse, moderately priced and affordable housing types; the strategic placement of housing near necessary goods and services; the promotion of environmentally-sound housing design; and the desire to create economically diverse neighborhoods that meet the needs of all populations, from students to families to seniors. (Master Plan, Section 4.1.B)

Amherst’s quality of life as a community is facing a serious challenge. The high cost of housing is threatening our long-held values of equality, sustainability, and opportunity. This challenge is not only serious for those whose incomes place them on the outside, looking in, but for all residents who are invested in a sustainable, diverse, well-functioning, and progressive community.

The Town Council believes this Comprehensive Housing Policy will permit the Town to coordinate its housing and economic development strategies to improve access to affordable¹ housing, jobs, transit, amenities, and services for Amherst residents. This Policy supports the development of new housing throughout Amherst; sets forth methods for prioritizing funding for the creation of Subsidized Housing Inventory units through new construction/positive conversion, preservation, acquisition, and substantial rehabilitation; and further supports improved access to homeownership, especially among low-income residents, Black, indigenous, and people of color. We can’t just wait patiently for developers to come forward with ideas that fit our vision for the Town. We have to articulate that vision and then act proactively to see it implemented.

¹ For purposes of this Policy, housing is affordable when the monthly mortgage or rent is less than 30% of the monthly income of the household. This applies to those who live in both market-rate housing and housing on the Subsidized Housing Inventory.



Through the Amherst Home Rule Charter, the Amherst Town Council is authorized to adopt this Comprehensive Housing Policy as the entity granted the policy leadership role in the Town. Charter Sec. 2.6(a). We hope that it will be used to guide the actions of Town staff and board and committees, including the Amherst Municipal Affordable Housing Trust, Community Development Block Grant Committee, Community Preservation Act Committee, Planning Board, and Zoning Board of Appeals.

The Town Council has sought to set forth achievable Goals and Objectives. The Policy outlines some Strategies that it believes can be used to achieve these Goals and Objectives over both the short-term (5-years or less) and long-term (greater than 5-years), although these are simply a compilation of strategies from various prior studies and plans and do not represent the full range of strategies that can be used to achieve the Policy's Goals and Objectives. The Policy also outlines some measurables that will allow the Town to determine whether it is making sufficient progress on the Policy Goals and Objectives. Finally, the Policy sets for the statistics supporting the five specified Goals. The Town Council seeks to review and update this Comprehensive Housing Policy on a regular basis.

Housing Policy Goals

The recommendations contained in this Policy are highly interdependent and are grouped into five primary action areas:

Goal I: Increase Production of Housing Throughout Amherst

Goal II: Promote a Diversity of Housing Types, Integrated Communities, and Access to Homes at all Income Levels

Goal III: Create, Update, and Maintain Safe, Secure, and Environmentally Healthy Housing

Goal IV: Address Climate Sustainability and Resiliency of Housing Stock, Location, and Construction

Goal V: Align and Leverage Municipal Funding and Other Resources to Support Affordable Housing



Defining the Housing Policy Goals: Objectives

Goal I: Increase Production of Housing Throughout Amherst

Objective: *Promote the creation of new housing stock in Amherst that is affordable to a variety of income levels.*

Amherst has an acute shortage of homes, especially homes that are affordable to households earning below 120% of the area median income. This is the result of housing demand vastly outstripping supply, and decades of below-average housing production. The impacts of high demand and lagging supply are clear: low vacancy rates and high rents and home prices that threaten our Town's diversity. "[T]he impact of low supply and high demand allows developers to 'cherry pick' which market they will serve and effectively forces them to concentrate new development to the high end." (Amherst Housing Market Study, 2015) We need to focus on policies that will encourage investors and developers to build new housing in Amherst that is affordable to those who want to live here, whether their income qualifies them for Subsidized Housing Inventory or only market rate housing.

Implementation of this Goal will require modification of zoning bylaws to allow for increased density in the downtown, village centers, and surrounding neighborhoods, as well as the reduction of regulatory barriers. It will also require the Town to work with the institutions of higher education, in particular, the University of Massachusetts, Amherst, to promote and encourage the production of additional student housing located both on- and off-campus, to encourage more students to live on-campus in order to free up off-campus housing for non-student households, and to re-establish the town-gown committee to actively discuss housing matters.

