



Town of Hatfield

Housing Production Plan

**Produced by the Hatfield Housing Plan Advisory Committee
with assistance from the Pioneer Valley Planning Commission**

December 30, 2015



ACKNOWLEDGEMENTS



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December 30, 2015

This plan was prepared by the Hatfield Housing Plan Advisory Committee in fulfillment of their duties as charged by the Select Board, which are: a) Represent the interests of their committee or board and the citizens of Hatfield in the development of the Hatfield Housing Plan, a study to identify the specific unmet housing needs of Hatfield residents and to develop action steps to meet these needs in ways that will also support overall community goals; b) Report to their respective committee or board on the progress of the Hatfield Housing Plan and convey any issues, concerns or input to the Hatfield Housing Plan Advisory Committee; c) Advise and direct the representatives of the Pioneer Valley Planning Commission assigned to the development of the Hatfield Housing Plan; d) Attend community meetings associated with the development of the Hatfield Housing Plan; and e) Deliver and present the completed Hatfield Housing Plan to the Board of Selectmen.

This plan was also prepared according to the requirements of the state's Housing Production Program (HPP), which is a program administered by DHCD and authorized by Massachusetts Chapter 40B to encourage communities to take a proactive approach to affordable housing development and to meeting the 10% affordable housing goal for all municipalities of the Commonwealth. This HPP is valid for a five-year period from the approval date by DHCD. Upon expiration, this HPP may be renewed.

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EXECUTIVE SUMMARY

The Town of Hatfield is a community that seeks to assure that safe, high quality homes are available and affordable to people of all economic means. This housing production plan presents data, analysis, and recommended actions to achieve this goal while sustaining the character of Hatfield, enhancing its neighborhoods, and protecting its natural resources.

Today, there are a variety of home ownership and rental options in Hatfield, many of which are affordable to individuals and families of varying economic means. However, housing affordability in the coming years will be challenged, as it has been during the past two decades, by an overall shortage of home production in Massachusetts, as well as market demand for homes in Hatfield and the Pioneer Valley region by families who wish to live in communities with attractive neighborhoods, access to regional employment and cultural attractions, and abundant opportunities to enjoy recreation and natural resources.

As of December 2014, there were 1,549 year-round homes in Hatfield. Of these, 47 (3.0%) were qualified as affordable to individuals and families earning up to 80% of the area median income (AMI) for the region (\$54,160 per year for a family of four in 2015). Therefore, Hatfield will need to add another 123 affordable homes to reach the 10% affordable housing goal established by the Massachusetts Comprehensive Permit Law of 1969 Chapter 40B for each municipality.

This plan has been produced with the guidance and input of the Hatfield Housing Plan Advisory Committee, which was established by the Select Board on November 3, 2014 to study the unmet housing needs of the community and produce an action plan to address those needs. To maintain and improve housing affordability for all, this plan recommends that Town of Hatfield address the following fundamental challenges to its housing market:

- **Challenge 1:** There are not enough homes available in Hatfield at purchase prices and rents to meet the demand that exists among individuals and families with incomes that meet one or more of the three earnings thresholds established to qualify for affordable housing: “Low Income” up to 80% of Area Median Income (AMI), “Very Low Income” up to 50% of AMI, and “Extremely Low Income” up to and 30% of AMI.
- **Challenge 2:** A significant number of individuals and families living in Hatfield are “cost burdened,” which means they pay more than 30% of their income on housing (either mortgage and taxes, or gross rent). At least 45% of renters in Hatfield at cost burdened.
- **Challenge 3:** Construction of single-family homes in Hatfield continues to outpace that of multi-family homes by approximately a 2:1 margin, even though demographic shifts in the town and region’s population are toward a younger people with less income to afford larger homes, as well as more people living alone and single parents.

This plan evaluated a wide range of options to address these fundamental housing market challenges. A total of 48 actions were prioritized with respect to their ability to effectively address these challenges, as well as other key issues and opportunities related to housing affordability, housing choice, and access

to housing. Of these, the following 18 actions have been ranked by the Housing Plan Advisory Committee and stakeholders as having a “High” priority (see Section 4):

Action #	Description
1	Establish a municipal housing committee.
2	Identify any SHI qualifying units in Hatfield that are not currently listed by DHCD.
3	Assess potential to classify suitable existing homes as SHI-eligible housing.
4	Create an inventory of undeveloped (private) properties that are suitable for affordably priced multi-family and single-family homes.
5	Identify existing municipally owned land that could be donated or sold at low cost to an appropriate affordable housing development entity.
8	Increase the role and services provided by the Hatfield Housing Authority, including the capability to develop, acquire and/or operate affordable residential properties.
12	Solicit a "Friendly 40B" developer in which the Town writes and issues one or more RFPs for a project with affordable homes that meets the Town’s requirements.
13	Engage in developer partnerships with non-profit developers of affordable homes.
16	Study Hatfield’s existing optional density bonus for affordable housing (Section 6.67 of Zoning Bylaw) to understand why it has not been used to date.
18	Encourage and educate developers about Hatfield’s new mixed-use zoning district.
21	Adopt an accessory apartments bylaw.
24	Adopt zoning standards that encourage congregate housing for seniors and people with disabilities.
33	Limit the extensions of roads, sewer, and water lines into rural and agricultural areas.
34	Conduct outreach and provide services to homeowners in need of lead abatement based on updated program requirements; provide information about available financing.
36	Promote foreclosure prevention programs.
37	Work with Hatfield Council on Aging to help make seniors aware of affordable housing resources and living options.
40	Promote an educational campaign about affordable housing.
43	Meet with staff from the Massachusetts Fair Housing Center annually.

This plan also is intended to provide information and resources that will support continued discussion and action on housing needs that are cited in the 2009 Master Plan.

In addition, the Town adopted a Mixed Use Overlay District for several suitable parcels that is intended to create new opportunities for homes and retail/commercial uses in the same structure. This type of development is well-suited to both market-rate and affordable multi-family home development.

CHAPTER 1: INTRODUCTION

1.1 PURPOSE

A Housing Production Plan (HPP) expresses a community's proposed approach to assuring that there are enough homes at affordable prices and rents for people who wish to live there. Though other community plans and documents may address housing, it is the purpose of an HPP to present a clear strategy that will enable the community to meet its housing needs in a manner that is consistent with Massachusetts Chapter 40B statute and related state and federal regulations.

Since the real estate boom of the late 1990s, home sale prices and rents in Massachusetts have jumped significantly due to a stronger housing market, increasing consumer demand, and low interest rates. The average assessed values of residential properties in Hatfield increased 87% from 2000 to 2013. Today, after some 20 years of upward pressure on home prices and rents, housing is less affordable in the communities of the Pioneer Valley, including Hatfield, than it has ever been. In fact, a community survey conducted for this report found that more than 1 in 3 residents of Hatfield say that today they could not afford to buy the home they currently live in.

During the 1960s, the Massachusetts housing market experienced similar, though not as intense, pressures on prices and rents, with the result being a shortage of homes that were affordable. In response, the Commonwealth enacted General Law Chapter 40B legislation in 1969, which set the now-familiar goal for municipalities to have at least 10% of their year-round housing units affordable to families or individuals earning 80% or less than the area median income. To encourage progress toward this 10% goal, the 40B law created a provision that grants a so-called comprehensive permit that allows developers who commit to building a sufficient number of affordable units the ability to by-pass local zoning laws. Communities that are making progress toward the 10% goal or have already achieved it are not subject to this provision.

As of December 2014 (the most recent date for which information is available), there were a total 1,549 year-round housing units in Hatfield, of which 47 (3.0%) were considered affordable to individuals and families earning 80% or less than the area median income (AMI). This means Hatfield needs at least another 123 affordable homes to meet the 10% community goal established by Chapter 40B.

The people of Hatfield recognize that it is essential to the town's long term prosperity and social fabric that individuals and families of all ages and incomes must have housing opportunities within the community. Therefore, the Hatfield Housing Committee has produced this Housing Production Plan to address this need and begin advancing toward the 10% affordable housing goal for the community.

This Housing Production Plan has four major topics that are organized into the following chapters:

Chapter 1: Introduction—A summary of housing regulations and the process to produce this plan (*this chapter*).

Chapter 2: Housing Needs Assessment—An assessment of Hatfield’s current housing needs, as well as demographics and the condition of existing housing stock.

Chapter 3: Housing Development Conditions—A survey of conditions that affect future housing development, including the housing market, environmental and land use constraints, zoning and local land use policies, and the availability of public infrastructure and services.

Chapter 4: Housing Action Plan—A prioritized set of 48 strategies for meeting Hatfield’s housing needs and reaching the 10% affordable housing goal.

1.2 HOUSING PRODUCTION PLANS AND MGL CHAPTER 40B

This section summarizes the state laws and regulations that apply to local housing production plans.

Under Massachusetts General Law Chapter 40B, municipalities are encouraged to assure that at least 10% of their total housing stock qualifies as affordable to individuals and families who earn up to 80% of the area median income (AMI) for the region in which the municipality is located. Chapter 40B provides communities that have not reached this 10% goal with an incentive to do so: in these municipalities, a developer who proposes a significant number of affordable units is allowed to override most local zoning and wetlands laws and regulations by applying to the local zoning board of appeals for what is known as a “comprehensive permit,” which the board is obligated by state law to issue.

A Housing Production Plan (HPP) is a proactive approach to help communities to make progress toward the 10% goal, and thereby avoid the obligation to issue comprehensive permits and retain their local control over housing development. The Massachusetts Department of Housing and Community Development (DHCD) encourages local governments to prepare and submit an HPP.

The HPP program requires communities to:

- 1) Complete a comprehensive housing needs assessment that takes into consideration both local and regional housing needs, and identifies opportunities and constraints to meeting those needs.
- 2) Develop strategies to enable it to meet its affordable housing needs, including an explanation of how constraints will be mitigated. Specifically, the HPP must show how the community will meet its annual affordable housing production goal of 0.5%.
- 3) The HPP must be approved by the local planning board, Select Board, and DHCD.

There two major benefits for a community to have an HPP that is certified by DHCD. First, communities with approved and certified HPPs are given preference over non-HPP communities for certain state grant funds. Second, a municipality can retain its local authority to require developers to comply with zoning and wetlands laws (and avoid the Chapter 40B comprehensive permit) so long as the municipality has an approved and certified HPP in place, and is making progress toward the 10% goal at the rate of at least 0.5% per year; therefore, any decisions by the local Zoning Board of Appeals to deny a comprehensive permit will be deemed consistent with local needs under Chapter 40B by the

Massachusetts Housing Appeals Court, and the local zoning board of appeal's denial of a comprehensive permit application will be upheld, provided that the board complies with the requirements of 760 CMR 56.03(8). A developer may still appeal the denial of a comprehensive permit in such cases, first to DHCD and then to an interlocutory appeal with the Massachusetts Housing Appeals Committee, on an expedited basis.

Additional information about the HPP program, including information on compliance, is provided on the DHCD website: www.mass.gov/hed/community/40b-plan/housing-production-plan.html.

This HPP was prepared according to the requirements of the HPP program. Once this HPP is approved by the Hatfield Select Board, Planning Board, and DHCD, the Town of Hatfield will be eligible to become temporarily "appeal-proof" from the Chapter 40B comprehensive permit for one calendar year, so long as 8 (0.5% of 1,549) or more affordable housing units were created during the year prior to approval.

1.3 PLAN PROCESS

The Town of Hatfield worked with the Pioneer Valley Planning Commission (PVPC) to develop this HPP in accordance with the requirements of 760 CMR 56.03(4). The Hatfield Housing Plan Advisory Committee was the reviewing body for this plan, working cooperatively with other town boards and committees. The committee typically meets on the fourth Thursday of the month.

PVPC began work on this plan in February 2015. Chapters were provided to the Housing Plan Advisory Committee in draft form for review and approval. The final draft of the HPP was submitted to the Housing Committee on November 19, 2015.

PVPC staff met monthly with the Housing Committee to review chapter drafts, prepare and review survey questions and results, identify and prioritize recommendations, prepare a public presentation, and other related tasks. Meeting dates included:

- February 12, 2015
- March 26, 2015
- April 30, 2015
- June 4, 2015
- June 25, 2015
- August 20, 2015
- September 23, 2015 *Community Forum*
- October 22, 2015
- November 19, 2015

All Housing Plan Advisory Committee meetings were advertised and open to the public. The community forum on September 23, 2015 included a presentation of the planning process and a public comment period to receive input on the draft plan. Four residents, in addition to the members of the committee, attended this meeting in person. The meeting was broadcast live on Hatfield cable access television and

rebroadcast more than four times during the following month, and remains available as an on-demand program streaming via YouTube. Comments received at the meeting and through email follow up included (comments are edited and paraphrased for clarity and brevity):

- CPA funds could be used to purchase a deed restriction on eligible homes from eligible owners. Homes would need to be currently owned and occupied by an individual, couple or family that meets the 80% of AMI target; appraisals would determine what the current FMV of the home is and what it would need to be to be "affordable;" payment from town would be for the difference in return for an affordability deed restriction.
- Too much agricultural land is being converted to development (notably the two developments on Elm Street). Farmland instead should be maintained to protect the towns' rural character, even as the Route 5 and 10 corridor is developed.
- In-law apartments are an excellent strategy for protecting more farmland.
- Hatfield should increase zoning to allow families to add apartments to existing homes or garages. These are great for twenty-something couples trying to save money and elderly family members living with younger relatives.
- The down payment is too high for a home in Hatfield.
- Hatfield should move ahead with recommendations of the HPP in order to alleviate the burden of high housing prices from young couples trying to start families with crippling student loan debt, and our aging population of seniors living on a fixed income.
- It is clear [as a resident of Hatfield] that buying a starter home is [an] [un]attainable [goal]. The average home price of \$290,000 is very expensive for "average." Northampton's average housing price is just over \$300,000 with much greater options. It's the plain and simple fact that we can get more "bang for our buck" in other towns.
- We need to keep Hatfield desirable by implementing methods to keep some properties low for our oldest and youngest home buyers. All of the neighbors down Bridge Street, once filled with young families, now have kids in their twenties still living with their parents.

1.4 PLAN METHOD

Data about Hatfield for this report was obtained from the following sources:

Hatfield Assessor's Office
Hatfield Building Department
Hatfield Public Schools
Hatfield Department of Public Works
Pioneer Valley Planning Commission (PVPC)
Citizens Housing and Planning Association (CHAPA)
Massachusetts Housing Partnership (MHP)
Massachusetts Department of Employment and Training
Massachusetts Department of Revenue
Massachusetts Department of Education

Massachusetts Department of Housing and Community Development
 Massachusetts Community Preservation Act Coalition
 1990, 2000, 2010 U.S. Decennial Census
 2007-2011, 2008-2012, 2009-2013 American Community Survey estimates
 Warren Group
HAPHousing

The following four documents were consulted frequently during the development of this HPP.

Hatfield Master Plan (2009)
 Hatfield Zoning Bylaw, as most recently updated 5/13/15
 Hatfield Open Space and Recreation Plan (2014)
 Pioneer Valley Regional Housing Plan (2014)

1.5 DEFINING AFFORDABLE HOUSING

In most contexts, housing is considered “affordable” if the individual or family (hereinafter known as “households”) that occupies, or wishes to occupy, the home pays no more than 30% of their income on “housing,” which includes mortgage, or rent, and any property taxes. Households that pay more than 30% of their income on housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation and medical care, as well as saving for their future. A moderately cost-burdened household pays 30% to 50% of its income for housing. Households that pay more than 50% of their income are considered to be severely cost-burdened.

This is also the generally accepted definition of housing affordability is used by the U.S. Department of Housing and Urban Development (HUD) and the Massachusetts Department of Housing and Community Development (DHCD) in the calculation of the Area Median Income (AMI) and promotion of income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA), which includes all communities in Hampshire and Hampden County. The HUD calculates the AMI annually, based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. The Springfield AMI in 2015 was \$67,700.

FIGURE 1-1: FY2015 INCOME LIMITS FOR SPRINGFIELD METRO AREA (INCLUDES HATFIELD)

Area Median Income	FY 2015 Area Median Income Limit Category	Persons in Family				
		1	2	3	4	5
\$67,700	“Low” Income (80% of AMI)	\$46,100	\$52,650	\$59,250	\$65,800	\$71,100
	“Very Low” Income (50% of AMI)	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250
	“Extremely Low” Income (30% of AMI)	\$18,400	\$21,000	\$23,650	\$26,250	\$28,410

Source: www.huduser.gov/portal/datasets/il/il15/index.html

Affordable housing in Massachusetts usually refers to housing that is reserved for households with incomes at or below 80% of the area median income. This is because the Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all subsidized housing developments in a community that includes units reserved for households with incomes at or below 80% of median under long-term legally binding agreements and are subject to affirmative marketing requirements. In 2014, 80% of the area median income for the Springfield MSA was \$63,900 for a family of four.

Additional important housing terminology can be found in Appendix 1.

1.6 FAIR HOUSING AND HOUSING DISCRIMINATION

This HPP, as well as Chapter 40B itself, are rooted in society's broader efforts to assure fair housing and combat housing discrimination for all. This section summarizes key federal and state statutes and regulations applicable to these topics.

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale or financing of a home based on race, color, national origin, religion, sex, familial status and mental or physical handicap. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies (complete list follows at the end of this section).

Under Federal law, state and local governments that receive federal housing funds are not only required to refrain from discriminatory practices, they must also take steps to advance the goals of fair housing and use their policies and programs to help promote open and inclusive patterns of housing (also referred to as "affirmatively furthering fair housing.") HUD defines "affirmatively furthering fair housing" to include the following:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;
- Promote housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
- Foster compliance with the nondiscrimination provision of the Fair Housing Act.

The key federal fair housing statutes informing housing affordability are:

- Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended)
- Title VI of the Civil Rights Act of 1964, as amended
- Section 504 of the Rehabilitation Act of 1973, as amended
- Americans with Disabilities Act of 1990, as amended

The key state fair housing statutes in Massachusetts are:

- Massachusetts fair housing law (M.G.L. Chapter 151B)
- Massachusetts public accommodation law (M.G.L. Chapter 272, section 98)
- Massachusetts lead paint law (Chapter 111, section 199A)

Under both of these groups of laws and regulations, the “Protected Classes” of people are

- Race
- Color
- National Origin
- Religion
- Sex
- Disability/Handicap
- Familial Status; Children
- Marital Status
- Age
- Sexual Orientation
- Gender Identity
- Military Status (veteran or member of the armed forces)
- Public Assistance/Housing Subsidy Recipient
- Genetic Information
- Ancestry

Massachusetts Executive Order 526 (2011), an “Order Regarding Non-Discrimination, Diversity, Equal Opportunity, and Affirmative Action,” provides that “Equal opportunity and diversity shall be protected and affirmatively promoted in all state, state-assisted, and state-regulated programs, activities, and services.” All state funded programs, including Community Preservation Act funds, fall under this Executive Order.

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact (negative impact) on members of a protected class compared to the general population. Disparate impact is an important legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest?

Examples of municipal policies and programs that would have a disparate impact include:

- Municipal plans or zoning ordinances that prioritize 1-bedroom units or strictly limit number of bedrooms by unit rather than by development or lot.
- Single-family or large lot size requirements.

- Requirements for unlimited local residency preferences in communities with limited racial/ethnic diversity.
- Plans to fund affordable housing for elders only.
- Planning or zoning approval processes that mandate or prioritize townhouses.

1.6.1 HOUSING DISCRIMINATION IN THE PIONEER VALLEY

Sources of housing discrimination can be landlords or realtors, or other entities associated with housing-related transactions, programs or policies, such as municipalities, lenders and insurance companies. Unfortunately, local research, studies, audits, and input from the Massachusetts Fair Housing Center (MFHC), HAPHousing, and the Massachusetts Commission Against Discrimination (MCAD) shows that illegal discrimination continues to persist throughout the Pioneer Valley and limits housing choice.