Goal II: Promote a Diversity of Housing Types, Integrated Communities, and Access to Homes at all Income Levels

Objective: *Promote a variety of housing types in all neighborhoods so that residents at all stages of life can live in Amherst and so that neighborhoods are integrated in both income level and racial diversity.*

The Amherst community has long experienced a reputation for its high quality of life. As a community, we value our schools and educational opportunities, active downtown and local economy, visual and performing arts, cultural institutions, public services, healthy environment, and engaged, diverse residents that, together, create exceptional opportunities and benefits for our residents. We know that a community that is racially, ethnically, and economically diverse is what helps us achieve a high quality of life. Neighborhoods lacking economic, social, racial, and housing diversity do not support the Amherst we envision.

Amherst needs housing affordable to residents at many different stages of life, sizes of families, and income levels. We must focus on policies that will encourage new housing construction at a wide range of price-points so that residents of many different income levels can afford to live in the widest possible range of locations in Amherst. This includes diversifying our housing stock and implementing policies that encourage the construction and creation of a variety of housing types, such as apartments,



duplexes, triplexes, townhomes, Accessory Dwelling Units (ADUs), and single-unit homes, without creating pockets in Town that support only one type of housing or are available to only a small range of incomes.

Implementation of this Goal will require modification of zoning bylaws to permit, and reduce barriers for, the production of diverse housing types and alternatives to single-unit homes on large lots. It will also require partnerships with non-profits, the University, and local developers to encourage: small-scale housing that meets the needs of seniors, graduate students, singles, and disabled residents; the creation of new multi-family housing; the creation and preservation of units under affordable housing restrictions, all in order to create more housing that is affordable to those earning 120% AMI or lower; and on- and off-campus housing that meets the demands of our growing student population. It will also require Town entities to build racial and social equity into housing planning and funding by ensuring that barriers to housing are reduced and actively acting to eliminate discrimination in housing and the legacy of racism in our zoning bylaw.

Goal III: Create, Update, and Maintain Safe, Secure, and Environmentally Healthy Housing

Objective: *Promote policies that ensure housing does not harm the health and safety of residents, improve the living conditions in rental housing, offer protections to renters, and promote environmental health.*

The safety and security of our residents is paramount. Because Amherst has a high number of rental units, we need policies to ensure that those rental units are maintained in a manner that provides safe and secure housing, appropriate inspections, and enforcement. We also need policies that reduce evictions, support renter's rights to habitable homes, and expand tenant protections so that renters can fully participate in community life.

Implementation of this Goal will require creating, continuing, funding, enforcing, and enhancing programs and regulations that help ensure rental housing is safe and habitable and protect tenants' rights.

Goal IV: Address Climate Sustainability and Resiliency of Housing Stock, Location, and Construction

Objective: *Ensure that new and rehabilitated housing is constructed in ways that address climate action and that are sustainable and resilient.*

The Council takes the changes to our climate seriously. We must begin addressing the climate crisis through our actions, including prioritizing policies that result in housing (existing and new structures) that is sustainably built, renovated, operated, and located near village centers. To fulfill the Climate Action Plan and meet the Climate Action Goals that the Town Council has adopted, we must implement reforms that will result in housing and neighborhoods that reduce the use of fossil fuels and will withstand the consequences of climate change. Ensuring access to private, semi-private, and public green spaces for all residents is also an important component of climate resiliency and adaptation.



Implementation of this Goal requires modifying bylaws and regulations to ensure that new and existing housing is resilient in the face of climate change, is energy efficient, isn't reliant on fossil fuels, and is located in walkable, bikeable neighborhoods close to transit and services.

Goal V: Align and Leverage Municipal Funding and Other Resources to Support Affordable Housing

Objective: *Utilize and leverage Town resources to support Affordable Housing and create a significant number of new, deeply subsidized homeownership and rental opportunities while also significantly adding to the moderately priced market rate housing stock.*

Constructing affordable housing in Amherst is a delicate balance. We seek to leverage Community Preservation Act funds, Community Development Block Grant funds, and other revenue sources to assist and support projects that will increase the availability of affordable housing throughout Amherst. In addition, utilizing and leveraging Town-owned land by providing it at low- or no-cost can result in a non-financially feasible project becoming feasible and is an important part of this Goal.

Implementation of this Goal requires establishing funding priorities for Town funds that can guide funding decisions, identifying land suitable for new Affordable housing developments and proactively turning it over to the Amherst Municipal Affordable Housing Trust for management, and working to establish and receive new revenue and funding programs to support Affordable housing.



Moving Forward

This Policy proposes a thorough strategy that supports the housing market while ensuring long-term affordability and preservation. This strategy recognizes that neighborhoods have unique needs and that as we grow as a community we must develop thoughtfully, meeting our Town's housing demand in a way that is sustainable and equitable. Throughout this growth, no neighborhood should be asked to experience radical change. Correspondingly, no neighborhood should be exempt from change either.

The Measurables and Strategies provided within this Policy offer a path towards fulfilling the Goals and Objectives. The vast majority of these Strategies are derived from the Amherst Master Plan, the 2013 Amherst Housing Production Plan, and the 2015 Amherst Housing Market study. Appropriate references are provided. Some Strategies are very broad, while others are more specific, and they may be different depending on context, locations, and whether the Town is focused on rentals and homeownership. These Strategies are not intended to be exhaustive or exclusive, but to set the direction of the Town Council, Town staff, and Town boards and committees, and show our partners (developers, non-profits) the initiatives we intend to pursue to tackle our housing challenges.

Amherst cannot achieve the Goals of this Housing Policy alone. We ask for the participation and support of our developers, nonprofits, financial institutions, housing advocates, and community members as we strive to make Amherst a place everyone can call home.

We recognize this is a long-term, ongoing process. We don't expect this Policy to be accomplished in one-year, or even five. But, we do expect continuous movement and action towards achieving the Goals and Objectives set forth in this Policy.

Continuous action on this Policy will make both renting and purchasing homes in Amherst more affordable, with cascading effects on important Amherst values. By providing safe, sustainable, and healthy housing with a diversity of home types and affordability levels, we can support childhood educational success, create opportunities for economic mobility, support individual and community health, and allow for a robust and thriving local economy.



Measurables to Measure Progress on Goals and Objectives

The following measurables are intended to help Amherst track its progress towards achieving its housing Goals and Objectives. They vary in specificity as needed to assess the success of the Goals and Objectives and should be seen as benchmarks against which we can measure progress and revise our Policy in response.

Production and Preservation

- 100 new units for households earning less than 80% AMI over the next five years, consistent with goals set in the Housing Production Plan. The first priority is the development of new residential units that will qualify for the State's Subsidized Housing Inventory. This means that they must all be below 80% AMI. However, within that there must be a range of affordability. For projects with ten or more affordable units, the average AMI shall be no greater than 50% and at least ten percent of units shall be no greater than 30% AMI. Smaller projects should be reasonably consistent with these priorities proportion of units at various income levels.
- 750 Units above 80% AMI over the next five years. The need for new residential development to meet the needs of families with children, individual adults, and seniors who can afford market-rate housing, as well as providing opportunities for economically and socially mixed housing and additional tax revenue for the Town, is extensive.

Affordability

- Reduce the percentage of renters who are cost burdened and severely cost burdened to a total of 50% within five years.
- Reduce the percentage of owners who are cost burdened and severely cost burdened to a total of 20% of owners within five years.
- Reduction in number of homeless individuals served at Craig's Doors because they become housed.

Safe and Secure Housing

- Reduction in the number of rental registrations that fail due to violations of building codes.
- Reduction in number of health and safety violations from inspections department.

Sustainability

- In alignment with Amherst's climate action goals, a 25% reduction in emissions from housing stock by 2025, 50% reduction by 2030, and net-zero emissions from housing stock by 2050.



Implementation

The Town Council believes implementation of this Comprehensive Housing Policy will require the work and cooperation of Council, Town Staff, Town Boards and Committees, and partnerships with non-profits and the three institutions of higher education located within our Town. We list here some specific strategies that have been mentioned in various Town studies and reports or have been discussed during the course of drafting this Policy. This is not a comprehensive list, nor does it reflect any priority ranking on which strategies to implement first. We recognize a number of these strategies relate to zoning. However, other strategies will require creation of partnerships, adoption of other bylaws, and rethinking procedures in Town. Further, some of the strategies require action the Town of Amherst does not control – specifically changes to state law. We have attempted to group the strategies by category or action, not by Goal, as many strategies address several of the Goals of this Policy. We encourage the relevant Town entities to begin formulating their own plan now for implementing the strategies they best feel will accomplish the Goals identified in this Policy.