Housing discrimination data specific to Hatfield was not available to be included as part of this HPP. However, interviews conducted with staff at the MFHC, HAPHousing and MCAD during development of the Pioneer Valley Regional Housing Plan 2014 found that housing discrimination occurs in every community in the region. Following are the most prevalent examples of discrimination that affect housing siting, access to housing, or access to housing services in the region:

- Predatory lending, redlining, and active steering of home buyers of color towards certain areas of a community based on race/ethnicity, economic characteristics, and familial status.
- Rental discrimination against families with children and particularly against families with young children due to the presence or potential presence of lead-based hazards.
- Municipal zoning that restricts housing choice and mobility in the region by not allowing or restricting uses that favor more affordably priced homes and rents, particular prohibitions on multi-family housing. (While such regulations are not in violation of housing laws and can be well-intentioned, they potentially also have the effect of disproportionately reducing housing choice for people with specific demographics, such race, color, religion, sex, familial status, disability and national origin.)
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
- Landlords who refuse to make reasonable accommodations, changes in rules or policies to allow an equal opportunity to use and enjoy housing, or reasonable modifications, structural changes to allow an equal opportunity to use and enjoy housing, for individuals with disabilities.
- Landlords who refuse to accept housing subsidies, such as a Section 8 housing choice rental voucher, as a source of rental payment.

1.6.2 IMPEDIMENTS TO FAIR HOUSING

The Massachusetts Fair Housing Center notes that while the Pioneer Valley region is quite diverse racially and ethnically overall, this diversity is fairly concentrated to the urban centers of the region, in particular Holyoke and Springfield. For all racial categories, Hatfield is less racially diverse than the rest of Massachusetts. For almost all categories, Hatfield is less racially diverse than Hampshire County as a

whole and neighboring Hampden County. Specific related concerns related to this lack of diversity may affect fair housing in the following respects:

1. Members of certain protected classes may experience a housing cost burden: Though more affordable than many rental housing markets in other cities and towns in Western Massachusetts, Hatfield may still pose affordability problems for many low-income individuals and families. With 45% of renters in Hatfield spending 30% or more of their household income on housing in 2009-2013, the need for affordable housing continues to be a pressing issue.

2. A lack of subsidized housing for families acts as a barrier to housing choice: Of the limited subsidized housing stock available through the Hatfield Housing Authority (47 units), no units are designed for families.

3. Members of some protected classes may be unable to find affordable rental units with 4 or more bedrooms: Larger-sized families with low incomes may have a challenging time locating and securing homes with 4 or more bedrooms that are vacant and/or affordable for their income levels. Hatfield has a limited supply of rental homes and apartments with 4 or more bedrooms.

4. A lack of studio rental units may act as a barrier to housing choice for certain protected classes, particularly disabled individuals. Adults living alone comprised 6.3% of the town's population in 2009-2013; however, the percentage of efficiency (no bedroom) rental units in Hatfield was too small to be statistically significant (though is likely less than 5%) in 2009-2013. The Hatfield Housing Authority does provide 47 units of subsidized housing with efficiency and one-bedroom configurations for the elderly and disabled; the represents just 3.0% of the town's total housing stock.

5. Issues related to older housing stock in Hatfield may pose problems related to lead paint and other health, safety, and accessibility issues. A significant portion of Hatfield's rental housing stock (47.6%) was built before 1940. The presence of lead paint in older homes and apartments may create obstacles for families in accessing housing. Landlords, who suspect there may be lead paint in a unit, may illegally refuse to rent to families with young children or discourage such families from renting older units. Additionally, maintenance or accessibility problems with older units may make housing unsafe or inaccessible to prospective renters or buyers.

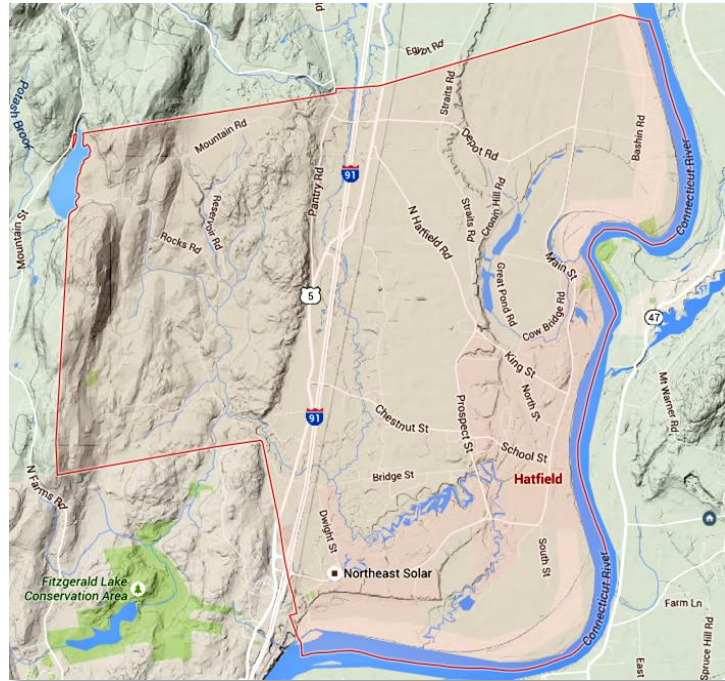
6. Home ownership in Hatfield may be beyond the financial means for low-income individuals and families: The median value of a home in Hatfield in 2014 was \$291,000. A significant proportion of the current homes available for purchase in Hatfield exceed the maximum sales prices for low-income families (ranging from \$135,000 to \$290,000, depending on the number of household members) or would make them face a significant housing cost burden.

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CHAPTER 2: HOUSING NEEDS ASSESSMENT

2.1 COMMUNITY OVERVIEW

Hatfield is a primarily residential and agricultural community in Western Massachusetts. Located in Hampshire County within the Pioneer Valley region, Hatfield measures 16.8 square miles, of which .8 square miles is water surface. Hatfield is 25 miles north of Springfield, the region’s largest city. Hatfield is bordered on the southwest by Northampton, on the west by Williamsburg, on the north by Whately (in Franklin County), and on the east and south by Hadley, across the Connecticut River. The river wraps Hatfield’s east side, forming its eastern and southern boundaries. The river’s wide flood plain and prime agricultural soils have made Hatfield an ideal place for agriculture since (and prior to) its founding in 1670. Local topography ranges from flat land along the river to gentle hills along the town’s western border.



There were 3,337 residents living in Hatfield in 2014, resulting in a local population density of 209 residents per square mile of land area.

Hatfield has three villages: Hatfield Center, North Hatfield, and West Hatfield. Hatfield Center has a broad tree-shaded thoroughfare lined by attractive colonial homes. North Hatfield is a small residential area surrounded by agricultural land. West Hatfield contains woods and hills, as well as the major highways and industries in town.

Hatfield’s property tax rate in 2014 was \$13.17 per \$1,000 of assessed value for residential, commercial, and industrial classes of property. The total municipal FY2014 budget was \$11.5 million.

About 15% of people who work have jobs in Hatfield; the remaining 85% commute to jobs elsewhere. The wholesale and retail sector (which includes grocery distribution) is the biggest source of employment in town, totaling nearly 1,200 workers and representing 49.7% of all jobs in town. Commercial services are the second largest employment sector, with 26.7% of the town’s jobs, followed by health care/social assistance (7.7%), agriculture (3.8%), transportation/utilities (3.1%), and other sectors with less than 3% of the total. The average wage for a job in Hatfield is \$844 a week (\$43,888 per year). Interstate 91, built during the late 1960s and which runs north/south parallel to U.S. Route 5

through the center of Hatfield, has attracted several of industries, including manufacturing of pipe, chemicals, windows, furniture, wood products, and fertilizer.

Notably, Hatfield’s public high school, Smith Academy which opened in 1872, was founded by local resident Sophia Smith of 22 Main Street. Ms. Smith also founded Smith College in Northampton, which enrolled its first class in 1875.

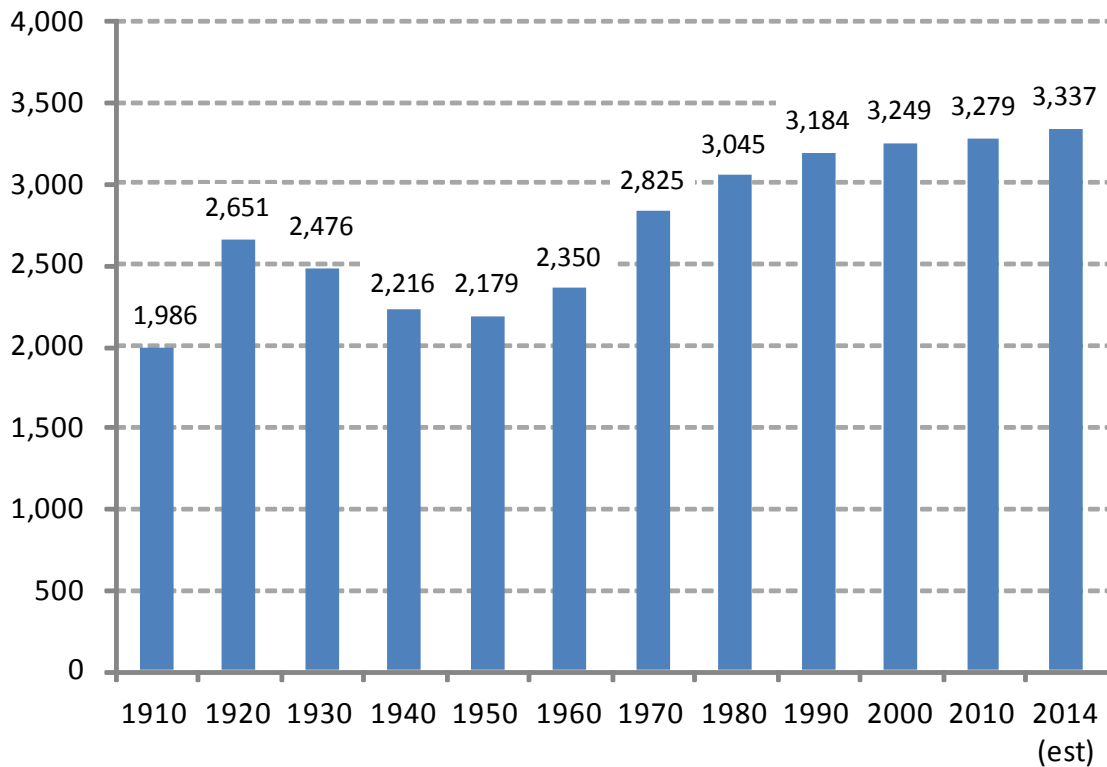
2.2 DEMOGRAPHIC CHARACTERISTICS

This section summarizes demographic information about Hatfield’s residents and trends in the composition of local households.

2.2.1 POPULATION AND HOUSEHOLD TRENDS

The number of Hatfield residents has increased slightly since 1990, rising approximately 3% to a total of 3,337 people in 2014. This rate of growth is consistent with that of the region as a whole, which also grew 3% during this period. However, this growth rate was significantly less than the 9% growth experienced by Massachusetts and the 24% growth of the entire United States during the same period. Most of Hatfield’s population increase occurred between 1990 and 2000; since then, Hatfield’s population has grown less than 1%.

FIGURE 2-1: HATFIELD POPULATION 1910-2014



Source: U.S. Census Bureau, Decennial Census, ACS 2009-2014 estimates

Significantly, the number of homes (structures in which people live) in Hatfield increased faster than the number of residents during the period from 2000 to 2014—a phenomena that is occurring in most suburban and rural communities in the Pioneer Valley. This is also consistent with a national trend during recent decades of fewer persons per household, a result of more people living alone, having fewer or no children, and being single parents.

FIGURE 2-2: HATFIELD GROWTH TRENDS SUMMARY

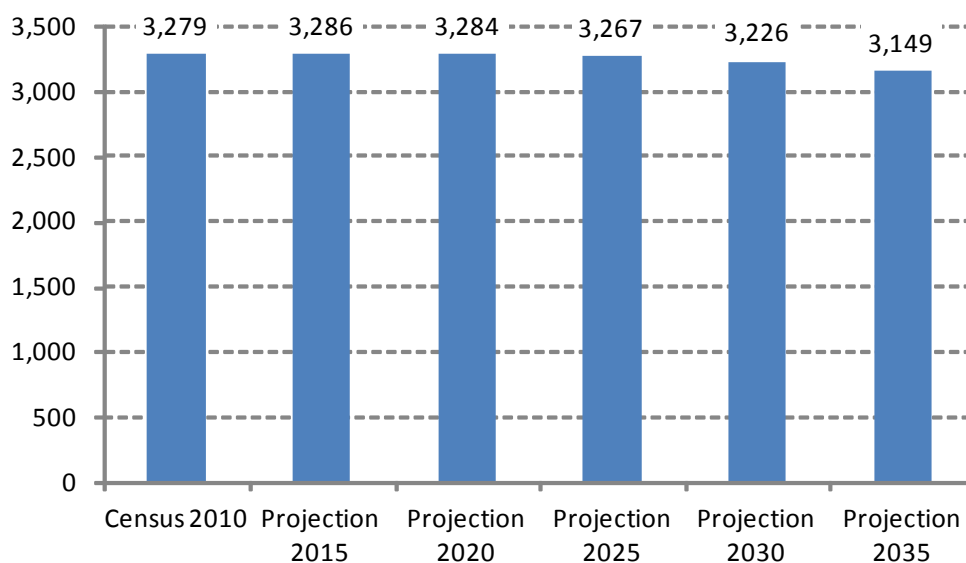
	1990	2000	2010	2014	% Change 1990 to 2014
Number of Hatfield Residents	3,184	3,298	3,279	3,337	+4.6%
Number of Hatfield Occupied Households	1266	1,402	1,483	1,515	+16.4%
Hatfield Households with Children	357	NA	340	332	-7.0%
Hatfield Single Person Households	305	NA	462	474	+35.6%
Average Household Size	2.52	NA	2.21	2.20	-12.7%
Hatfield School Enrollment*	491	NA	461	461	-6%

Source: U.S. Census Bureau, Decennial Census 1990 & 2010; ACS 2009-2014 estimates; Massachusetts Department of Education. *Enrollment Statistics 1993/1994 & 2014/2015 school years.

POPULATION AND HOUSEHOLD TRENDS INFLUENCING HATFIELD’S HOUSING MARKET AND DEVELOPMENT

Long-term population projections for Massachusetts produced by the UMass Donahue Institute (UMDI), estimate that the number Hatfield residents will stay relatively steady for the next 20 years.

FIGURE 2-3: HATFIELD PROJECTED POPULATION TREND



Source: UMass Donahue Institute <<http://pep.donahue-institute.org/>>

This expected decline of approximately 130 residents (4.0%) by 2035 would be a significantly slower rate of growth (actually decline) than the region as a whole (Hampden and Hampshire Counties), which is forecast to increase 6.1% during the same period.

UMDI explains that slow or flat population growth in some communities of the region is attributable to a slowdown in births and a corresponding increase in the number of deaths.¹ Also, the Pioneer Valley Regional Housing Plan of 2014 notes that an increasing number of people are choosing to live alone, have no children, or have fewer children—a social trend that will likely maintain the higher rate of growth of number of households versus the growth (or decline) in the number of residents.

The Regional Housing Plan also discusses several larger and relevant demographic and social factors that are shaping population growth and housing development in the Pioneer Valley, including:

- **Retiring of the Baby Boom generation:** Large numbers of people in the Baby Boom generation ages 51 to 69 (born 1946 to 1964) are now reaching retirement age. Their decisions about where to retire will significantly affect future population growth and housing trends. In the Pioneer Valley, some Baby Boomers want to “age in place” in the homes where they raised their families, put down roots and lived for many years; some are looking to “downsize” to homes with less maintenance, often in urban neighborhoods near amenities like as theaters, museums, restaurants; some Boomers would like to move to suburbs to be closer to their children and grandchildren; others are seeking rural havens; and some are choosing to leave the region for other areas of Massachusetts or the U.S.
- **Entrance of the Millennial Generation into the housing market:** “Millennials” are people ages 20 to 35 (born 1981 to 2000). Many people of this demographic wave, which is larger than the Baby Boomers, are looking for smaller, affordable homes, including rentals. Significantly, Millennials, like the retiring Baby Boomers, may be more interested in homes in urban neighborhoods. This may be due to several factors: 1) More young adults are saddled with student loan debt, which delays their ability to buy a home in an outlying community and a car to get there; 2) Young people are more willing to use public transportation, walk, or bike to work; 3) People of this generation are more racially and ethnically diverse than previous generations—by nearly twice; 4) Surveys indicate people of this generation, no matter their own race and ethnicity, value the cultures and customs of other groups to a greater degree than previous generations; and 5) Millennials are having fewer children and, perhaps as a consequence, do not put a great emphasis on the quality of public schools when deciding where to live choice.

¹ *Long-term Population Projections for Massachusetts Regions and Municipalities*, Henry Renski, Lindsay Koshgarian and Susan Strate, UMass Donahue Institute, November 2013

- **Job growth and economic development in the Pioneer Valley:** Job growth is essential to retain existing residents and attract new ones to the region. Jobs and housing go together, and a lack of economic opportunity has direct influence people’s decisions about whether or not they want to live here. The lack of robust job growth in the Pioneer Valley, compared to other parts of Massachusetts, is frequently cited as a leading reason why the rates of population growth and housing development in this region lag behind the state and national averages.
- **Commuting preferences:** The cost of commuting to work, both in dollars and time, strongly influences housing choices. Approximately 85% of Hatfield residents who work commute to jobs outside the Town. The availability of high quality alternatives to commuting by private auto, such as frequent public transportation, bikeways and sidewalk connectivity, have been shown to increase the market value and attractiveness of nearby homes. In addition, oil and gas prices influence how far people are willing to commute to work; therefore, homes in outlying communities away from job centers may become less desirable. New improvements to alternative transportation in the Pioneer Valley may influence housing development. These include additional PVRTA bus service implemented in 2014; the launch of frequent commuter rail passenger service between Springfield and New Haven, Connecticut in 2016; and the realignment of Amtrak intercity passenger rail service from Springfield to Holyoke, Northampton and Greenfield. Though these services are located within Hatfield’s boundaries, their availability will benefit residents as they travel throughout the region.
- **Immigration and international affairs:** In migration is the principal reason population in the Pioneer Valley has remained at 3%; without new arrivals, the existing population would remain flat. Therefore, U.S. immigration policy and related state level policies and programs are significant in considering the future of our region’s population growth.

Factors that may affect population/household growth and housing development in Hatfield include:

- Relative housing affordability and lower property tax rate in comparison to Northampton.
- Increasing awareness of Hatfield as family friendly town with an excellent school system.
- Convenient access to the employment up and down the Valley via I-91.
- Easy access to many nearby arts and cultural attractions.
- Proximity to the University of Massachusetts Amherst and the other institutions of the Five Colleges Inc. consortium.

2.2.2 HOUSEHOLD TYPES

Hatfield had 1,515 households (defined as all the people who occupy a housing unit, regardless of their relationship, including individuals living alone) in 2014. Of these, approximately 80% were considered

“family” households, meaning there were two or more people living in the home who were related to each other by birth, marriage or adoption.² Approximately 31.2% of all households in Hatfield were single-person households and the remaining 7.4% were households in which the member living there were not related to one another. The proportions are very similar to those of the entire region in 2010.

Approximately more than 27% of all households in Hatfield had children younger than age of 18 living with them. Proportionally, the town had fewer family households with children than the region and state as a whole. In 2010, over 16% of all families with children in Hatfield consisted of husband-wife families. Almost 6% of all families with children consisted of single parent households. For single-parent households, 4.5% of all families with children were headed by a single mother, and 1.4% by a single father. Single-parent households typically have more difficulty affording a decent and safe place to live because of the reliance on one income to support the family. Proportionally, Hatfield had fewer single-parent households than both the region and the state. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

Single person households over the age of 65 consisted of 12.2% of all households in Hatfield in 2010 versus 11% of all households in the region. The municipalities with the highest percentage of elderly single-person households in the region all contained specialized housing for the elderly. These communities were East Longmeadow (15%), South Hadley (15%), Hadley (14%), Longmeadow (14%), Chicopee (13%), Agawam (13%), and Ludlow (13%), which were either suburban communities or exurban communities with the exception of Chicopee.

FIGURE 2-4: HATFIELD HOUSEHOLDS BY TYPE 2014

Households by Type	Number	Percent of All Households	Percent of Families with Children
Total households	1,515	100.0%	N/A
Family households	1,214	80.1%	N/A
Family households with own children under 18 years	241	15.9%	100%
Male householder, no wife present with own children under 18 years	24	1.6%	100.0%
Female householder, no husband present with own children under 18 years	69	4.6%	100.0%
Nonfamily households	110	7.4%	N/A
Householder living alone	95	6.3%	N/A

Source: U.S. Census Bureau, ACS 2009-2013 five-year estimates. Note: Same-sex couple households are included in the “Family households” category if at least one additional person is related to householder by birth or adoption.

² Households with unmarried same-sex couples are included in the “family households” category if there is at least one additional person who is related to one member of the couple by birth or adoption.

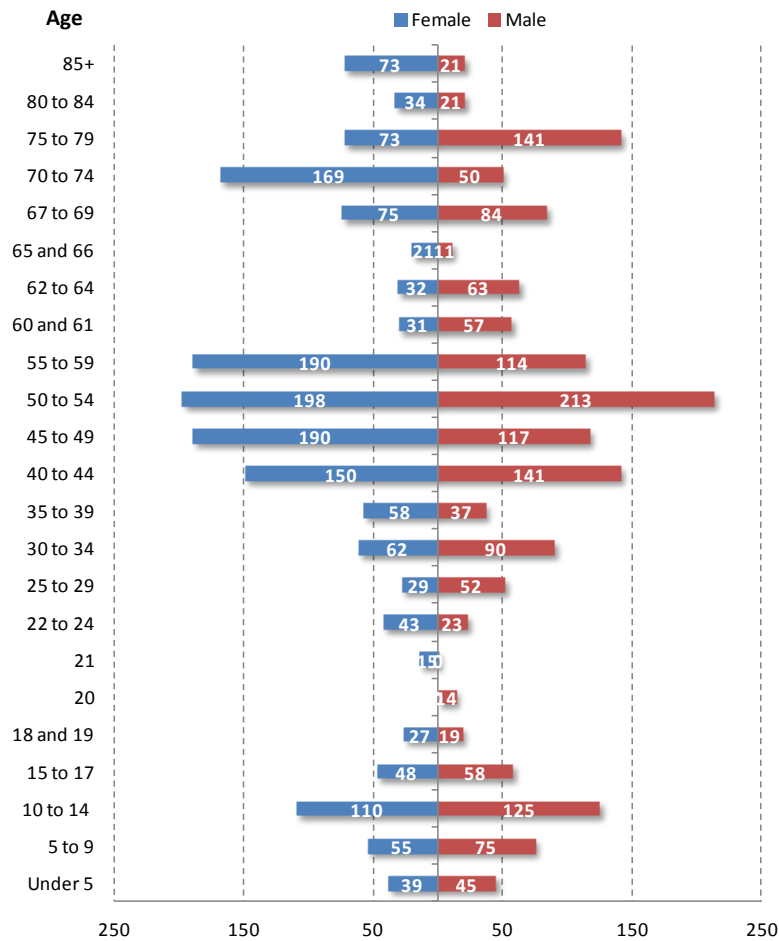
GROUP QUARTERS

People who do not live in a family or non-family household are classified by the U.S. Census as living in “group quarters.” Group quarters include correctional facilities, nursing homes, hospitals, college dormitories, military barracks, group homes, missions, and shelters. According to the 2010 Decennial Census, there were no people in Hatfield who were living in group quarters.

AGE

The age distribution of a region’s population has important implications for planning and the formation of public policies related to housing and community development as different age groups have different demands and preferences. In addition, age is a protected class under State Law.

FIGURE 2-5: HATFIELD AGE COHORTS (POPULATION PYRAMID) 2014



Source: American Community Survey 2009-2014 five-year estimates

As the figures below show, Hatfield’s population has aged and will continue to do so. Key trends related to housing from 2000 to the expected totals in 2019 include:

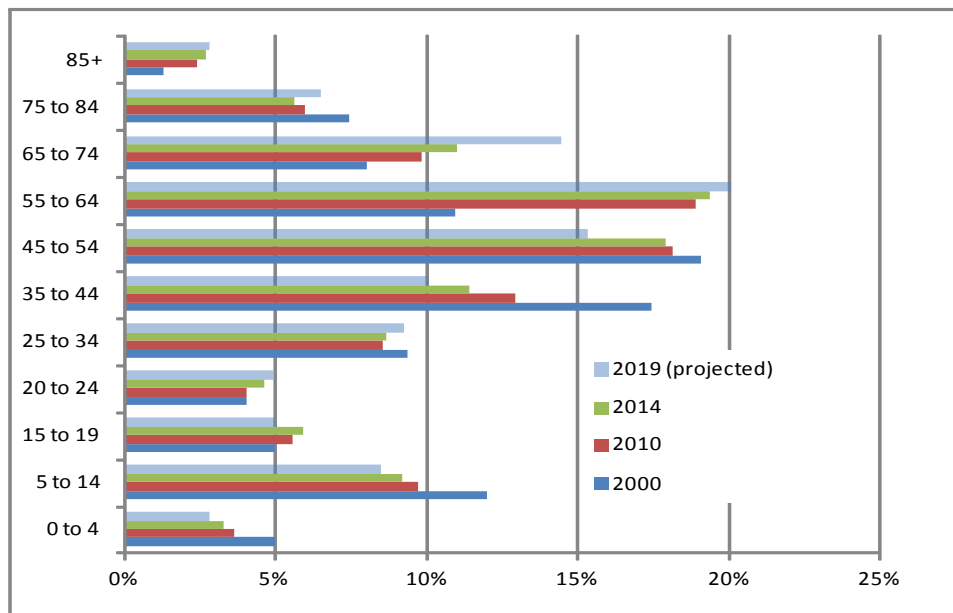
- Residents age 65 and older are expected to increase from 16.9% of the town's population in 2000 to 23.8% by 2019.
- Residents ages 45 to 64 are expected to increase from 30.1% of the town's population in 2000 to 35.5% in 2019.
- Residents under age 19 are expected to decrease from 22.0% of the town's population in 2000 to 16.3% in 2019.

FIGURE 2-6: AGE OF HATFIELD'S POPULATION AND CHANGES IN COHORTS 2000 TO 2019

	2000		2010		2014		2019		Percent Change	
	Census	%	Census	%	Estimates	%	Projections	%	2000 to 2010	2014 to 2019
0 to 4	166	5.0%	120	3.7%	111	3.3%	96	2.8%	-27.7%	-13.5%
5 to 14	397	12.0%	319	9.7%	307	9.2%	291	8.5%	-19.6%	-5.2%
15 to 19	166	5.0%	183	5.6%	198	5.9%	171	5.0%	10.2%	-13.6%
20 to 24	134	4.1%	133	4.1%	156	4.7%	168	4.9%	-0.7%	7.7%
25 to 34	310	9.4%	281	8.6%	291	8.7%	317	9.3%	-9.4%	8.9%
35 to 44	577	17.5%	425	13.0%	381	11.4%	345	10.1%	-26.3%	-9.4%
45 to 54	631	19.1%	597	18.2%	599	18.0%	524	15.4%	-5.4%	-12.5%
55 to 64	362	11.0%	622	19.0%	648	19.4%	687	20.1%	71.8%	6.0%
65 to 74	266	8.1%	323	9.9%	368	11.0%	494	14.5%	21.4%	34.2%
75 to 84	246	7.5%	196	6.0%	188	5.6%	223	6.5%	-20.3%	18.6%
85+	43	1.3%	80	2.4%	90	2.7%	97	2.8%	86.0%	7.8%
Median Age:										
Total Population	43.3		48.2		49.2		51.4			

Sources: U.S. Decennial Census 2000 and 2010; Donahue Institute; Mass. Dept of Transportation 2015 adjusted projections.

FIGURE 2-7: AGE OF HATFIELD'S POPULATION 2000 TO 2019



Sources: U.S. Decennial Census 2000 and 2010; Donahue Institute; Mass. Dept of Transportation 2015 adjusted projections.

The changing age composition of Hatfield and the region, particularly in the suburban areas, will have an impact on the demand for housing better suited for older households as well as smaller households. In general, communities in the Pioneer Valley saw proportional decreases in their population below the age of 45 from 2000 to 2010 and proportional increases in their population age 45 and older, which is a reflection of people having fewer children or no children and shifting location preferences. Similar to the regional trend, the Town’s population is aging as the Baby Boomers near retirement age. Populations under the age of 40, including families with young children, continue to decrease.

2.2.3 RACE AND ETHNICITY

In terms of race and ethnicity, the population of Hatfield is primarily white, encompassing at least 97% of the total population since 2000 (see table below). In fact, the total number of people of color has been less than 100 since 2000, with actual numbers decreasing since then. This lack of growth (indeed, slight contraction) in the number and proportions of people of color is well counter to the overall trend of increasing racial and ethnic diversity in the Pioneer Valley as a whole since 2000, which saw the Hispanic population alone grow approximately 40% during this same period.

FIGURE 2-8: ETHNICITY AND RACE ESTIMATES

	2000		2010		2014B		2019		Percent Change	
	Census	%	Census	%	Estimates	%	Projections	%	2000 to 2010	2014 to 2019
White	3,208	97.3%	3,196	97.5%	3,250	97.4%	3,321	97.3%	-0.4%	2.2%
Black	2	0.1%	22	0.7%	24	0.7%	26	0.8%	1,000.0%	8.3%
American Indian or Alaska Native	6	0.2%	3	0.1%	3	0.1%	3	0.1%	-50.0%	0.0%
Asian/Native Hawaiian/Other Pacific Islander	33	1.0%	17	0.5%	18	0.5%	18	0.5%	-48.5%	0.0%
Some Other Race	27	0.8%	17	0.5%	17	0.5%	18	0.5%	-37.0%	5.9%
Two or More Races	22	0.7%	24	0.7%	25	0.8%	27	0.8%	9.1%	8.0%
Hispanic Ethnicity	13	0.4%	47	1.4%	51	1.5%	59	1.7%	261.5%	15.7%
Not Hispanic or Latino	3,285	99.6%	3,232	98.6%	3,286	98.5%	3,354	98.3%	-1.6%	2.1%

Sources: U.S. Decennial Census 2000 and 2010; Donahue Institute; Massachusetts Department of Transportation 2015 adjusted projections.

For some new immigrants or migrants from Puerto Rico, the language barrier can present a significant challenge to finding decent, safe, and affordable housing. The 2009-2013 ACS estimated that 44 Hatfield residents were foreign born. All 44 were born in Europe and 0.5% were born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s). In addition to the challenge of linguistic isolation, minorities are also subject to linguistic profiling, which is the practice of using auditory clues such as accent or dialect—for example, over the telephone—to identify race, ethnic origin or other characteristics, which are then used as the basis for discrimination.

According to the ACS 2009-2013, an estimated 2.5% of Hatfield residents over five years of age spoke a language other than English at home. In comparison, 20% of the region’s population speaks a language other than English at home. In other areas of the region, these languages as well as Portuguese, Russian, Vietnamese, and Arabic are common languages other than English. The Hatfield Public School District reported having students who spoke Polish, Russian, Khmer (Cambodian), and Gujarati (Indian).

Approximately 1.1% of Hatfield Public School District student’s first language was not English and no students were categorized as English Language Learner students (ELL) for the 2013-2014 school year.

FIGURE 2-9: SELECTED CHARACTERISTICS OF HATFIELD PUBLIC SCHOOL STUDENTS 2013-2014

Characteristic	% of District	% of State*
First Language not English	1.1	17.8
English Language Learner	0	7.9
Low-income	10.9	38.3
Students With Disabilities	13.7	17
Free Lunch	8.4	33.6
Reduced Lunch	2.4	4.7
High Needs	21.7	48.8

Source: Massachusetts Department of Education *Statewide average

2.2.4 DISABILITY

Disability is a protected class under federal law. The U.S. Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible.

According to the American Community Survey’s 2009-2013, an estimated 7.1% of Hatfield’s population of residents age 18 to 64 (142 people), “working age residents,” reported having one or more disabilities.³ Cognitive and ambulatory difficulties were the most prevalent types of disability. It should be noted that a person may respond to having more than one type of disability. An estimated 12.3% of elderly residents (404 people) reported having one or more disability in 2009-2013 (margin of error $\pm 2.9\%$). Elderly residents were the majority of this group (251 people) and had more difficulties associated ambulatory, independent living, hearing, and self-care. Hatfield’s elderly population is expected to continue to increase, which will likely raise demand for affordable and barrier-free housing

³ Responses to the 2008-2012 ACS questions are not directly comparable to earlier results of the U.S. Census (1990 and 2000) and ACS questionnaires due to the revised sampling method implemented by the Census Bureau in 2010.

that is accessible to people with disabilities. The percentage working age and elderly residents with disabilities in Hatfield was comparable to that of the region.

The 2014 Regional Housing Plan notes the critical need for more accessible housing to meet existing and growing demand. Key points include:

- The range of disabilities present in our region requires different types of accessible housing to serve the needs of persons with disabilities.
- The need for more concerted efforts to integrate accessible housing and housing with supportive services into our planning for market-rate and affordable housing development.
- Many existing units with accessibility features are often rented to people who do not need them or all the features that are included.

FIGURE 2-10: POPULATION BY DISABILITY STATUS 2009-2013

	Hatfield		Pioneer Valley	
	Estimate	% with disability	Estimate	% with disability
Total civilian non-institutionalized population	3,283		615,181	
<i>With a disability</i>	404	12.3%	85,827	14%
Population 18 to 64 years	2,013		397,140	
<i>With a disability</i>	142	7.1%	45,700	12%
With a hearing difficulty	39	1.9%	8,290	2%
With a vision difficulty	0	0.0%	6,747	2%
With a cognitive difficulty	17	0.8%	21,435	5%
With an ambulatory difficulty	80	4.0%	23,002	6%
With a self-care difficulty	51	2.5%	9,391	2%
With an independent living difficulty	59	2.9%	18,535	5%
Population 65 years and over	675		82,574	
<i>With a disability</i>	251	37.2%	30,677	37%
With a hearing difficulty	119	17.6%	12,597	15%
With a vision difficulty	39	5.8%	5,537	7%
With a cognitive difficulty	80	11.9%	7,001	8%
With an ambulatory difficulty	117	17.3%	19,269	23%
With a self-care difficulty	73	10.8%	7,636	9%
With an independent living difficulty	129	19.1%	13,853	17%

Source: U.S. Census Bureau, 2009-2013 ACS

2.2.5 POPULATIONS WITH SPECIAL NEEDS

Populations with special needs are considered to be residents who require specialized housing and/or support services. Included in this category, but in no particular order, are:

- People with physical disabilities (discussed in previous subsection)
- Elderly and frail elderly
- Veterans
- Survivors of domestic violence
- Youth aging out of foster care and at-risk youth;
- People with psychiatric and cognitive disabilities
- People with substance abuse issues
- Ex-offenders
- People living with HIV or AIDS
- People who are homeless

In many cases, the needs of these subpopulations overlap, as do the institutions that serve them, although their priorities may differ. Due to lower incomes and the need for supportive services, special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate housing, and often require enhanced support services. These populations often move through temporary placements, to transitional programs, and eventually seek permanent and stable housing options.

Municipal level data is not available on these special populations due to the relatively small ACS sample size in Hatfield. However, the Regional Housing Plan summarizes each of these special needs populations and identifies key issues.

HOMELESSNESS AND HATFIELD

Homelessness affects every community in the Pioneer Valley. The causes of homelessness are complex, including both societal factors—such as housing costs that have outpaced income growth and the loss of manufacturing jobs—and individual factors—such as long-term unemployment, domestic violence, chronic illness, and substance abuse. Housing discrimination can also play a role in perpetuating homelessness. Research has indicated that the chronically homeless, the people who live long-term in shelters or in the woods or on the streets, are actually a small subset of the homeless population. The reality is that most people who experience homelessness have a single episode of homelessness and then recover and regain housing stability. The economic recession that started around 2007, including the housing market crisis, further exacerbated homelessness in the region.

There are no family shelters in the region. Homeless families who seek housing are directed to the Department of Transitional Assistance intake center in Holyoke and then are placed temporarily in housing, usually in motels. The Hatfield Public School District reported that there was one student considered homeless in the school district during the 2013-2014 school year and this number has remained relatively stable throughout the last decade.

Springfield, Holyoke, Northampton, Westfield, and Greenfield have larger populations of homeless people because many social service providers are located in these communities. There are no homeless

shelters in Hatfield. The closest homeless shelters to Hatfield are in Northampton and Amherst, respectively 4 and 15 miles from Hatfield center.⁴

"All Roads Lead Home: A Regional Plan to End Homelessness" produced in 2008, and the work of the Western Mass. Network to End Homelessness, has provided a regional approach to homelessness that is proactive and committed to solving this difficult problem.

2.2.6 INCOME

The ability to exercise housing choice bears a strong relationship to the amount of money a household can afford to spend on housing. Housing that is affordable for low-income and moderate-to-middle-income or “working class” households are major regional and state priorities. Housing that is affordable to lower income households is critical to creating household stability and economic self-sufficiency. Housing that is affordable to working class and middle class households is critical to building and retaining talent and for improving the region’s and the state’s overall economic competitiveness.

Hatfield is becoming steadily wealthier. Since the year 1989, households making over \$75,000 a year have increased substantially (see table below). This may be a result of a higher number of households with two incomes rather than one income as in the past; it may also be a result of the overflow of wealthier people who are being priced out of Northampton. The median household income of Hatfield was \$56,858 in 2010, which was lower than the Hampshire County median household income of \$61,227, but higher than the \$50,000 of Hampden County as a whole.

FIGURE 2-11: HATFIELD HOUSEHOLD INCOME SUMMARY AND COMPARISON

	2000		2010		2014	
	Census	%	Census	%	Estimates	%
\$0 - \$14,999	153	10.9%	131	8.8%	152	10.0%
\$15,000 - \$24,999	171	12.2%	212	14.3%	204	13.5%
\$25,000 - \$34,999	163	11.6%	134	9.0%	136	9.0%
\$35,000 - \$49,999	210	15.0%	176	11.9%	174	11.5%
\$50,000 - \$74,999	299	21.3%	324	21.8%	303	20.0%
\$75,000 - \$99,999	181	12.9%	225	15.2%	227	15.0%
\$100,000 - \$149,999	181	12.9%	194	13.1%	206	13.6%
\$150,000+	43	3.1%	87	5.9%	113	7.5%
Average Household Income	\$58,735		\$71,658		\$75,098	
Median Household Income	\$50,211		\$56,858		\$58,177	
Per Capita Income	\$24,969		\$32,409		\$34,095	

Source: US Census, 2000, 2010; ACS 2009-2013. The U.S. Census Bureau does not update their data to adjust for inflation.

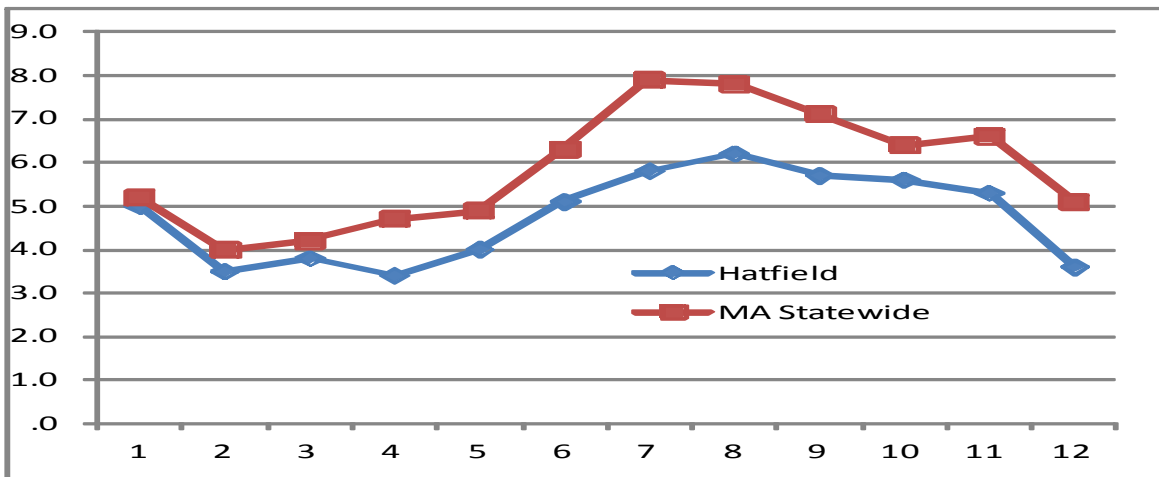
⁴ Western Massachusetts Homeless Shelter Directory www.homelessshelterdirectory.org/cgi-bin/id/city.cgi?city=Hatfield&state=MA Retrieved 11/19/2015.