Zoning Bylaw Strategies

- **40R:** Consider Smart Growth Overlay Districts (40R) in village centers to increase allowable density while ensuring Affordable housing production.
- **Accessory Dwelling Units (ADUs):** Amend zoning bylaws to ease restrictions on the creation of ADUs. (Housing Production Plan Sec. 5.2.3; Housing Market Study Sec. 6-8)
- **Allow lot division:** Amend zoning bylaws to encourage creation of new units on small lots in certain R-LD and R-O areas by allowing an existing lot to be divided into two lots. (Housing Market Study Sec. 6-9)
- **Change the approach to regulating density:** Pursue alternative approaches to regulating density to increase units per development. (Housing Market Study Sec. 6-5)
- **Climate resilient zoning:** Incorporate climate resilience and adaptation into the Zoning Bylaw.
- **Congregate housing:** Encourage production of very small units. (Housing Market Study 6-9)
- **Cottages:** Amend zoning bylaws to encourage cottage-style housing on small-scale lots, such as providing incentives for single-family cottage development, especially in and around the village centers. (Housing Market Study Sec. 6-5, 6-8, 6-9)
- **Design Guidelines:** Develop straight-forward design guidelines for our Downtown and Village Centers, the neighborhoods surrounding those Centers, and for multi-family dwellings. Design Guidelines should integrate new construction into the context of existing neighborhoods and village centers, include requirements for a variety of human-centered characteristics, such as massing, greenspace, gathering space, transportation, streetscapes, public shared spaces, and climate resiliency, and should consider preservation of historic and cultural resources in downtown, village centers, and residential neighborhoods in order to ensure new development is in accord with existing neighborhood character.
- **Duplexes & Triplexes:** Encourage the production of two- and three-family houses by amending zoning bylaws to allow two-family houses by right in all residential zoning districts (Master Plan Sec. H.1.F; Housing Production Plan Sec. 5.3.2), allowing three-family houses in residential areas, and reducing or eliminating lot size requirement differences for one- and two-family homes. (Master Plan Sec. H.1.G)
- **Home conversions:** Promote the conversion of large single-family homes into two- or three-family homes by revising zoning regulations to make it easier to create attached and detached



accessory apartments and duplexes out of existing owner-occupied housing stock in all residential zoning districts. (Master Plan Sec. H.1.E)

- **Inclusionary Zoning Bylaw:** Revise the existing Inclusionary Zoning Bylaw to increase its application to new development. The Housing Market Study Sec. 6-9 to 6-11 lists many options.
- **Increased units per building:** Amend zoning regulations to increase the allowable number of housing units per development. (Housing Production Plan Sec. 5.2.4; Housing Market Study Sec. 6-3 to 6-7)
- **Infill development:** Promote infill development in downtown and village centers and at existing multi-family developments to create new housing on underutilized land such as vacant lots and parking lots. (Housing Market Study Sec. 6-8)
- **Low Impact Development:** Incorporate low-impact development standards, including green infrastructure (rain gardens, street trees, bioswales, green roofs, etc.) for new residential developments (Master Plan H.4.B) and existing buildings to reduce impacts from adverse weather events on public infrastructure, public health, and housing.
- **Multi-family housing by right:** Encourage the production of multi-family housing by removing the barrier of special permits and allowing the production of apartments and townhomes by right in moderate density residential districts (R-G, R-N, R-VC). (Housing Market Study Sec. 6-4)
- **Net-Zero:** Incentivize electrification of building systems for new multi-family developments, possibly including density bonuses or expedited permit review for developments that will not use fossil fuels.
- **Proximity to food:** Create food/transportation/service desert overlay districts targeting increased public transportation connectivity for neighborhoods.
- **Proximity to transit and services:** Encourage new development that is close to services and public transit in downtown or village centers to encourage the use of public transit, walking, and biking by amending zoning bylaws to promote mixed uses surrounding residential neighborhoods and incentivizing developers to locate new developments near public transit.
- **Reduce lot size requirements:** Use dimensional regulations to encourage the construction of smaller homes on smaller lots. (Master Plan Sec. H.1.C)
- **Reduce new development footprint:** Increase density of new development to reduce the footprint, including modifying Amherst's open-space development zoning regulations to require higher-density clustering of housing in the more rural parts of Town to achieve a smaller development footprint and greater retention of open space. (Master Plan Sec. H.4.A)
- **Student housing district:** Consider a university overlay district in Amherst Center and North Amherst Center for greater density, with housing designed for and reserved first come/first serve for students. (Housing Market Study Sec. 6-4 to 6-5)

Municipal Regulatory and Policy Strategies

- **BIPOC homeownership:** Utilize policy, regulations, and staff assistance to promote homeownership for Black, Indigenous and People of Color, who have historically not had equal access to homeownership.
- **Community Choice Aggregation:** Utilize community choice aggregation to provide clean energy for residential and commercial customers in Amherst.
- **Encourage building repair and maintenance:** Uphold quality building standards through policy, regulation, and inspection. This may include incentivizing repairs to rental properties by landlords, enforcing and strengthening the rental registration bylaw, increasing inspections,



creating safe harbor regulations for reporting violations, and adopting a derelict house bylaw to prevent landlords from allowing rental properties to fall into disrepair.