FIGURE 2-12: INCOME DISTRIBUTION USING AREA MEDIAN FAMILY INCOME, 2008-2012

Income Distribution Summary	#	%
Household Income <= 30%	75	10.9%
Household Income >30% to <=50%	95	13.8%
Household Income >50% to <=80%	180	26.1%
Household Income >80% to <=100%	90	13.0%
Household Income >100%	250	36.2%
Total Households	690	100.0%

Source: HUD Comprehensive Housing Affordability Strategy data, released June 2015 and derived from the U.S. Census 2008-2012 ACS. http://www.huduser.gov/portal/datasets/cp/CHAS/data_querytool_chas.html Retrieved 11/01/15

FIGURE 2-13: HATFIELD'S UNEMPLOYMENT RATE VERSUS STATE AVERAGE



Source: Massachusetts Department of Labor 2015

Hatfield's family poverty rate was 7.8% in 2009-2013, with child poverty significantly higher at 9.8%. Both these rates were significantly lower than the 13.0% in Hampshire County and 29.3% in Hampden County. Poverty is a significant regional concern—one that continues to hinder the region's economic competitiveness. At least 1 in 5 children in the Pioneer Valley grows up in households with incomes below the federal poverty line (approximately \$20,090 for a family of 3 in 2015).

A total 65 Hatfield households received assistance from the Massachusetts Fuel Assistance Program to help them pay a portion of their heating bills for the 2014/2015 heating season. This is about 4.3% of households. Eligibility for this program is determined by household income, adjusted for household size and the amount of assistance is based on a household's level of poverty and household size.

2.2.7 EDUCATION AND EMPLOYMENT

Many studies recognize the relationship between the concentration of needy households in a community and the low levels of educational attainment of its residents. In today's economy, a high school education is the minimum requirement to participate effectively in the job market.

FIGURE 2-14: EDUCATIONAL ATTAINMENT OF HATFIELD RESIDENTS 2000-2014

	2000		2010		2014		% Change
	Census	%	Census	%	Estimates	%	2000 to 2010
Grade K - 8	74	3.0%	9	0.4%	9	0.4%	-87.8%
Grade 9 - 11	171	7.0%	104	4.1%	113	4.4%	-39.2%
High School Graduate	786	32.3%	668	26.5%	676	26.4%	-15.0%
Some College, No Degree	419	17.2%	505	20.0%	486	18.9%	20.5%
Associates Degree	269	11.0%	361	14.3%	383	14.9%	34.2%
Bachelor's Degree	471	19.3%	484	19.2%	489	19.1%	2.8%
Graduate Degree	247	10.1%	374	14.8%	389	15.2%	51.4%
No School Completed	0	0.0%	19	0.8%	20	0.8%	N/A%
Total Population Age 25+	2,437		2,524		2,565		3.6%

Source: American Community Survey 2009-2013 estimates

Employment trends for Hatfield showed an unemployment rate of about 6.4% in 2013. Only about one-quarter of the total local population commutes to jobs within Hatfield – most of the population commutes out of Hatfield for employment. Regionally, Springfield and Northampton are the two largest employment centers. There are 1,789 residents of Hatfield that are employed fulltime or part time. The educational services and health care and social assistance employed the most people followed by people in business management positions.

2.3 HOUSING SUPPLY CHARACTERISTICS

The purpose of this section is to review the characteristics and types of housing in Hatfield to assess how its housing stock is responding to changing demographics, affordability pressures and market conditions. Where homes have been built and will continue to get built as well as the type and characteristic of housing is a reflection of land use policies, the strength or weakness of the housing market, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure, some of which are discussed in this chapter as well as the next chapter on housing development conditions. Settlement patterns and the built environment are also a reflection of structural issues that were discussed in the first section of this chapter such as economic security and educational attainment, which taken together, can encourage self-sufficiency, mobility and residents' abilities to obtain and maintain housing. The Town needs a full range of housing opportunities that are affordable to households of all racial and ethnic backgrounds, abilities, and income ranges to ensure that the town and region remain economically competitive.

2.3.1 HOUSING UNITS

There were 1,515 occupied homes in Hatfield in 2014. This is up from 1,402 occupied homes in 2000, an increase of 113 homes, or 7.5%. The pace of growth for occupied homes has been relatively steady since 2000, at about 8 new homes per year. In comparison, the pace of new occupied home growth in Hampshire County increased 7.5% during this same period. Approximately 95.1% of all homes in Hatfield were occupied by year-round residents in 2014, while 4.9% were vacant. Hatfield’s rate of vacant homes in 2010 was lower than those of the region and state at 6.0% and 9.0% respectively.

FIGURE 2-15: HATFIELD HOUSING UNITS 2000 TO 2014

	2000 Census	%	2010 Census	%	2014 Estimate	%	% Change 2000 to 2014
Total Housing Units	1,454		1,563		1,593		7.5%
Occupied	1,402	96.4%	1,483	94.9%	1,515	95.1%	5.8%
Owner-Occupied	1,027	70.6%	1,065	68.1%	1,044	65.5%	3.7%
Renter-Occupied	375	25.8%	418	26.7%	471	29.6%	11.5%
Vacant	52	3.6%	80	5.1%	78	4.9%	53.8%

Sources: U.S. Census 2000, ACS 2007-2010, ACS 2009-2013

Vacancy status has long been used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing for certain areas. There are five reasons that a house is categorized as vacant by the U.S. Census Bureau: the house is 1) for seasonal, recreational, or occasional use; 2) for rent; 3) for sale; 4) rented or sold, but not occupied; and 5) is considered to be an “other” vacant unit.⁵

A comparison of 2010 housing occupancy data for Hatfield, shown in the table below, to 2010 housing occupancy data collected for all communities in the Pioneer Valley did not show that the Hatfield had a significant vacancy problem in 2010. Information from the Warren Group showed that Hatfield saw a fluctuation in the number of Hatfield homes foreclosed from 2007 to 2015, with the highest year being 2012 with 9 and the lowest being 2014 with one. Out of the 117 homes that were foreclosed on 2014 in Hampshire County during 2014, only one was in Hatfield. The amount of foreclosures in Hatfield followed a similar trend to that of Hampshire County as a whole from 2007 to 2013. The year 2014 was the only exception as the number of homes foreclosed on in Hampshire County increased, compared to the amount being stagnant in Hatfield.

⁵ A housing unit is vacant if no one is living in it at the time the inventory was taken (unless its occupants are only temporarily absent) or if temporarily occupied by people who have a usual residence elsewhere. The Census Bureau defines vacant units for migrant workers as housing units intended for occupancy by migratory workers employed in farm work during the crop season. The 2010 Census showed only nine vacant units in this category for the entire region. The New England Farm Workers Council (NEFWC) estimates that there are 500 migrant workers in the region.

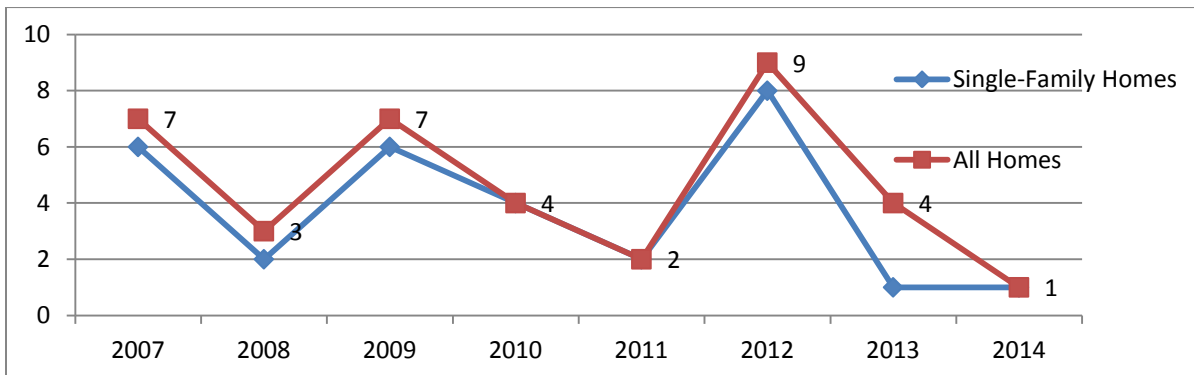
FIGURE 2-16: HATFIELD HOUSING OCCUPANCY AND VACANCY STATUS

HOUSING OCCUPANCY	Number	Percent
Total housing units	1,563	100.0%
Occupied housing units	1,483	94.9%
Vacant housing units	80	5.1%
For rent	23	1.5%
Rented or sold, not occupied	5	0.3%
For sale only	11	0.7%
For seasonal, recreational, or occasional use	14	0.9%
All other vacant	14	0.9%

Source: U.S. Census Bureau, 2010 Decennial Census

Foreclosures in Hatfield and Massachusetts have remained an ongoing concern, well after the start of the real estate crisis in 2008. Hatfield has continued to experience approximately 6 foreclosures per year through 2013 (note the there was only 1 foreclosure in 2014).

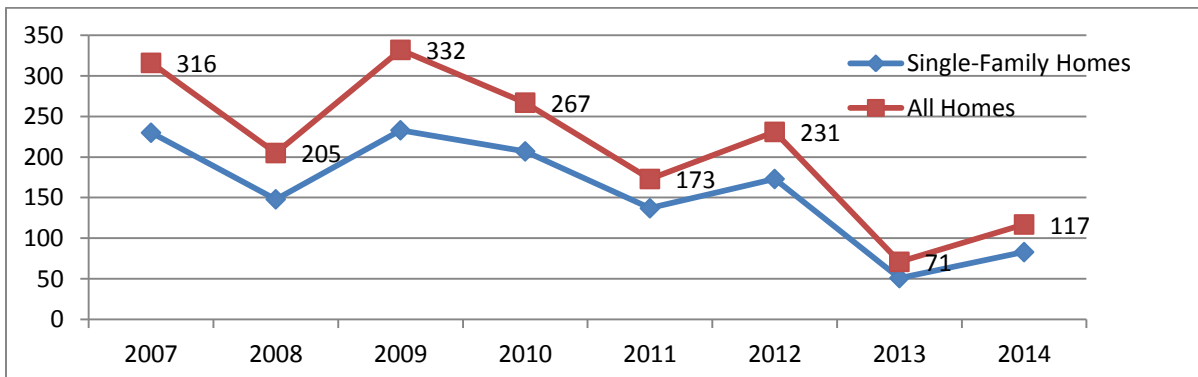
FIGURE 2-17: HATFIELD FORECLOSURES



Source: Warren Group 2014

This represents from 3% to 10% of the Hampshire County foreclosure total in most years, which is shown on the following figure.

FIGURE 2-18: HAMPSHIRE COUNTY FORCLOSURES



Source: Warren Group 2014

Massachusetts state government agencies have worked during recent years to address the persistent foreclosure problem in the housing market. The HomeCorps program was launched by former State Attorney General Martha Coakley in April 2012 included the following components:

- Created using funds from the National Mortgage Settlement
- Aimed to prevent unnecessary foreclosures by increasing the number of loan modification specialists to help distressed borrowers and by providing many different grant opportunities focused on controlling the foreclosure crisis in the state
- The program consists of 31 people specifically trained to aide borrowers facing foreclosure
- Helped prevent more than 1,000 foreclosure auctions
- HomeCorps created a series of housing grant initiatives to support the housing recovery effort.
- This included legal representation for distressed borrowers, support for foreclosed residents looking for new places to live, and the identification of and response to neighborhoods that experienced a high number of foreclosures and have abandoned houses
- The initiatives:
 - Borrow Representative Initiative:
 - The Massachusetts Legal Assistance Corporation and the National Consumer Law Center were awarded a two year grant to fund a staff dedicated to foreclosure related cases to represent homeowners facing foreclosure
 - Borrower Recovery Initiative
 - The Massachusetts Association for Community Action was awarded a two year grant to administer the Borrower Recovery Initiative
 - The grant funded borrower recovery sites supported by case managers to prevent homelessness, provided assistance to families following foreclosure and provide financial education and counseling to people facing eviction
 - Crisis Response Innovation Grants
 - Designed to mitigate the impacts of the foreclosure crisis on Massachusetts communities and to guard against future financial harm
 - 18 organizations were awarded funding to provide individual counseling, financial literacy education, assistance to veterans, foreclosure counseling and bilingual financial services
 - Municipal and Community Restoration Grants
 - 18 other innovative organizations received funding from the Municipal and Community Restoration Grants to help cities and towns revitalize distressed neighborhoods that have suffered the impact of foreclosures, promote home ownership and affordable housing and other related revitalization goals
 - Distressed Properties Identification and Revitalization Grant
 - Provided 21 towns funding to not only identify and prioritize a list of real estate owned properties but to ensure that individual property owners comply with state and local ordinances to bring properties into a state of good repair
 - Abandoned Housing Initiative

- Since 2004, the Abandoned Housing Initiative uses the enforcement authority of the State Sanitary Code to turn around properties that have been abandoned.

Legislation and Regulatory Updates

- In 2008, AG Martha Coakley enacted regulations to prevent predatory lending, and worked with the Massachusetts Division of Banks for the enactment of legislation that provides additional protections for borrowers facing foreclosures
 - New regulations expanded consumer protections to address an array of unfair and deceptive practices in home lending that contributed to the foreclosure crisis
- In 2011, AG Coakley filed legislation in an effort to curb the foreclosure crisis.
 - An Act to Prevent Unnecessary and Unreasonable Foreclosures was signed into law in August 2012
 - Set standards for determining when a loan modification, instead of foreclosure, is appropriate and requires creditors to modify loans when an analysis shows that it is more profitable to modify the loan than to foreclose
 - Aims to prevent additional foreclosures by mandating loan modifications in certain cases

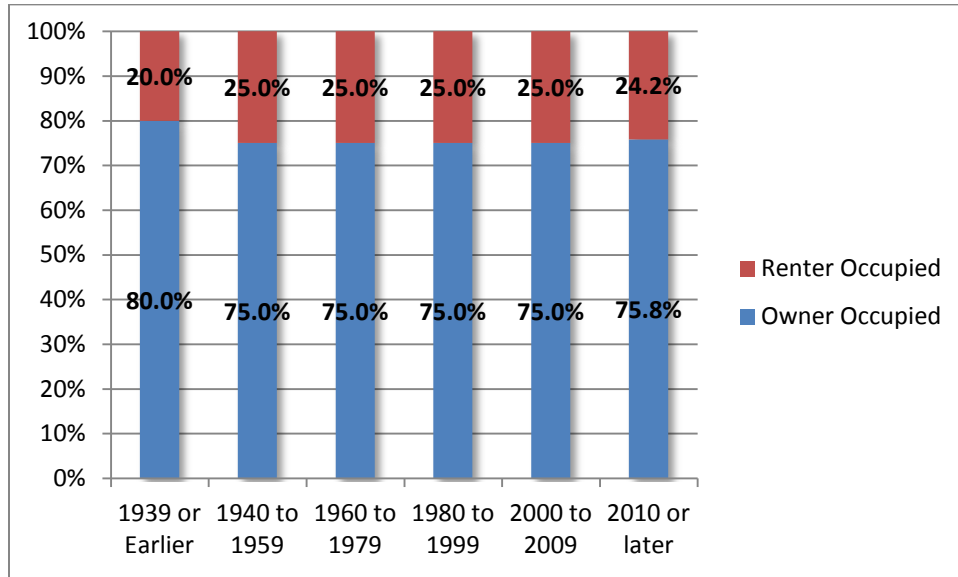
2.3.2 HOUSING BY OCCUPANCY TYPE

Analysis of homeownership levels and renter opportunities is a basic feature of a housing assessment. Data on owner-occupancy and renter-occupancy is used to aid in the distribution of funds for government programs, including mortgage insurance and public housing programs. It also allows planners to evaluate the overall viability of housing markets, to assess the stability of neighborhoods and to aid in the planning of housing programs and services.

Hatfield had an owner-occupancy rate of 76% and renter occupancy rate of 24% in 2010. For the region as a whole, the owner/renter ratio was 63% to 37% in 2010. Further, vacancy rates in Hatfield are typically less than 5% for rental properties, which suggests there is insufficient supply for the rental demand. These two factors suggest that the Hatfield housing market would likely support a larger supply of renter-occupied homes.

The figure below shows that the ratio of owner occupied housing to renter-occupied housing has remained steady for more than 60 years, with a slight reduction in the proportion of renter-occupied homes between 2000 to 2010. This is likely related to the fact that new home production saw two single-family fee-owned homes built for every one rental home or condominium for the last decade, with approximately 10 to 15 new units total per year (according to building permit records).

FIGURE 2-19: OCCUPANCY STATUS OF HATFIELD HOMES BY TENURE



Source: U.S. Census Bureau, Decennial Census

Production of rental homes in Hatfield is consistent with that of the region as a whole, in which there has not been significant new rental housing production since 1990, and especially in suburban and rural communities. In the urban areas where new rental homes have been built, many of the new rental units are in buildings of four units or more that have been built for income-restricted housing. The result is that for more than two decades there has been virtually no growth in market-rate rental housing in the region, despite the increase in the number of potential renters in the large Millennial demographic segment, as well as the increase in single-parent families and people living alone.

Hatfield Owner-Occupancy By Race and Ethnicity

In Hatfield, the rate of home ownership is lower in households with people of color than it is for households with white occupants. This is also true for every community in the region this same year.

FIGURE 2-20: HATFIELD OWNER-OCCUPANCY RATES BY RACE AND ETHNICITY, 2010

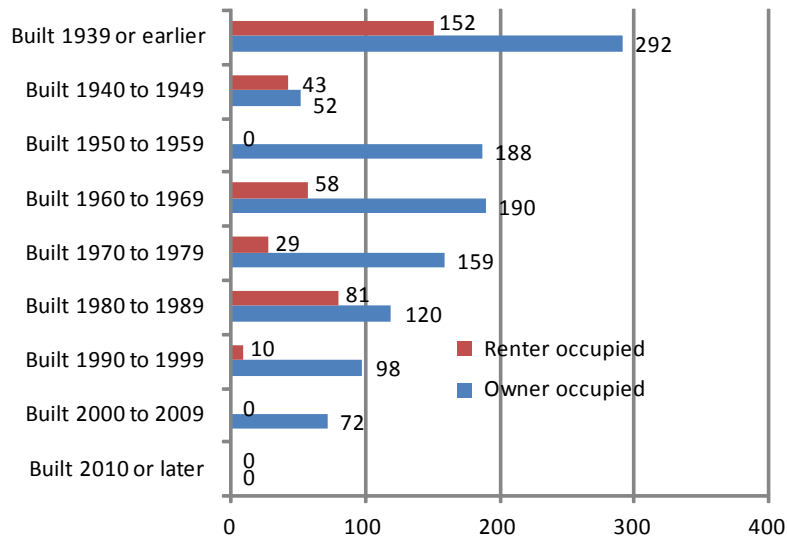
	White alone	Black alone	Asian alone	Two or More Races	Hispanic Households of any race
Total Hatfield Households	1,442	10	7	7	15
Total Owner-Occupied Homes	1,047	2	3	5	6
Percent Owner-Occupied Homes	73%	20%	43%	72%	40%

Source: U.S. Census Bureau, 2010 Decennial Census

2.3.3 AGE OF HOUSING

The age of housing structures is an important indicator of the quality of a community’s housing stock. It helps assess housing characteristics such as potential need for rehabilitation; fuel type, efficiency, and costs; maintenance needs; accessibility for people with disabilities; and the presence of hazards associated with lead-based paint. Whereas the average age of a home in the United States as a whole is 40 years (built after 1975), more than 64% of Hatfield homes were built before 1969. Approximately 30% of Hatfield’s homes (approximately 480 of 1,580 total units) were built before 1939 compared to 13% nationally. Hatfield’s older homes tend to be located in the three village centers of town.