- **Energy efficiency:** Provide incentives for developments that meet energy efficiency standards in new buildings. (Master Plan H.4.C)
- **Expedite permitting:** Where possible, expedite the permitting process and work to reduce the time between a permit application and approval. This may include developing a fast-track subdivision, site plan, and building permit process for certain developments that include housing affordable to specific area median incomes. (Master Plan Sec. H.2.D)
- **High-Speed Internet:** Ensure outlying developments areas with high concentrations of residents have access to reliable, reasonably priced high-speed internet.
- **Incentivize affordable units:** Create incentives, such as waiving, reducing and/or rebating fees, including water and sewer connections and permitting fees, for affordable housing units to make it financially attractive for developers to build housing affordable to households with 100% AMI or lower. (Master Plan Sec. H.2.E and H.2.B; Housing Production Plan Sec. 5.3.4)
- **Low-carbon transportation options:** Encourage or incentivize new multifamily developments to include infrastructure that supports low-carbon transportation, including space for bikes and provision of electric car recharging stations.
- **Mixed-income housing:** Utilize policy, regulations, and staff assistance to promote developments (multi-family, single-family subdivisions etc.) that include units affordable to a range of income levels to create socioeconomically diverse neighborhoods, including creating more flexible development regulations using a range of prices as the key criterion. (Master Plan Sec. H.1.A)
- **People who are homeless:** Encourage, through zoning and staff assistance, the production of housing for individuals transitioning out of homelessness, including supportive housing, single-room occupancy (SRO and enhanced SRO) housing, and rapid rehousing for chronically homeless. (Housing Production Plan Sec. 5.1.6)
- **Reduce regulatory barriers:** Make affordable housing development easier to navigate in Amherst, including creating a permitting guide for small developers unfamiliar with affordable housing.
- **Regulatory clarity and predictability:** Adopt procedures, requirements, processes, and bylaws for permitting and construction that are clear, predictable, and include staff assistance early and that reduce entanglement with permitting boards. (Housing Market Study Sec. 6-11)
- **Renter's Bill of Rights:** Adopt a renter's bill of rights that commits to basic security and protections for Amherst's renters and create policies and procedures to notify residents of their rights. Adopt policies that ensure renters are aware of their rights.
- **Reporting:** Create an accessible manner for tenants to transmit health and safety violations to the Town and provide support and regulatory protection for tenants who report health and safety concerns.
- **Retrofit existing housing stock:** Encourage, incentivize, or require upgrades to the existing housing stock to reduce carbon emissions, which may include incentivizing landlords and homeowners to develop transition plans to take incremental steps towards net-zero energy, and incentivizing landlords to perform retrofits to increase energy efficiency of housing.
- **Senior housing:** Encourage the production of senior housing through incentives to developers to produce new rental and ownership units affordable to individuals on a fixed income that meet the demands of a senior population.



- **Shorten the time between purchase to occupancy:** Reduce the regulatory barriers for housing that will qualify for the State Affordable Housing Index so that the time from purchasing a parcel to obtain a certificate of occupancy is as short as possible.
- **Stretch code:** Continue to participate in the stretch energy code and advocate for the strengthening of the building code to reduce emissions.
- **Walkability/bikeability:** Use design guidelines, board review, and staff assistance to encourage developments to focus on walkability and bikeability, including sidewalks, bike lanes, and minimal curb cuts.