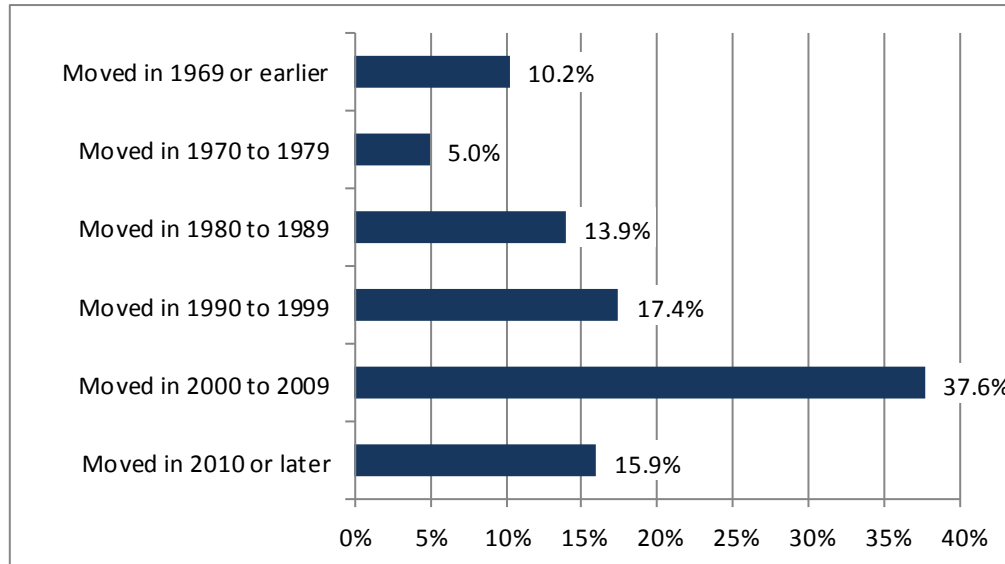
FIGURE 2-21: AGE OF HATFIELD HOUSING STOCK



2009-2013 American Community Survey 5-Year Estimates

In Hatfield, there is a correlation between housing age and owner-occupancy and renter-occupancy, with newer housing tending to have a higher rate of owner occupancy

FIGURE 2-22: HATFIELD AGE OF HOUSING STOCK BY TENURE 2009-2013



2009-2013 American Community Survey 5-Year Estimates

CHALLENGES OF OLDER HOUSING STOCK

Well-maintained older homes are an important part of a community's local history and help preserve historic character. However, older homes can have many challenges, such as:

- Increased need for maintenance and repairs;
- Poor past maintenance and repair history;
- Design not well-suited for people with mobility impairments;
- Outdated and inefficient heating, cooling, and insulation systems;
- Lead paint, asbestos, and lead pipes that present health risks.

Since the cost to rehabilitate and achieve code compliance in older houses can be extremely high, some landlords and homeowners cannot afford to make these improvements or some have not invested in their properties because low home values do not justify the cost of capital or maintenance improvements. Deferred maintenance and repairs can result in unsafe or poor quality housing for renters.

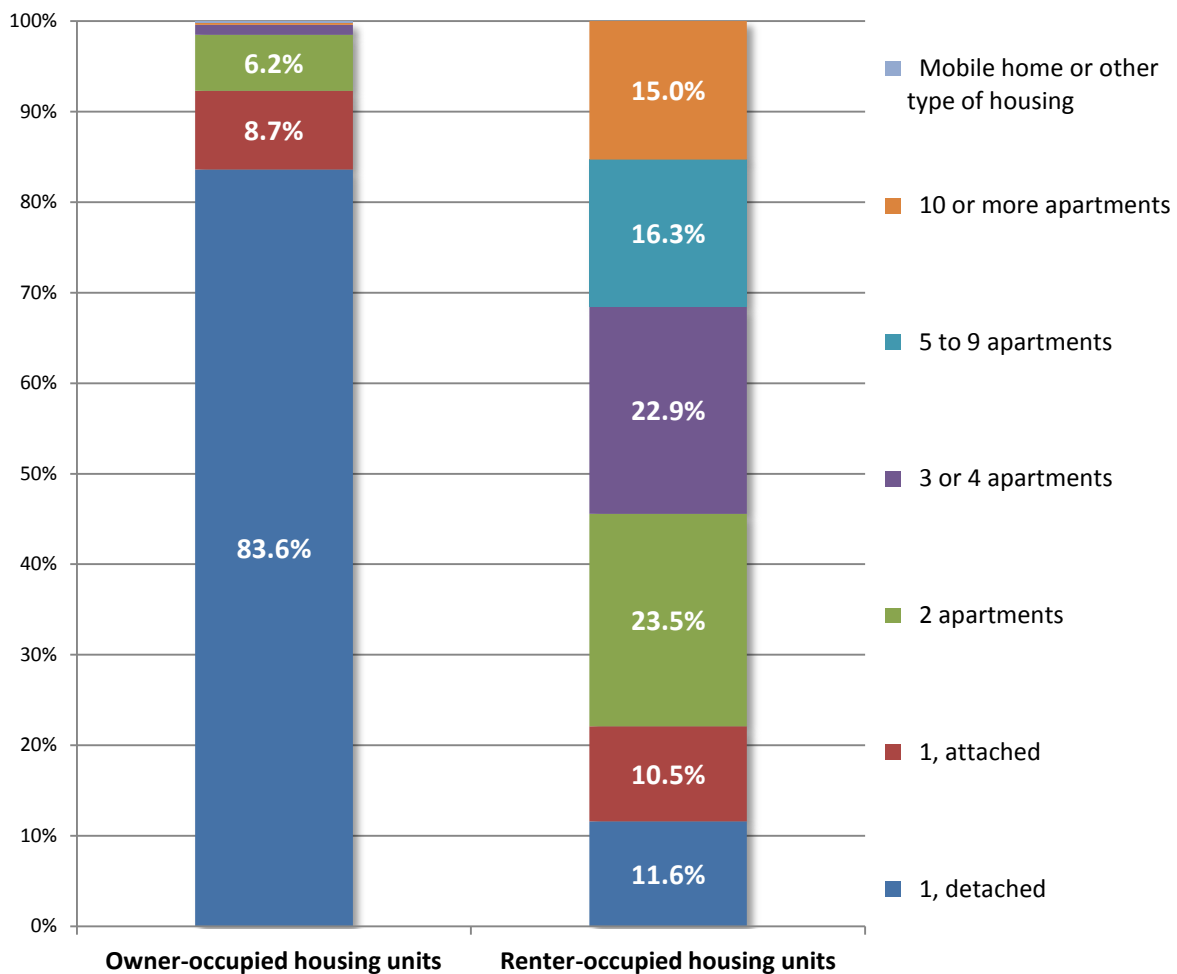
The age of the housing **can also create impediments to fair housing**. Rehabilitation or modification costs can result in deferred maintenance or upgrades, which may limit the supply and availability of accessible and affordable housing. Some landlords have tried to avoid renting to families with young children because of the presence – or the perceived presence – of lead paint in their units and the associated expense of lead abatement and disposal, even though doing so is prohibited by law. This has the effect of limiting the supply and availability of housing, especially for families with young children.

2.3.4 HOUSING BY STRUCTURAL TYPE—SINGLE AND MULTI-FAMILY HOUSING

Housing affordability is closely related to the housing structure type. Multi-family housing, two-family housing, and smaller single-family homes on smaller lots tend to be more affordable to a wide range of households than larger single-family homes on large lots.

Hatfield has a healthy variety of housing types, particularly for rental housing. The ACS 2008-2012 estimates that 76% of all housing units in Hatfield are single-family homes while the remaining 24% of all housing units are within two-family, three-family and multi-family structures. The town center and Route 5 corridor areas have a mix of single-family, two-family, three-family and multi-family housing—renter and owner occupied—while the more outlying areas of Hatfield are predominantly single-family homes.

FIGURE 2-23: HATFIELD HOUSING UNITS BY STRUCTURE TYPE: 2008-2012 ACS



Source: U.S. Census Bureau, 2008-2012 ACS

Condominium Homes in Hatfield

There were 63 condominium homes in Hatfield in 2014, which represents approximately 4% of all homes in town.

A condominium, also sometimes known as a townhouse, is an individually-owned unit that shares infrastructure, such as parking lots, driveways, heating systems, hallways, and roofs, as well as costs to maintain these shared facilities, with the other property owners of the development under a legal agreement.

Condominium homes may be located within a multi-family building, be a single-family attached home, a single-family detached home within a development, or part of a duplex. A condominium may be owner or renter occupied, but most are typically owner-occupied. The U.S. Census Bureau does not classify condominiums as a specific structural type, as they can be within a multi-family structure or part of a single-family home development. Therefore, condominiums are not included in the chart above. However, municipalities tax each condominium home individually for the assessment of property taxes.

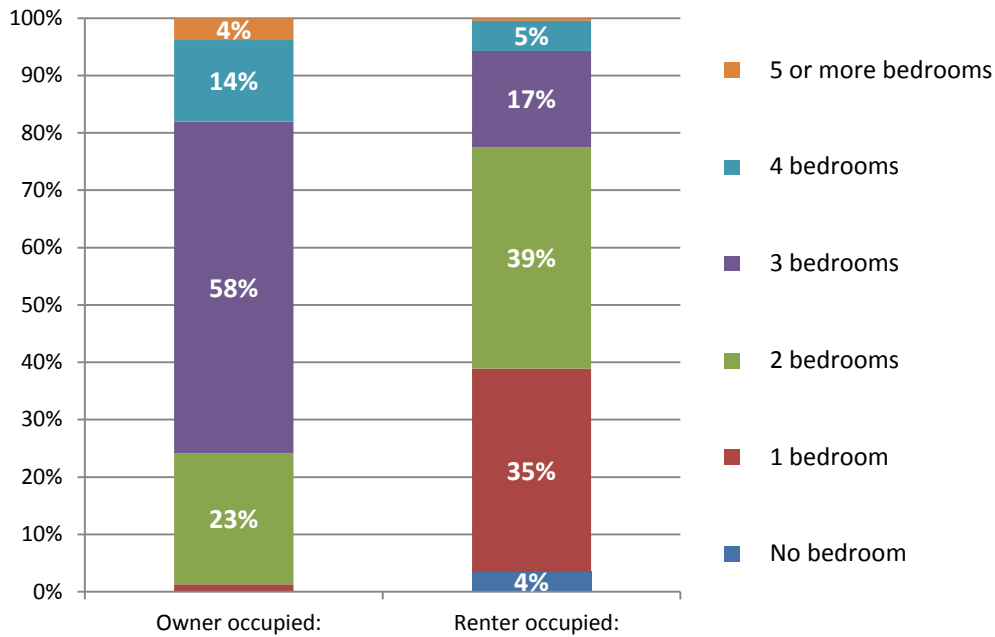
2.3.5 HOUSING BY NUMBER OF BEDROOMS

An inventory of Hatfield's housing stock by number of bedrooms can be used to determine any housing deficiencies such as not having enough one to two bedroom homes (rental or ownership) for smaller households or three bedroom rental units for larger families.⁶ The state's leading housing agencies—DHCD, MHP, MassHousing, MassDevelopment and CEDAC—recently approved an interagency agreement requiring that at least 10% of new affordable units funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms.⁷

Figure 6 shows that Hatfield has a variety of ownership options by bedroom type, but could use more rental housing with three or more bedrooms for a better balance and variety of rental housing options.

⁶ *The number of bedrooms is the count of rooms designed to be used as bedrooms; that is, the number of rooms that would be listed as bedrooms if the house, apartment, or mobile home were on the market for sale or for rent.*

FIGURE 2-24: HATFIELD HOMES BY NUMBER OF BEDROOMS



Source: U.S. Census Bureau, 2009-2013 ACS

2.3.6 SENIOR HOUSING

The Hatfield Housing Authority owns and operates the Capawonk Housing for the Elderly located at 2 School Street, a community consisting of 44 single bedroom units primarily for individuals. These 44 units are income-restricted for “low income” (up to 80% of area median income), “very low income” (up to 50% of AMI), and “Extremely low income” (up to 30% of AMI).

Demand for these units is steady. As of mid-2015, there were approximately 12 people on the waiting list at Hatfield Housing Authority for these units. An estimated 20.8% of Hatfield’s 3,249 residents in 2010 were age 60 or older (DHCD 2014). There are no privately owned apartments in Hatfield with residents utilizing the HUD Section 8 voucher program. Also, there are there are no ownership opportunities for seniors for units that qualify as affordable under Chapter 40B legislation.

2.3.7 ACCESSIBLE HOUSING

According to the 2010 Census, 7.1% of Hatfield’s total population of residents age 18 to 64 (142 people) and 37.2% of elderly residents (251 people) report one or more disabilities. Residents with one or more disabilities generally face additional housing challenges, due to a shortage of homes that are affordable and accessible to people with physical mobility limitations, hearing loss, and/or visual impairments.

To address this problem, the Citizens’ Housing and Planning Association (CHAPA), in conjunction with a variety of partners, created the web-based Massachusetts Accessible Housing Registry (MassAccess) in

2000 to help people with disabilities find affordable and accessible housing in Massachusetts.⁸ The Registry has been the best attempt at centralizing the total number of available accessible/adaptable units, units on a ground floor, or units accessible by elevator. The management of Mass Access believes that the registry captures over 80% of all accessible housing rental housing that is available.⁹

The Registry’s listings for the Pioneer Valley region suggests that there is a great shortage of accessible housing units compared to the number of residents with one or more disability. In March of 2014, the registry showed that there were 35 accessible/adaptable units available and all were “income-based,” where the rent or price is based on the income of the occupant. The total supply of accessible units in Hatfield, like the entire region, is still less than the estimated demand. The Regional Housing Plan identifies that this shortage also exists at the regional level and for every community in the region.

2.3.8 INCOME RESTRICTED (SUBSIDIZED) HOUSING

There are two types of income-restricted housing in Massachusetts: public and private. Public income-restricted housing is managed by a local public housing authority, which is established by state law to provide affordable housing for low-income people. Private income-restricted housing is owned and operated by both for-profit and non-profits owners who receive subsidies, such as those from HUD’s Section 8 Housing Choice Voucher Program when renting to low- and moderate-income families and individuals.

The figure below lists the current properties in Hatfield that appear on DHCD’s Subsidized Housing Inventory for Chapter 40B as of December 2014. All the units are dedicated for residents who are either elderly or have a disability. Currently, the wait list for public housing units in Hatfield has 12 applicants.

FIGURE 2-25: UNITS ON THE DHCD SUBSIDIZED HOUSING INVENTORY (SHI) AS OF DECEMBER 2014

Name	Location		Tenure	Units
Capawonk Housing for the Elderly	2 School Street, Hatfield			44
Group homes	Locations not reported due to patient privacy			3
Total Subsidized Housing Units				
				47
Year Round Housing Units (2010)				1,540
Percent Subsidized				3.0%
<i>Source: Hatfield Housing Authority May 2015; DHCD SHI December 2014</i>				

There are no permitted and pending projects that will add new units of either public or private SHI eligible housing in Hatfield.

⁸ An internal database was launched in 1995 by CHAPA and the Independent Living Center.

⁹ Accessible homeownership housing is more difficult to gauge because there may be a number of homeowners who may have made accessibility improvements to their homes with no intention of selling in the near future.

2.3.9 RENTAL ASSISTANCE FOR LOWER INCOME HOUSEHOLDS

Rental assistance to afford housing can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. This subsidy stays with the tenant. There are two rental voucher programs available in Massachusetts: 1) The federal Section 8 Housing Choice Voucher Program administered by HUD, and 2) the Massachusetts Rental Voucher Program (MRVP).

The federal Section 8 voucher program was enacted in 1974 to promote economic and racial integration and to shift public assistance to the private market. The MRVP, established in 1990, has a similar purpose. In 2012, a total of 9,760 vouchers were allotted in the region through both the Section 8 and MRVP programs. These vouchers were allotted to, and administered by, the housing authorities of Amherst, Chicopee, East Longmeadow, Holyoke, Monson, Northampton, Springfield, Ware (administered by Westfield), West Springfield, and Westfield, as well as by DHCD via HAPHousing. The Hatfield Housing Authority does not currently administer either Section 8 or MRVP vouchers. Hatfield residents do not have local preference status with any of the housing authorities that administer vouchers in the neighboring communities.

As of December 1, 2015, of the approximately 10,000 voucher holders in the region there were 2 residing in Hatfield.

Throughout the region, there are far fewer rental units that accept vouchers than there are people who need them. HAPHousing, which administers the two voucher programs for the region, had more than 26,000 people on the regional waitlist for a voucher. Because of this high demand, applicants who signed up for the program back in 2004 are only just now being notified of available apartments, and this ten-year waiting period is anticipated to continue going forward for people who apply today. The number of Section 8 applications on this waitlist from residents of Hatfield is not known, due to confidentiality. HAPHousing does not have any rental properties listed in Hatfield that accept vouchers, but it is possible that unlisted properties exist that do accept vouchers.

Regionally, almost 60% of voucher recipients lived in Springfield and another 15% lived in Holyoke. Three exurban or suburban communities—Longmeadow, Southwick, and Wilbraham—had no voucher households, despite having private market rental housing. Thus, voucher households are not well integrated into the regional housing market and instead are concentrated in communities with high proportions of low-income households, which is the opposite intent of the voucher programs.

2.3.10 SPECIAL NEEDS HOUSING

Special needs housing typically refers to housing units that are designed with facilities, dimensions, locations, access and other features to better accommodate people who have special living requirements to better accommodate people with psychiatric and cognitive disabilities; those who are veterans; survivors of domestic violence; youth aging out of foster care and at-risk youth; people with substance abuse issues; ex-offenders; people living with HIV or AIDS; and people who are homeless.

There are no public housing units for people with special needs in Hatfield. While there are three group home units listed with DHCD, it is not known if they have special needs features or design. Regionally, the demand for all forms of special needs housing in our region far outstrips the supply of these units.

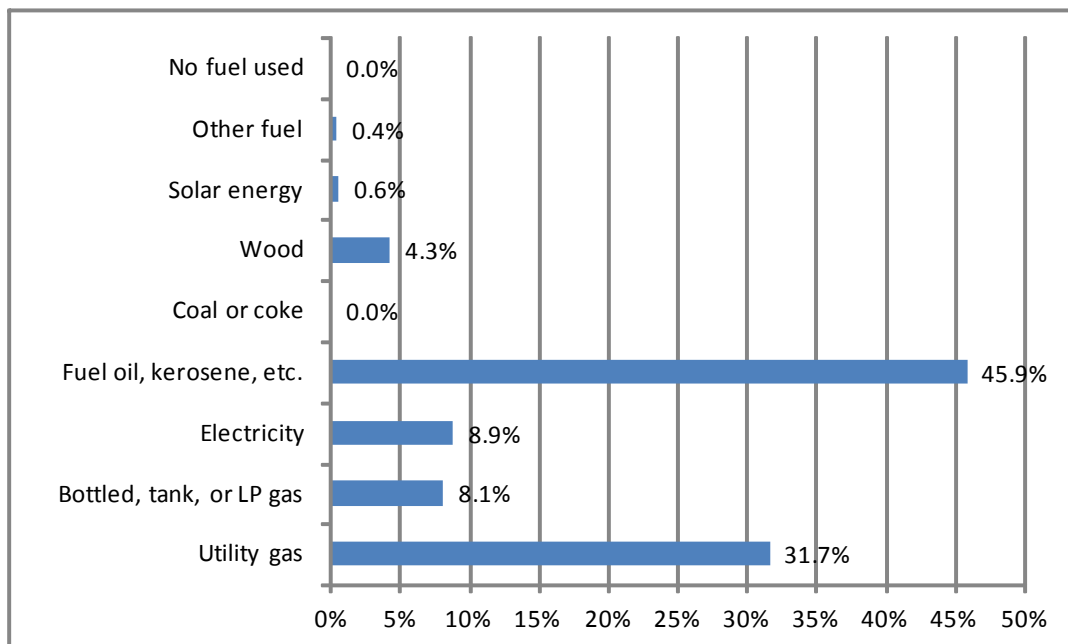
HOUSING FOR ADULTS WITH DEVELOPMENTAL DISABILITIES.

In 2014, there were 3 units listed on DHCD’s subsidized housing inventory within group homes in Hatfield. Group homes offer living units for adults with disabilities who do not require continuous medical or nursing care. These are typically single-family homes with 4-5 bedrooms or side-by-side four-bedroom duplexes. These homes are operated directly by DDS or by provider agencies under contracts with the Commonwealth. As required by state and federal (HIPAA) statute, the locations of group homes are kept confidential. There are also some individuals with developmental disabilities who live independently in the region with DDS assistance and who are not listed publicly. Similarly, although the Massachusetts Department of Mental Health (DMH) does not currently have any clients living in group homes that are operated directly by DMH or by provider agencies under contracts with DMH, there are individuals with mental health challenges who live independently in the region with DMH assistance.

2.3.11 HOME HEATING FUEL TYPES

The majority of Hatfield homes are heated with fuel oil, one of the most expensive types of fuel. Natural gas lines are not available in all areas, so conversion of fuel-oil-heated homes to gas, which is less expensive and emits fewer greenhouse gases and particulates when burned in the home, is not feasible.

FIGURE 2-26: HATFIELD HOME HEATING FUEL TYPES



Source: U.S. Census Bureau, 2009-2013 ACS

CHAPTER 3: HOUSING DEVELOPMENT CONDITIONS

3.1 OVERVIEW

Local housing development is influenced by a variety of conditions. Some have to do with location-specific characteristics of the community and site conditions where homes can potentially be built. These include the availability of land, presence of roads and infrastructure, environmental constraints, proximity to jobs, and accessibility to desirable recreational and cultural amenities. Others housing development conditions are related to regulations within and beyond the community, such as zoning and subdivision regulations, permitting, building codes, the availability of home financing, the economy, social values, and other factors.

From its earliest days, development in Hatfield predominantly followed an agrarian pattern, which is still evident today. The Town center and villages are the primary clusters of residential development, municipal buildings, and services. The Connecticut River and its flood plains constrain development to the east and south. Surrounding the Town center are agricultural and wooded lands, which during the past 50 years have been converted to residential and commercial uses. Also during this period, the Town has seen increased commercial development supported by increased auto traffic along the Route 5 corridor, the main north/south arterial between Northampton and points north, including Whately, South Deerfield, and Greenfield.

Significant to the assessment of housing development conditions in this plan, Hatfield in 2013 adopted a mixed-use zoning bylaw that encourages the development of commercial and residential uses in the same structures in appropriate areas of Town. This mixed use bylaw responds to the preferences of residents that were expressed in the 2008 Master Plan, the 2013 Open Space Preservation Plan, and the survey conducted for this Housing Production Plan that all types of new development, including residential, should primarily occur in areas of Town where infrastructure, such as roads, drinking water and sewer lines, already exists.

3.2 HOUSING MARKET

Relevant characteristics of the housing market in Hatfield and the Pioneer Valley region include cost, sale and rent prices, types of structures, and estimates of income levels needed to purchase or rent and live in a home. The following figures present baseline information for Hatfield's current housing market.

FIGURE 3-1: HATFIELD OWNER VS. RENTER OCCUPIED HOMES (2014)

	Hatfield		Pioneer Valley*	
	Number	% of total	Number	% of total
Owner-Occupied homes	1,044	72%	149,369	63%
Renter-Occupied homes	418	28%	87,449	37%
TOTAL	1,593	100%	236,818	100%

Source: ACS 2009-2013 estimates *Hampshire and Hampden Counties

FIGURE 3-2: HATFIELD HOUSEHOLD INCOMES AT OR BELOW AREA MEDIAN INCOME (AMI) OF \$67,700/YR (ADJUSTED FOR HOUSEHOLD SIZE)

	Hatfield		Pioneer Valley	
	%	Margin of Error	%	Margin of Error
% Households with income < 30% AMI	21.5%	3.8%	13.4%	7.4%
% Households with income 30- 50% AMI	8.6%	4.1%	11.7%	6.0%
% Households with income 50-80% AMI	16.0%	6.0%	14.8%	6.3%
% Households with income 80-100% AMI	7.6%	3.4%	10.5%	9.0%
% Households with income > 100% AMI	44.9%	6.9%	49.0%	6.9%

Source: ACS 2009-2013 estimates

FIGURE 3-3: HATFIELD HOUSEHOLD INCOMES AT OR BELOW AREA MEDIAN INCOME (AMI) OF \$67,700/YR ADJUSTED FOR HOUSEHOLD SIZE

	Hatfield	Pioneer Valley
Low (80%) income limits for a 1 person household	\$46,100	\$44,740
Low (80%) income limits for a 2 person household	\$52,650	\$51,140
Low (80%) income limits for a 3 person household	\$59,250	\$57,560
Low (80%) income limits for a 4 person household	\$65,800	\$63,910
Low (80%) income limits for a 5 person household	\$71,100	\$69,050
Low (80%) income limits for a 6 person household	\$76,350	\$74,140
Low (80%) income limits for a 7 person household	\$81,600	\$79,260
Low (80%) income limits for a 8 person household	\$86,900	\$84,350

Source: HUD FY2015 Income Limits Documentation System FY2015 Income Limits Summary

FIGURE 3-4: HATFIELD HOUSEHOLD INCOMES AT OR BELOW AREA MEDIAN INCOME (AMI)

	Hatfield		Pioneer Valley	
	Income	Margin of Error	Income	Margin of Error
Owner-occupied households where cost burden can be determined	1,130	93	3,490	54
Owner-occupied households that are cost burdened	313	116	1,063	33
Owner-occupied household that are severely cost burdened	176	120	401	102
% Owner-occupied households that are cost burdened	27.7%	9.1%	29.0%	6.3%
% Owner-occupied households that are severely cost burdened	15.6%	7.5%	11.0%	4.1%
Renter-occupied households where cost burden can be determined	349	130	1,889	54
Renter-occupied households that are cost burdened	203	105	1,028	33
Renter-occupied household that are severely cost burdened	147	N/A	540	102
% Renter-occupied households that are cost burdened	58.2%	21.0%	44.0%	28.0%
% Renter-occupied households that are severely cost burdened	42.1%	18.7%	20.9%	20.9%

Source: ACS 2009-2013 estimates

FIGURE 3-5: SUBSIDIZED HOMES AS OF 2014

	Hatfield	Pioneer Valley
Number of subsidized homes	47	571
% of Total home that are subsidized	3.0%	5.0%

Source: DHCS Subsidized Housing Inventory December 2014

FIGURE 3-6: AFFORDABILITY OF HOMES SOLD IN HATFIELD SINCE 2000

	Hatfield	Pioneer Valley
Affordable to households with an income of \$10,000	1.8%	2.1%
Affordable to households with an income of \$20,000	4.3%	5.2%
Affordable to households with an income of \$30,000	9.3%	12.2%
Affordable to households with an income of \$40,000	15.0%	21.1%
Affordable to households with an income of \$50,000	25.7%	36.0%
Affordable to households with an income of \$60,000	40.0%	51.0%
Affordable to households with an income of \$70,000	59.6%	62.0%
Affordable to households with an income of \$80,000	72.9%	70.0%
Affordable to households with an income of \$90,000	82.9%	76.0%
Affordable to households with an income of \$100,000	88.2%	80.0%
Affordable to households with an income of \$120,000	95.4%	84.0%

Source: ACS 2009-2013 estimates

3.2.1 HOUSING BY COST

The extent to which housing is affordable matters greatly to every community. Housing is a basic human need and one of the most significant expenditures for any household. As a whole, Massachusetts has become an expensive place to live, with an average cost of all living expenses approximately 32% higher than the U.S. average. For housing only, it is even higher, some 52% above the national average.¹⁰ While single-family home prices and rents are more affordable in Western Massachusetts than the eastern part of the state, prices in Western Massachusetts, including prices in the Town of Hatfield, are still more expensive than those in many other regions of the U.S.

There were two sets of factors that influenced the dramatic increases in housing prices that began in the late 1990s and lasted until the mid-2000s. The first was that a lack of local housing production in Massachusetts during mid-to-late 1990s that reduced supply and resulted in rents and home prices being pushed upwards.

The second was the conditions and practices in the broader financial and mortgage markets in the mid-2000s—including low interest rates, easy credit, exotic new mortgage instruments and their derivatives, and an expanded secondary market for mortgage-backed securities—that fueled home-buying and price escalation nationwide.

¹⁰ Council for Community and Economic Research. www.coli.org/. Retrieved 1/5/15.

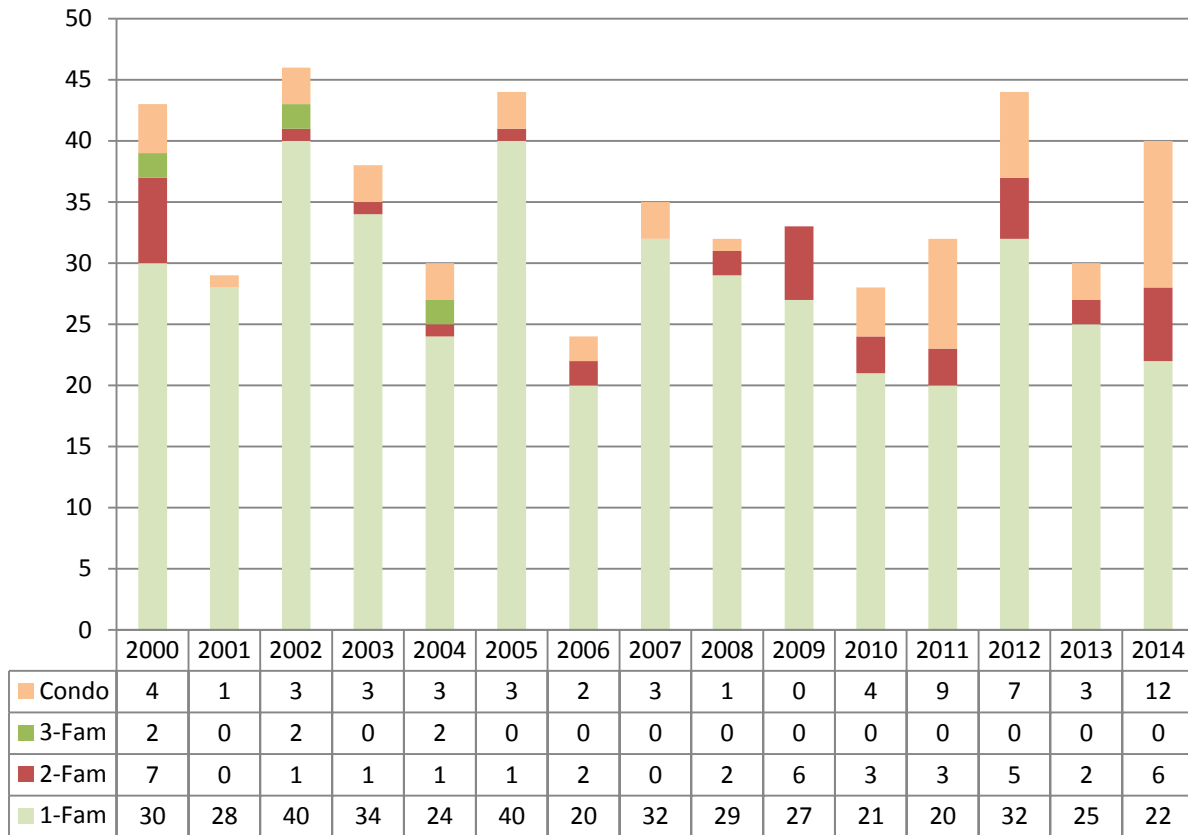
The median price of all homes sold in Hatfield in 2014 was \$291,000. The median monthly rent for an apartment or other type of rented home was \$1,056.¹¹

The following sections provide information on sales of single-family homes.

3.2.2 SINGLE-FAMILY HOME MARKET

Hatfield Assessor’s data show that there were 482 detached single-family homes and 63 condominiums within the Town as of 2013. The following figure summarizes sales of these two types of homes since 2000.

FIGURE 3-7: HATFIELD SINGLE-FAMILY HOME AND CONDO SALES 2000 TO 2014



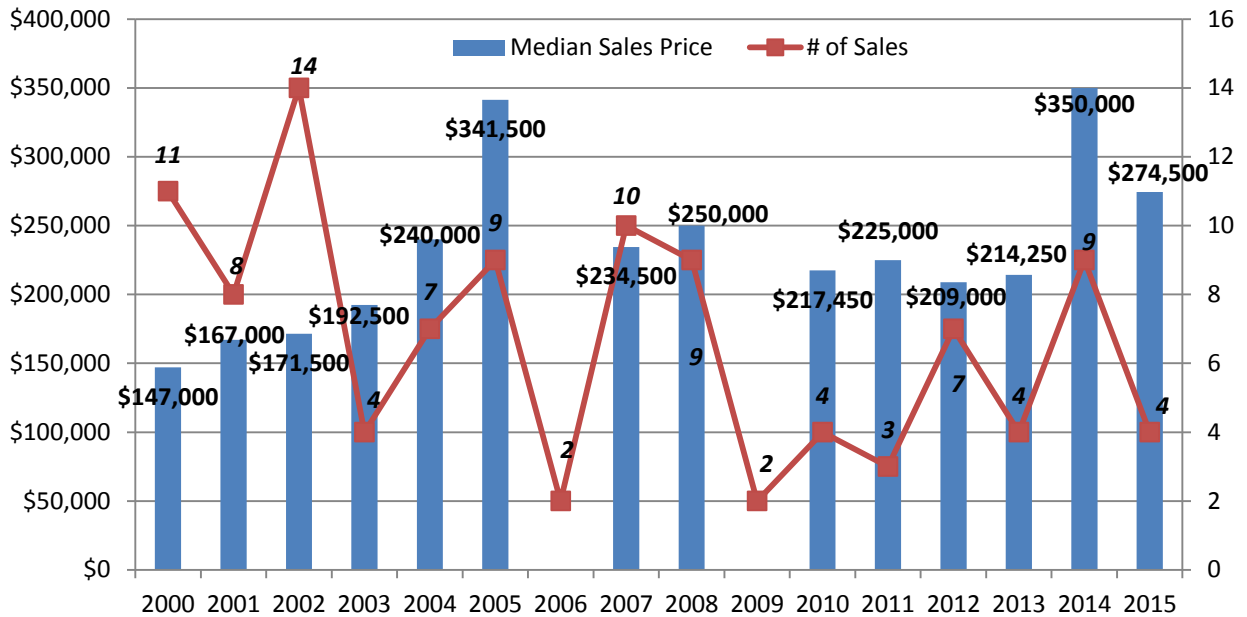
Source: Warren Group 2014

The median sales price for a single-family home in Hatfield increased by approximately 86% from 2000 to 2014 when adjusting for inflation. The following figure shows unadjusted prices from \$147,000 in 2000 to \$274,500 in 2013. Median sale prices have fluctuated greatly during this period. Sales reached their peak in 2002 at 14 homes, while dropping to their lowest point of 2 in 2006 and 2009. Between

¹¹ ACS 2009-2013 five-year estimates

those three years, the number of sales has fluctuated between 14 and 2. Besides 14 sales in 2002, there has been as high as 11 sales in 2000, 10 sales in 2007 and 9 sales during multiple years.

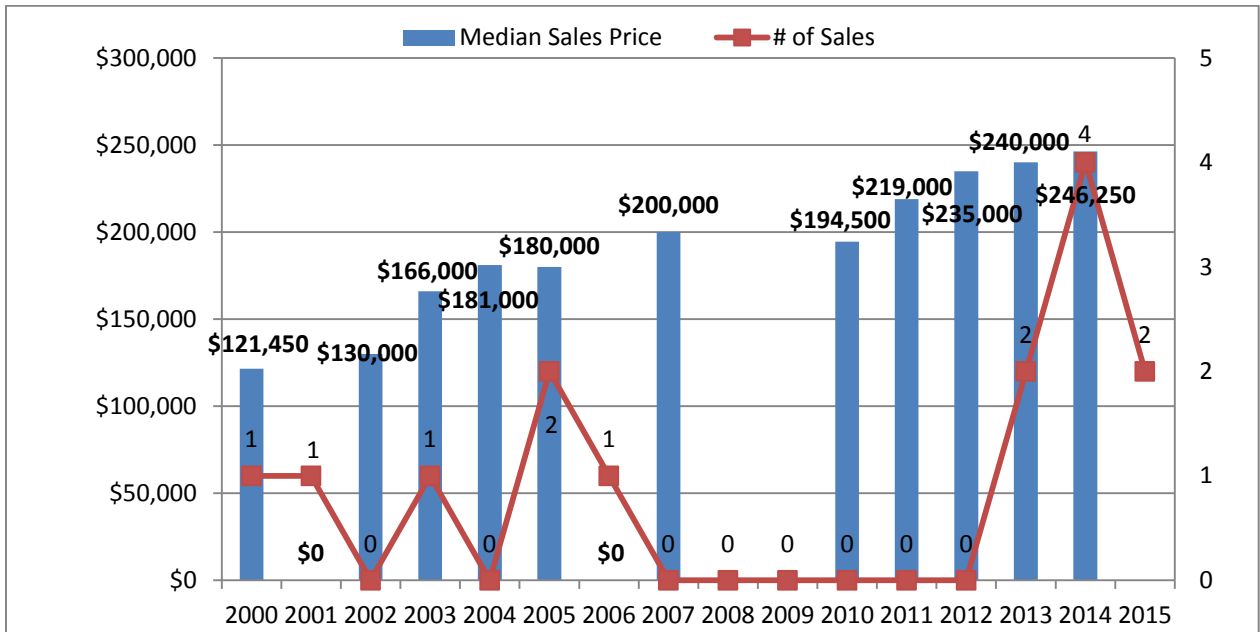
FIGURE 3-8: HATFIELD MEDIAN SINGLE-FAMILY HOME SALE PRICES AND SALES BY YEAR



Source: Warren Group. Prices are not adjusted to 2015 dollars (not inflation adjusted)

Assessor’s data shows there were 63 residential condominiums in 2013. The median sales price for a condominium in Hatfield increased substantially from 2000 to 2014 by 102% when adjusting for inflation (by 250% unadjusted. Figure 8 shows unadjusted prices) from \$121,450 in the year 2000 to \$246,250 in the year 2014. Median sale prices for condominiums for the most part steadily increased from 2000 to 2007, peaking at \$200,000 in 2007. Median condo sale prices have again steadily increased since 2010 and peaked in 2014, at \$246,250. (Note: condo sale price information for 2006, 2008, 2009 and 2015 is not available). However, condo sales are a very small segment of the local home sales market: the highest number of sales in one year was 4 in 2014, with typical annual sales of just 1 or 2 homes.

FIGURE 3-9: HATFIELD MEDIAN CONDO SALE PRICES AND NUMBER OF SALES

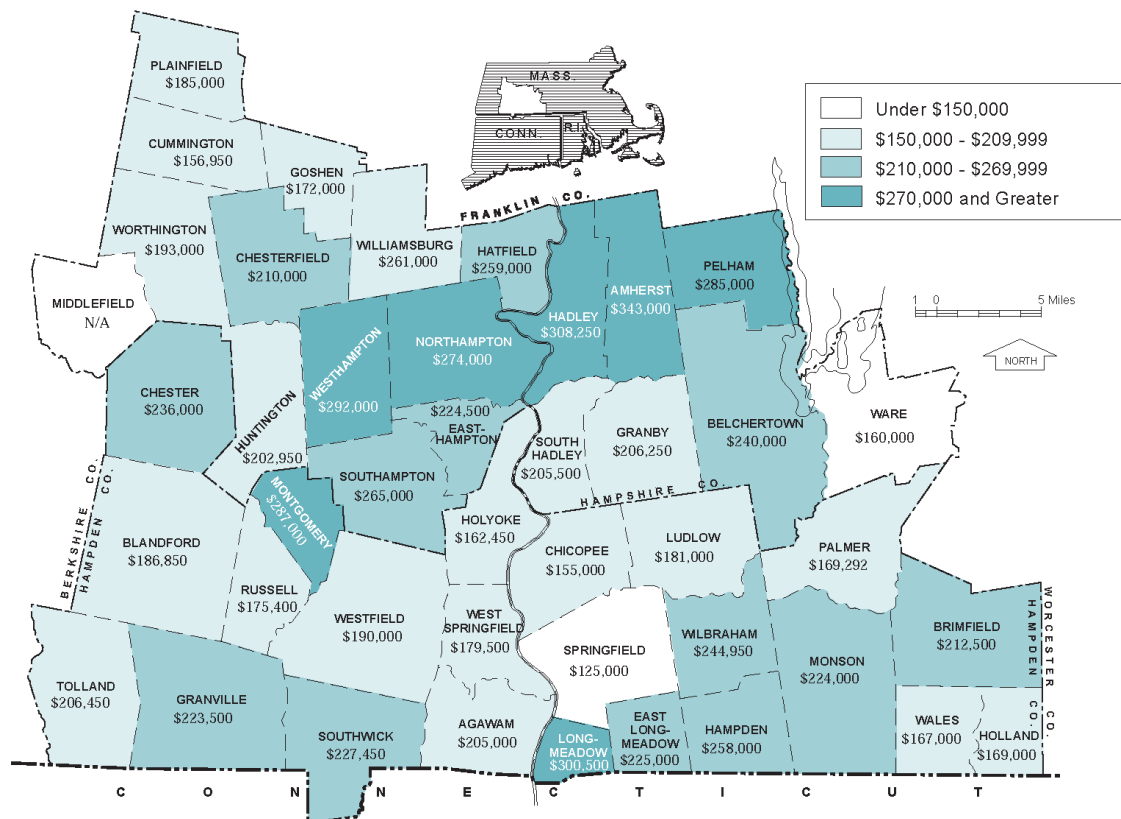


Source: Warren Group. Prices are not adjusted to 2013 dollars (not inflation adjusted)

Analysis of real estate sales data for the Town of Hatfield from 2010 through 2012 shows that the sale price for newer single-family homes and condominiums—those built in the mid-2000s and after—were, on average, much more expensive than the older homes on the market.