Municipal Funding Strategies

- **Affordable homeownership:** Convert existing housing to affordable housing by providing financial assistance to facilitate and expand home ownership for low- and moderate-income households, including first time home-buyers, through new programs such as mortgage assistance or buy-down programs to subsidize the gap between the mortgage low income buyers can afford and actual house prices. (Master Plan Sec. H.2.H; Housing Production Plan Sec. 5.3.5)
- **Affordable rental:** Develop funding streams to purchase existing rental housing stock and place permanent affordability restrictions on units to preserve family rental housing options whose affordability restrictions are expiring.
- **Amherst Municipal Affordable Housing Trust:** Identify and create additional funding sources for the Amherst Municipal Affordable Housing Trust.
- **Cost per-unit:** To maximize available funding and ensure prudent use of funds, adopt maximum per-unit cost policies for the use of Town funds as subsidies to maximize available affordable housing money. Current cost policies are built into the Measurables in the next section.
- **Deed restrictions:** Use affordable housing deed restrictions for affordable rentals and ownership that require eligibility for the SHI when subsidizing with Town funds. (Master Plan Sec. H.2.G; Housing Market Study Sec. 6-7 to 6-8)
- **Encourage rehabilitation of derelict properties:** Fund housing rehabilitation costs through CBDG funds. (Housing Production Plan Sec. 5.2.7)
- **Housing types:** Identify, maintain, and adapt funding priorities regarding type of housing or level of affordability in response to current needs to help aid in the allocation of municipal funds (i.e. rental vs. ownership; 100%, 80%, 50%, or 30% of AMI; number of beds; accessible, special needs, at risk etc.).
- **Other land acquisition:** Create a formal process for the Amherst Municipal Affordable Housing Trust to evaluate the potential for a set-aside of land for affordable units when the Town is acquiring conservation or other new land. (Master Plan Sec. H.2.C)
- **Preservation:** Give precedence to the preservation of existing housing on the Amherst Subsidized Housing Inventory (SHI) over new development for use of Town funds. (Master Plan Sec. H.2.F)
- **Private land:** Where financially feasible, use Town funds (such as CPA funds) to identify and buy private land for affordable housing projects. (Housing Production Plan Sec. 5.2.5)
- **Staff Support:** Consider hiring additional staff for the Planning Department to focus on development of affordable housing.
- **Town land disposition:** Make surplus Town-owned property available for affordable housing development through sale or public-private partnership. (Housing Production Plan Sec. 5.2.5)



Partnership Strategies

- **Access to information:** Partner with organizations to ensure that renters have easy access to information that helps them secure housing and make use of available resources and increase information available to tenants before and after lease-signing
- **UMass Partnership:** Maintain dialogue and collaboration with UMass Amherst to: advocate for the University to provide additional on-campus housing for undergraduate students, expand the number of students able to live on-campus by expanding the number of housing units on campus; identify and collaborate on areas for targeted off-campus student housing development; increase funding of Town services; and exchange of information regarding housing and long-term plans.

State Strategies

- **Advocacy:** Advocate for legislation creating new revenue sources that can be dedicated to the creation of Affordable housing.

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Statistical Support

Statistics support the need for more affordability in housing, increased housing production, addressing economic and racial disparities, and improving the housing stock that exists.

Housing Affordability

As can be seen by Figure 1², 22% of renters in Amherst are cost-burdened³ and 35% are severely cost burdened, resulting in over 57% of rental households whose household budgets are stretched by Amherst’s high cost of rental housing. For homeowners in Amherst, the statistics are slightly better, with 12% of homeowners cost-burdened and 13% severely cost-burdened. Not represented in these statistics are people who have relocated from Amherst due to the high cost of housing.

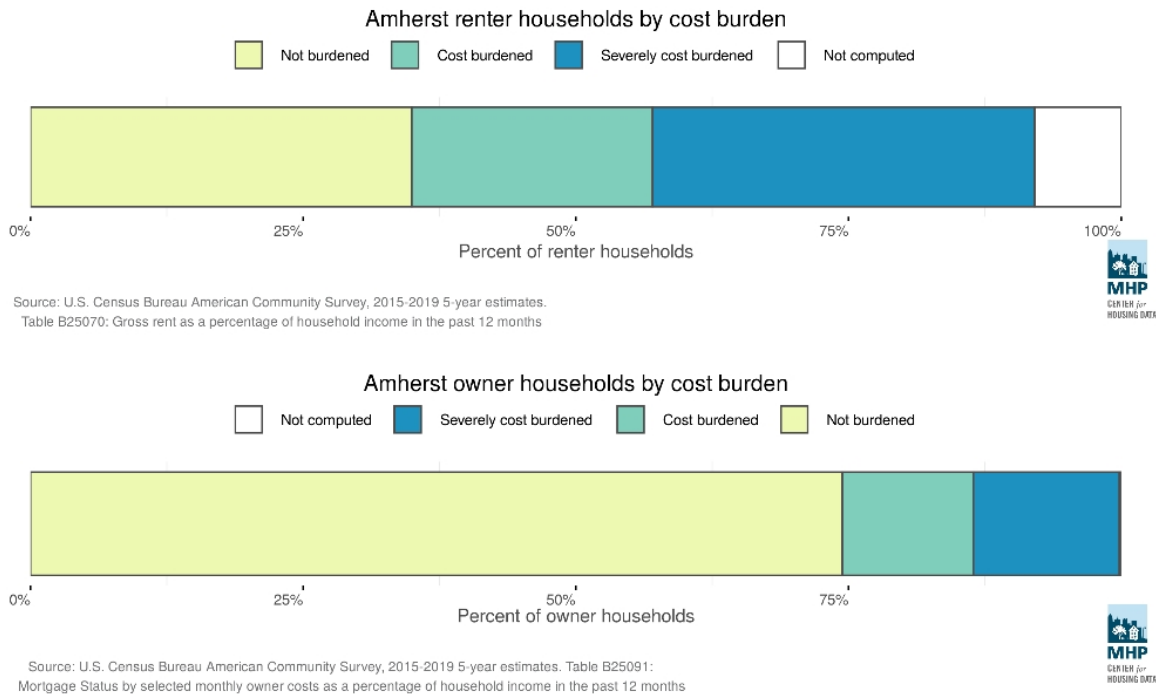


Figure 1

Figure 2 indicates that Amherst residents are not alone in the area facing the issue of high housing costs. However, as Figure 3 demonstrates, compared to other state university cities in the Commonwealth, Amherst is lagging behind.

² Figures 1, 2, and 3 from MHP’s Center for Housing Data at datatown.org.

³ Cost-burdened is defined as spending between 30% and 50% of income on rent or mortgage. Severely cost-burdened is defined as spending more than 50% of income on rent or mortgage.