In comparison to the region, Hatfield had the 18th highest median sale price for a single-family home in 2013 at \$214,500 (2013 comparative data not available). It should be noted that short sales have brought down the median sales price, meaning the median price confronting buyers for market rate homes was likely higher than what is shown. The Pioneer Valley struggles with having strong and weak market communities.

FIGURE 3-10: MEDIAN SALE PRICE OF SINGLE-FAMILY HOMES IN THE PIONEER VALLEY REGION (2013)



Source: Warren Group 2013

Homeownership Market Conditions

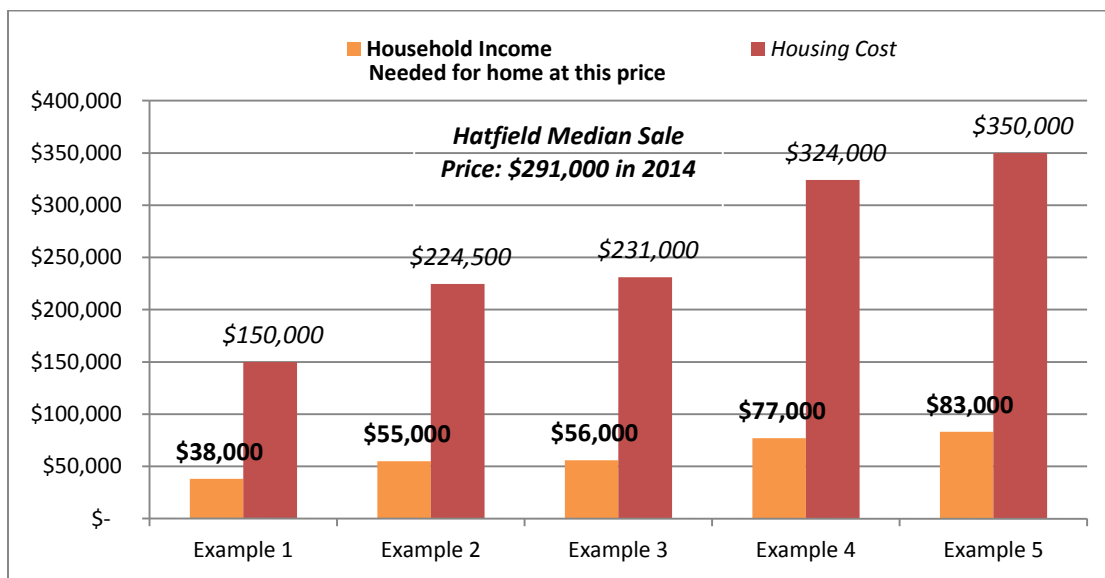
Despite the drop in home values that occurred after the housing market / economic downturn that started in late 2007 and 2008, homeownership will continue to be a challenge, and in most cases, beyond the means of lower income households, especially with rising utility costs.

- Tighter lending requirements and uncertainty continue to keep many buyers out of the market.
- Household incomes have also not kept pace with increased housing costs and younger households are increasingly saddled with college debt.
- Purchasing a home requires a larger initial outlay due to more stringent mortgage financing terms and conditions such as the requirement of down payments equaling 20% of the purchase price rather than the 5% -10% or less that had become common.
- New homebuyers will likely need programs offering down payment assistance, more affordable homes developed with financing that includes grant funding and reduced cost financing such as the ONE Mortgage Program administered by the Massachusetts Housing Partnership.

BUYING A SINGLE-FAMILY HOME IN HATFIELD

Although Hatfield and the Pioneer Valley have historically been cheaper places to live than the eastern part of the state, the dramatic increase in housing prices in the late 1990s to early 2000s affected the ability of many households to buy a home. The general rule of thumb is that housing is ‘affordable’ if the household pays no more than 30% of its annual income on housing. Households who pay more than 30% of their income for housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation and medical care as well as saving for their future and that of their families.

FIGURE 3-11: ANNUAL INCOME NEEDED TO AFFORD A SINGLE-FAMILY HOME

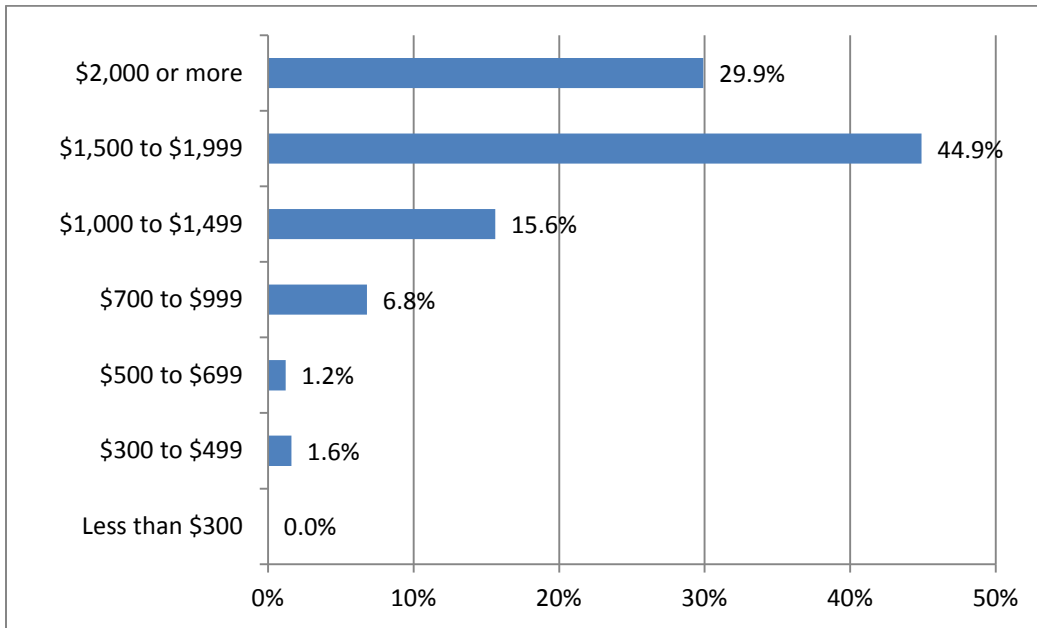


Source: Pioneer Valley Planning Commission, 2014

The figure above presents the annual household income needed to afford to purchase a home at varying price points. The housing cost takes into consideration Hatfield’s 2014 tax rate of \$13.17 per \$1,000 of assessed value; an estimate of homeowners insurance; and estimated mortgage principal and interest, based on an assumed 20% down payment.

Considering the median household income for Hatfield in 2009-2013 was \$58,839, this means that there was approximately \$231,000 of home purchasing power for households that meet these conditions.

FIGURE 3-12: MONTHLY MORTGAGE PAID (673 OF 1,171 HOMES*)

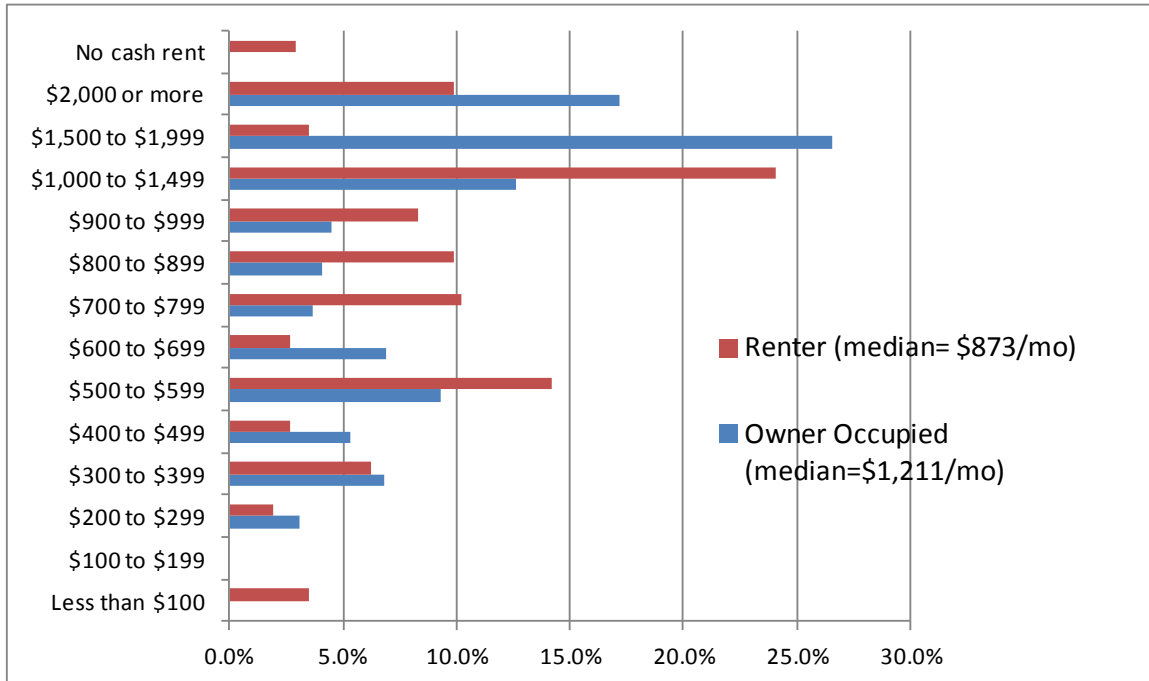


*498 homes do not have mortgages (owned free and clear)

Source: ACS 2009-2013 five-year estimates

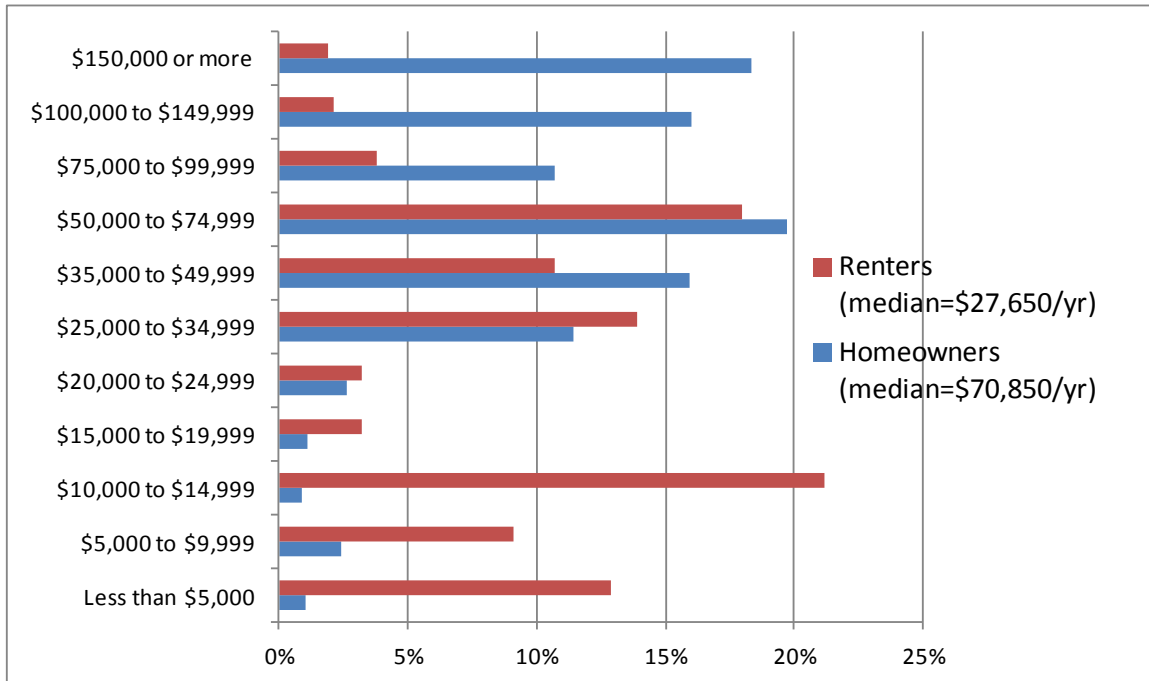
The 2009-2013 American Community Survey estimates that 41% of Hatfield homeowners with a mortgage spent more than 30% of their household income on housing-related costs and are therefore “cost-burdened.” However, the margin of error for the relatively small sample size for the Hatfield estimate is 22.1%. It may be more reliable, therefore, to review the cost-burdened figure for mortgage holders throughout the region as a whole. In Hampden and Hampshire County which saw rates of 34% (margin of error 1.8%) and 34% (margin of error 2.6%) of their households, respectively, over this same period. For Hatfield households without a mortgage an estimated 6% spent more than 30% of their household income on housing-related costs (margin of error of 22.5%). This was lower than the share of households without mortgages in Hampden and Hampshire County who spent more 30 of their incomes on housing related costs at rates of 22% (margin of error 2.1%) and 16% (margin of error 2.7%), respectively, over this same period.

FIGURE 3-13: MONTHLY HOUSING COSTS FOR RENTERS AND HOMEOWNERS 2013



Source: ACS 2009-2013 five-year estimates

FIGURE 3-14: HOUSEHOLD INCOME FOR RENTERS AND HOMEOWNERS 2013



Source: ACS 2009-2013 five-year estimates

3.2.3 RENTAL MARKET

The ACS 2009-2013 estimated the median gross rent for Hatfield at \$584, which was lower than the median gross rent for both Hampshire County (\$934) and Hampden County's (\$791). However, realtors interviewed for this plan estimated market rents that are significantly higher than HUD's fair market estimates. This is due in large measure to the fact that Hatfield has a limited number of apartments for rents, and is highly desirable for families with children because the town is in the desirable Northampton Public School system.

Gross median rents are useful for making broad comparisons to the county, state or nation, but more detailed information, such as rent by bedroom type is needed to have a more accurate picture of the local rental market. To understand current market rental rates, local data was gathered from:

A mean rental rate by bedroom type was created for each of the first four sources (Table 16). PVPC also estimated rent by bedroom type based on 2009-2013 ACS estimates. The rates obtained through this method were lower for all bedroom types with the exception of three bedroom rental than the FY 2012 HUD FMR for the Springfield, MA HUD Metro FMR Areas (HMFA), which includes Hatfield.

FIGURE 3-15: ESTIMATED MEDIAN RENTAL RATES AND FAIR MARKET RENTAL RATES 2012

	Studio/efficiency	1-br	2-br	3-br
Hampshire Gazette	No listings	No listings	No listings	No listings
Craig's List	No listings	No listings	No listings	No listings
Maple and Main Realtors	\$750	\$850-1,000	\$1,250	\$1,500
Rent Noho.com	No listings	No listings	\$1,250	No listings
FY 2012 HUD Fair Market Rent	\$616	\$739	\$924	\$1,154
PVPC estimates from ACS 2009-2013 data	\$700	\$800	\$1,000	\$1,250

Sources: Daily Hampshire Gazette; Maple and Main Realtors, www.rentnoho.com, Craig's List, <http://westernmass.craigslislist.org>; data from real estate professionals in Hatfield; and HUD.

RENTING A HOME

Using the guideline that a household should pay no more than 30% of its annual pre-tax income on housing, the table below portrays the annual household income needed to afford to rent a home using various levels of income. A household earning the median household income of \$56,000 would have choice. However, lower-income households, often the households most in need of rental housing, would have limited choices in finding a safe and affordable place to live.

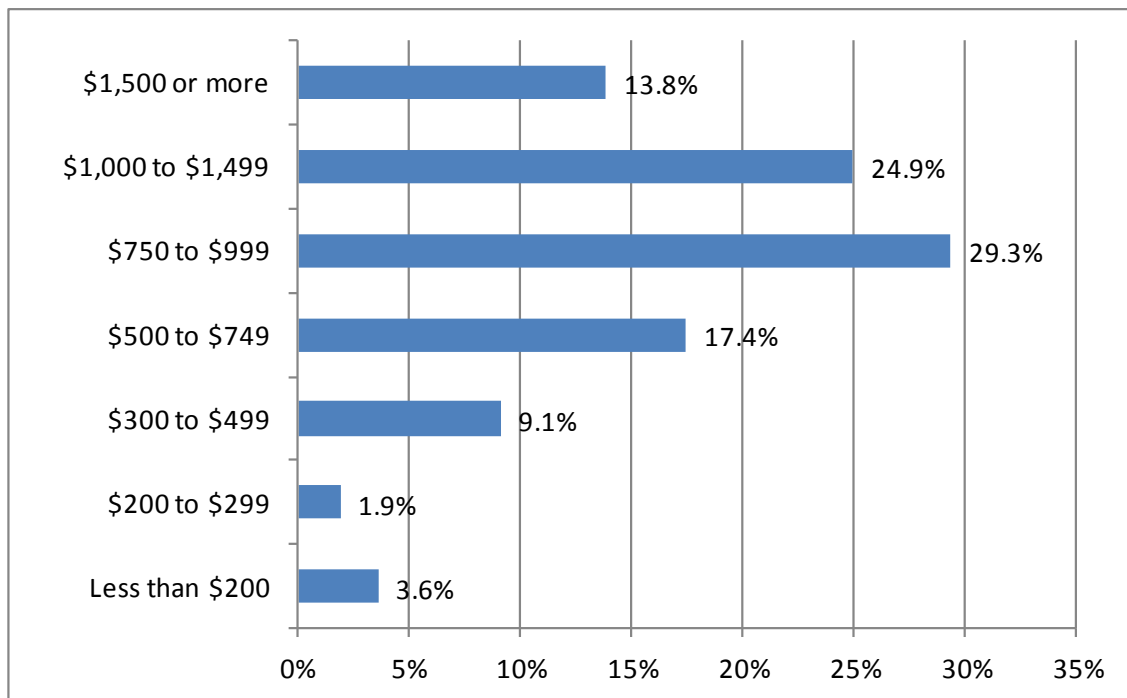
FIGURE 3-16: HOUSEHOLD INCOME NEEDED TO RENT A HOME

	Household 1 person	Household 2 persons	Household 3 persons	Household 4 persons	Household 5 persons	Household 6 persons
Annual Income	\$8,000	\$12,000	\$20,000	\$30,000	\$50,000	\$60,000
Monthly Income	\$667	\$1,000	\$1,667	\$2,500	\$4,167	\$5,000
30% of Monthly Income	\$200	\$300	\$500	\$750	\$1,250	\$1,500

Source: Pioneer Valley Planning Commission, 2014

According to the ACS 2009-2013, an estimated 45% of Hatfield renter households spent more than 30%. While this percentage was lower than the share of households at the regional level, which was 55% for Hampden County and 52% for Hampshire County, Hatfield’s share of cost-burdened renter households is still high.