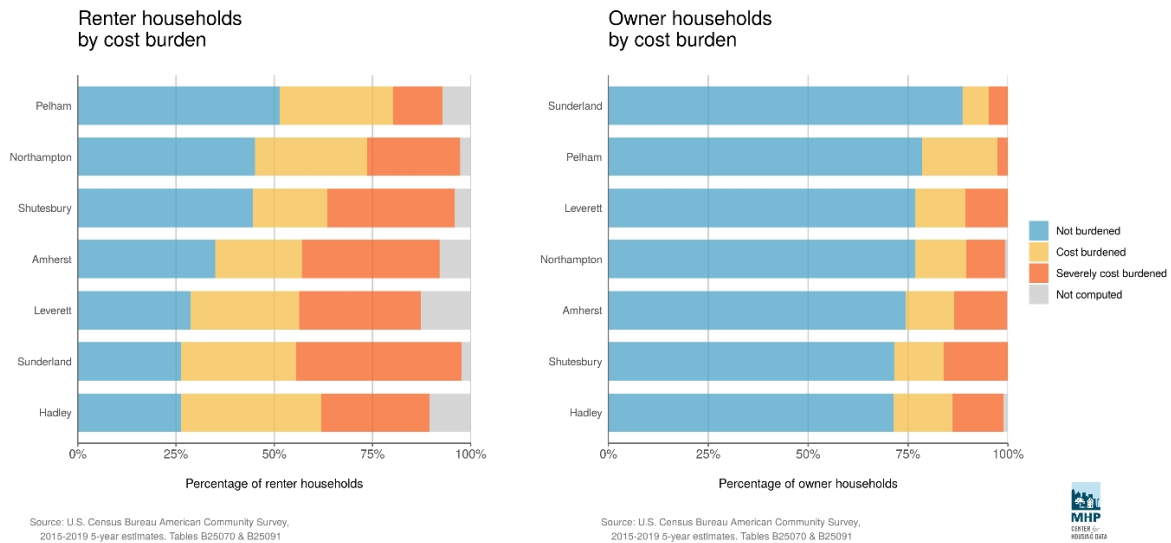


Figure 2

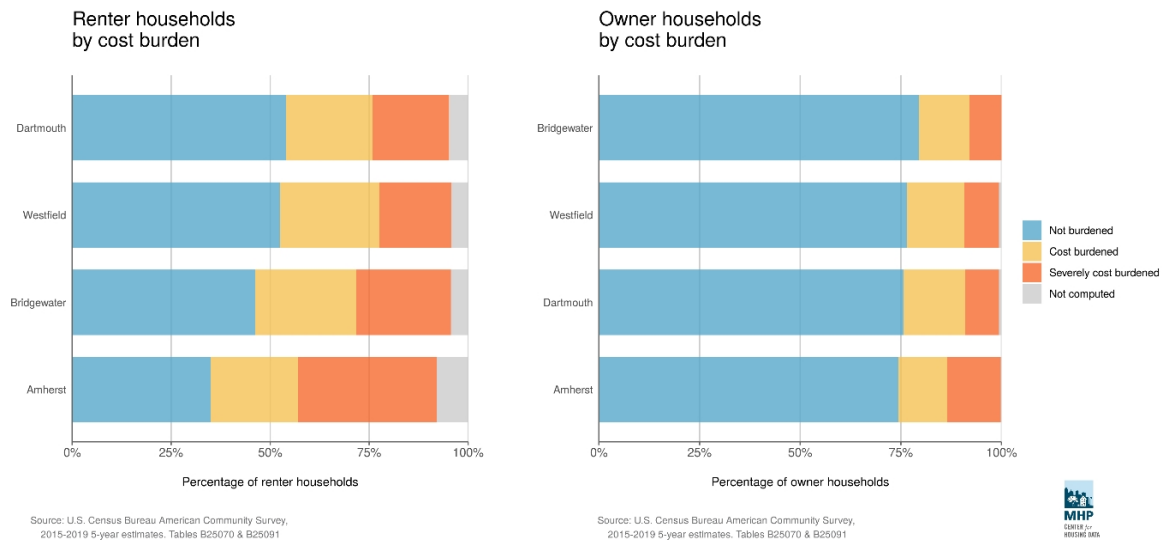


Figure 3

Housing Production



A major contributing factor to the affordability gap is that housing growth has not kept up with population growth, including increasing enrollments as noted in Figure 4⁴. While the population grew by 24,101 residents or 176% between 1960 and 2010, housing during this same period increased by only 5,264 units or 125%. This is, in essence, the heart of the town’s housing problem – housing supply has not kept up with increasing demand, resulting in higher housing prices and residents paying more than they can afford to live in Amherst. In the decade since, 2010 – 2019, Amherst has built an additional 531 units (Figure 5), yet its population has increased by approximately 2,500 people. And 65% of Amherst’s housing was built prior to 1970.

The 2013 Housing Production Plan estimated that Amherst had a deficit of over 1,500 housing units for residents making less than 80% AMI, not including the 1,500 units needed for students in these AMI categories. Since that time, Amherst has built or is building approximately 80 Subsidized Housing Inventory listed units for those at the 80% AMI or less, far less than necessary to address the affordability gap in Amherst.

Further, the 2015 Housing Market Study forecasted an annual household demand of 643 households, with 4% needing to be new growth. According to the Study, this translates to 10-20 new renter units and 15-25 new owner units per year. This calculation does not address the various cost-levels of the housing needed to ensure that the units are affordable to those households that occupy them. As can be seen from the statistics cited above, Amherst has been minimally keeping up with the estimated needed increase in total new housing, having built an average of 50 units per year in the last decade. Yet, our affordability problem has not decreased as housing supply still remains below demand, despite new housing that has come online since the 2015 Housing Market Study. The 2021 Greater Springfield Regional Housing Analysis Report from the Donahue Institute estimated a housing unit gap in Hampshire County of 2,139 units in 2020, with that gap increasing to 3,572 units by 2025. To meet our housing goals in Amherst we will need to increase housing production in the near term.

Population and Housing Growth, 1960 to 2010

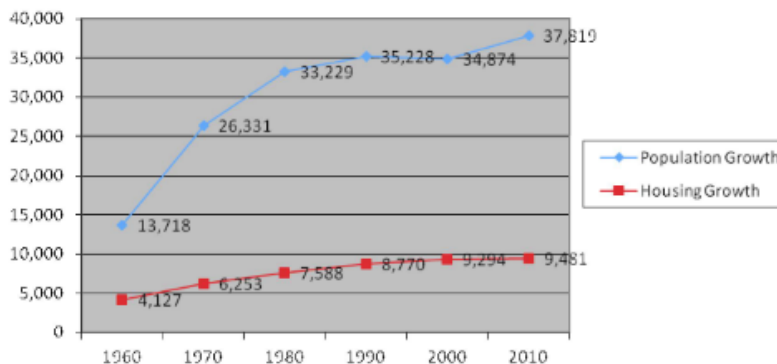


Figure 4

Economic and Racial Disparities

⁴ Figure 4 from Amherst Housing Production Plan, Executive Summary.



R4A study:

The most notable example of the use of racially restrictive deeds in Amherst can be seen on the property deeds of multiple lots on Blue Hills Road.¹ In 1947 alone, there were six registered deeds on this street that contained racially restrictive covenants. The deeds of these properties all contained exactly the same language: “That said premises shall not be sold or rented to any colored person or persons.” (Hampshire Registry of Deeds)

Donahue study:

PV cost burdened renter Black: 53 white: 45 owners black: 31 white: 23

Poverty rate in Hampshire County: 12% for white, 34.2% for black

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Sources and Supporting Documents

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