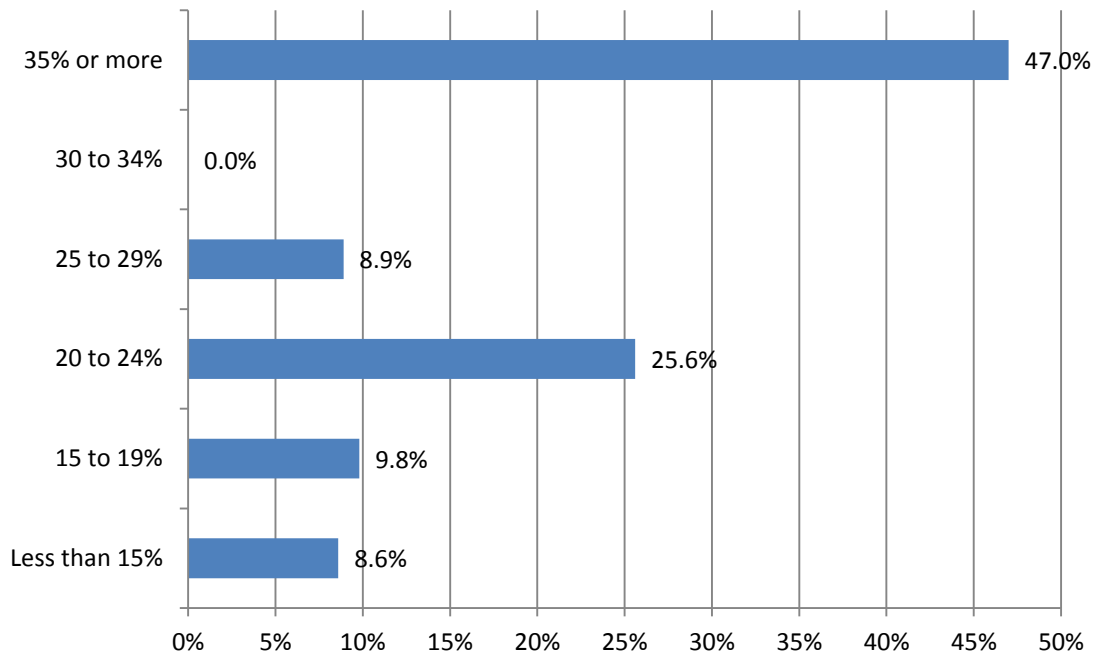
FIGURE 3-17: CROSS RENTS PAID (361 OCCUPIED UNITS PAYING RENT)



Source: ACS 2009-2013 five-year estimates

A small portion of residents are likely to be college-age and graduate students. Figure 2-5 shows there are a relatively small number (less than 200) residents ages 20 to 25, which is the typical age for these types of students. The

FIGURE 3-18: RENT PAID BY HATFIELD RENTERS AS PERCENTAGE OF HOUSEHOLD INCOME



Source: ACS 2009-2013 five-year estimates

Rental Market Conditions

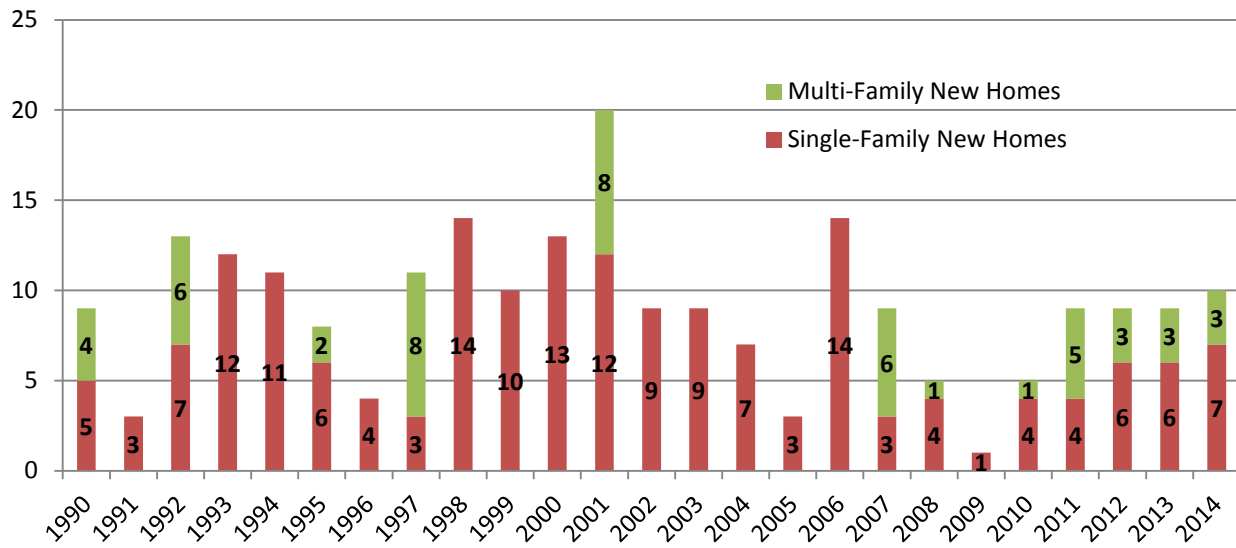
Initial costs of renting an apartment—first and last month's rent, security deposit, and, for some, broker fees—can also be expensive and preclude some lower income households from affording to rent a home. Rents have risen in the region, despite the economic downturn and the recovering economy, because of increased demand with a stagnant supply. Reasons for an increased demand in the rental market include:

- Desire to remain a renter because of the financial uncertainty of owning a home (as shown by the foreclosure crisis),
- Inability to afford to buy a home because of the initial expense to enter the homeownership market, which requires 20% down on the purchase and tighter lending requirements, including higher credit scores,
- Significant individual debt (such as the case now for emerging college-graduates), which prevents entrance into the homeownership market (*as well as many rental opportunities*)
- Loss of one's home as a result of the foreclosure crisis, which drove homeowners into the rental market.

3.2.4 HATFIELD BUILDING ACTIVITY IN THE HOMEOWNERSHIP AND RENTAL MARKETS

Building permit activity ranged considerably over the last twenty years. The year with the most activity was 2001, with 20 permits—most of which were for single-family homes. Since the economic downturn in 2008, the amount of building permit activity has dropped considerably. Since 2008, no more than 10 building permits were pulled annually.

FIGURE 3-19: BUILDING PERMIT ACTIVITY IN HATFIELD 1990 TO 2014



Source: HUD, Building Permit Database; Town of Hatfield Annual Reports 2008-2014. Note: Town of Hatfield Annual Reports are not consistent with HUD data.

3.3 DEVELOPMENT CONSTRAINTS, LIMITATIONS, AND OPPORTUNITIES

Like most communities in the region, the amount of developed land in Hatfield continues to increase, while the amount of undeveloped land continues to decline. Topography and other natural elements such as the Connecticut River, large flood plain areas, and hills in the western areas of town have also limited development to certain areas of the community. The largest development constraint identified by participants in the planning process is weak demand.

Chapter Four identifies potential locations for housing and affordable housing development, taking into consideration vacant and underutilized lands, vacant and underutilized buildings, preexisting non-conforming lots, tax title property, and properties where vacancy is anticipated in the near future. The following subsections briefly outline environmental constraints and limitations as they relate to residential development.

3.3.1 ENVIRONMENTAL CONSTRAINTS AND LIMITATIONS

STEEP SLOPES

Generally, any slope from 0 to 15% is considered suitable for development. Slopes greater than 15% are considered "excessive" or "steep" for residential and agricultural uses. Due to the high potential for erosion on steep slopes, it is generally preference to leave them undeveloped, due to added expense and risk associated with greater erosion and septic system costs.

Hatfield's principal forest areas are west of I-91 and include Horse and Chestnut Mountains, as well as the Rocks, where elevations reach up to 840 feet. Steeper slopes range from 5% to more than 15%, which is typically the limit of readily developable land. In this densely wooded terrain, outcroppings of bedrock alternate with pockets of wetlands, most of which flow into Running Gutter Brook, the primary stream draining these western Hatfield hills. East of the Interstate are the fertile Connecticut Valley lowlands, where the terrain has hardly any slope—elevations being as low as 110 feet above sea level.

FIGURE 3-20: HATFIELD RELIEF MAP



PROTECTED LANDS

As of 2012, the areas of town that are considered to be “Core Habitat” by the Natural Heritage and Endangered Species program totaled 4,581 acres, of which 315 acres (6.9%) are protected from development. Areas considered to be “Critical Natural Landscape” by the 2014 Biomap project totaled 2,566 acres, of which 79 acres (3.1%) are protected.

There are two farm parcels in town are protected (only 6 % of farms protected by APR). Since 2008, additional parcels of farmland and watershed land have been protected either through purchase by the Town, implementation of conservation restrictions, or successful application of APRs.

TOWN RESERVOIR

Hatfield’s water supply comes from three sources; the Town Reservoir (70%), the West Hatfield Well (20%) and the Omasta Well (10%). The Town Reservoir is located at the Running Gutter Brook Reservoir. The wells are used primarily to provide adequate water supply during peak demand hours and to bypass the reservoir supply during times of high turbidity.

Concerns related to the availability of water resources for new residential development follow closely those of the larger watershed areas and waterways, including:

- Residential development in sensitive areas—particularly in the forested water supply area feeding the reservoir.
- Clearing of vegetation that borders waterways.
- Alteration of stream conditions such as temperature, velocity and volume of flow, and turbidity (amount of particulate matter in the water).
- Non-point source pollution from households, septic systems, roadways, agricultural operations, and industries.
- Overuse or misuse of recreational resources.
- Poor stewardship of forest lands through inappropriate timbering practices.

SOILS

"SCS Agricultural Soils Land Use Statistics" produced by the Soil Conservation Service for a Connecticut River Valley farmland retention program in the early 1980s, identifies 5,045 acres of prime farmland soils in Hatfield, and 1,239 acres of soils of state and local importance. According to National Geographic, Hatfield has the seventh best agricultural land in the world. Hatfield as part of the larger Pioneer Valley has been identified by the national farmland conservation organization, American Farmland Trust, as the 19th most threatened agricultural landscape in the Nation

A soils-based protection strategy obviously should strive to retain the best soils, either prime or of state or local importance, for agricultural use and should guide growth and development on to the poorer quality soils

STORMWATER AND EROSION CONTROL

Stormwater and Erosion Control standards in the Town's Zoning Bylaw require several best management practices to prevent sedimentation. Despite efforts to curb runoff and downstream sedimentation from new and redevelopment, sediment loading continues to be an issue for local waters, particularly the Town's ponds.

FLOOD PLAINS AND FLOOD HAZARD AREAS

Flooding can damage homes many different ways, from immediate destruction to long term mold and air quality problems. It is essential that new residential development avoid areas that are prone to flooding.

The 100-year floodplain is defined as an area with a 1% chance of flooding in a given year. The floodplain serves as a critical habitat for many plant and animal species and provides some of the richest agricultural soils in the Pioneer Valley. An overlay-zoning district for protecting floodplain areas in Hatfield has been completed in conjunction with the proposed zoning map. Areas in the 100-year flood zone in Hatfield are primarily those lands adjacent to the Connecticut River in the eastern part of the Town and along the Mill River in central Hatfield. A portion of the floodplain extends northward along a portion of Running Gutter Brook into West Hatfield, as well.

Much of this flood area is currently in agricultural production—cleared of wooded, habitat areas— and ready for development. This condition perhaps makes these areas more vulnerable to development in the coming years.

Hatfield has not experienced substantial development of its floodplains and with the new Floodplain and Riverfront (or Agricultural) Overlay Districts, greater review is required in order for a structure to be built in this area. Neither of these zoning districts expressly prohibits residential or other development but rather require certain provisions for its occurrence which add costs to a project.

WETLANDS AND VERNAL POOLS

The Town of Hatfield includes about 3,100 acres of wetland, floodplain, and open water (including about 450 acres of the Connecticut River), which accounts for about 30% of the Town's total area. These wetlands include the open water of streams and ponds, shrub swamps, forested swamps, wet meadows, bogs, marshes, beaver ponds, and land within the flood water elevation of the 100-year storm, not all of which is currently considered true vegetated wetland under the Massachusetts Wetlands Protection Act.

Most wetlands are in eastern and northern Hatfield bordering the Connecticut River, the Mill River, Great Pond, and the old oxbow meander in the northeast section of Hatfield. The wetlands in West Hatfield are primarily narrow wetlands bordering Running Gutter Brook and its tributaries, with larger expanses within the Rocks area and at the base of Horse Mountain. However, several small isolated wetlands exist in this area as well, which also provide important wetland wildlife habitat.

Wetland areas are home to frogs, fish, freshwater clams and mussels, beaver, muskrats, great blue herons, waterfowl, and bitterns. Wetland habitats in Town occur along stream and river corridors with some isolated ponds and pools in places like The Rocks in West Hatfield. In Hatfield, wetlands and water resources stretch from the hills in the west to the Connecticut River on the east and from Whately on the north to Northampton on the south.

3.3.2 MUNICIPAL ZONING BYLAW

During the Master Plan process undertaken by the town in 2000 to 2003 and updated in 2012, a critical evaluation of the town's zoning was performed that resulted in recommendations for a major overhaul of the town's zoning bylaws. According to the Master Plan for the Town of Hatfield published January 2001, "Regional pressures make it necessary for the town to take specific new actions to control its fate. Hatfield needs up-dated zoning regulations to preserve its rural character and enhance its economic base without overstepping private property rights. The town does not have adequate tools to attract new business to town while preventing over-scaled, poorly sited, or ill designed commercial and industrial buildings." The Master Plan also claimed that Hatfield lacked housing opportunities for elderly residents and for children of Hatfield families who wished to buy their first homes here. It lacked standards for clustered residential development that might help preserve open space. The Town's water supply was strained by residents' needs in the summer and is threatened by development occurring over the aquifer. Houses on large lots are being built on some of the world's richest farmland, while land currently zoned for industrial and commercial growth is crisscrossed by wetlands. With the momentum of the newly created Master Plan behind it, a comprehensive zoning package was adopted at Town Meeting in May of 2003. The revised bylaws separated the Agricultural Residential "B" district into Rural Residential and a new Agricultural District, establishing eight (8) zoning districts, and three overlay districts

FIGURE 3-21: RESIDENTIAL USES ALLOWED IN THE TOWN OF HATFIELD BY ZONING DISTRICT*

Use	RR	OR	TC	TCB		B	I	LI	AG	Notes
1.0 RESIDENTIAL USES										
1.11 One-Family Detached Dwelling	Y	Y	Y	Y		SPB	N(1) (2)	N(1) (2)	SPR	(1) In the I and LI districts, one single-family residence may be permitted as an accessory use with a Special Permit from the Planning Board. (2) Residential structure must be located on the same parcel as the primary use. This accessory use structure cannot be subdivided as a separate parcel from that parcel upon which the primary use is located.
1.12 Two-Family Detached Dwelling	Y	SPB	Y	Y		SPB	N	N	N	
1.13 Multi-Family Dwelling/ Townhouse (3 – 6 d.u.)	SPA	N	SPA	SPA		SPA	N	N	N	
1.14 Conversion of existing single-family to two-family use; not in a Mixed Use Development	SPB	SPB	SPB	SPB		SPB	N	N	SPB	
1.15 Open Space Community	Y	Y	Y	Y		N	N	N	SPR	Refer to Section 6.2, Development Methods, for standards applicable to Open Space Community Development.
1.16 Seasonal Farm Labor Housing	N	N	SPR	SPR		SPR	N	N	SPR	
1.17 Back-land Lot	N	N	N	N		N	N	N	N	
1.18 Mobile Home	N	N	N	N		N	N	N	N	
1.19 Residential Trailer or Mobile Home – Temporary Use	Y	Y	Y	Y		Y	Y	Y	Y	Permitted as a temporary use by the owner and occupier of a residence which has been destroyed by fire or other natural holocaust. Permitted only on the site of such residence for a period not to exceed twelve months while the residence is being rebuilt.
1.20 Nursing Home or Convalescent Facility	SPA	SPA	SPA	SPA		SPA	N	N	N	
1.21 Boarding House with Resident Family	SPA	SPA	SPA	SPA		SPA	N	N	N	Limited to five (5) non-family persons
1.22 Assisted Living Facility	SPB	SPB	SPB	SPB		N	N	N	SPB	
1.23 Congregate Housing for the Elderly and Disabled	SPB	SPB	SPB	SPB		N	N	N	N	Minimum lot area shall be 12,000 sq.ft. or 1,000 sq.ft. per sleeping room, whichever is greater. The building shall be connected with the public sewer system prior to occupancy. Its lot shall fall within one of the following areas: areas close to heavily travelled streets; areas close to business, commercial, and educational districts; areas already developed for multi-family use
1.24 Continuing Care Retirement Community	SPA	N	SPA	SPA		N	N	N	N	

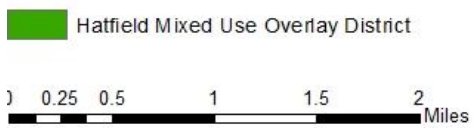
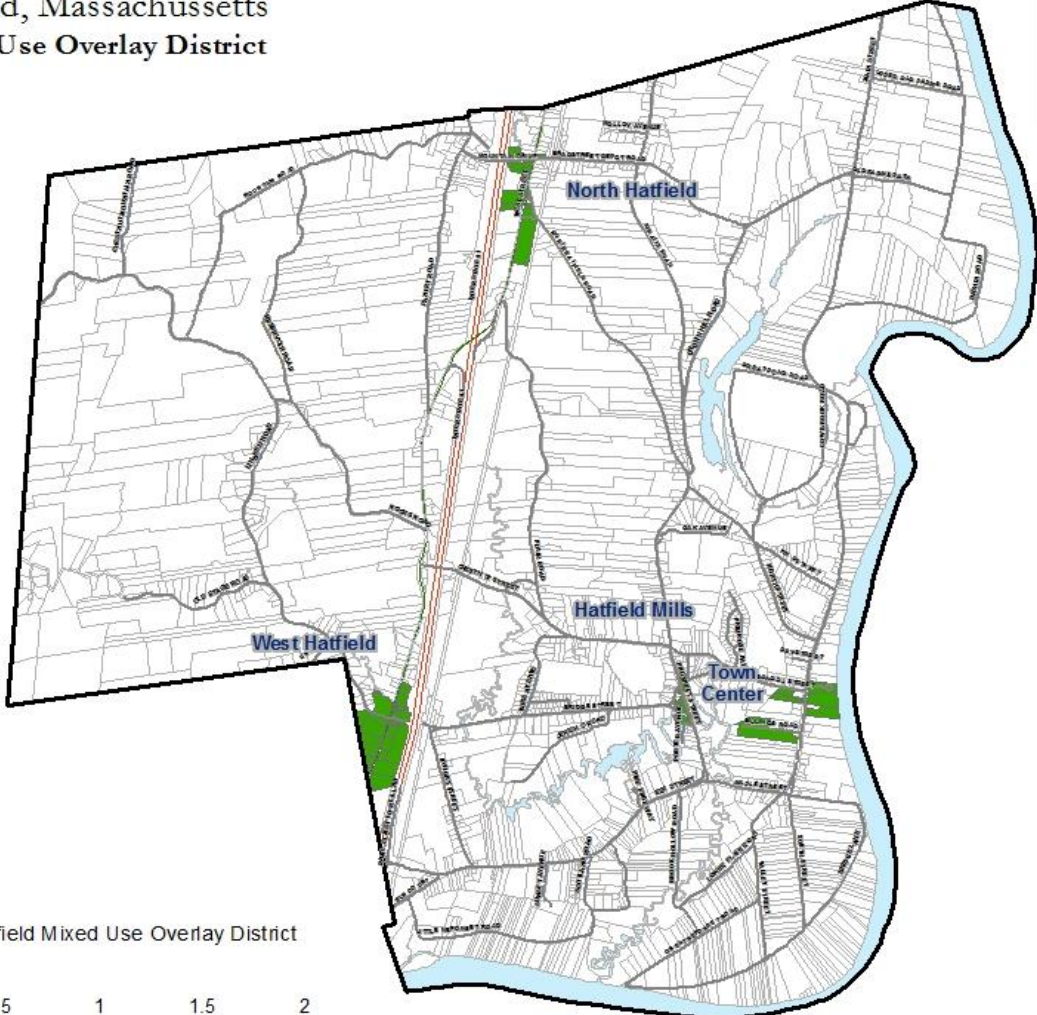
ZONING MEASURES TO PROMOTE AFFORDABLE HOUSING AND FAIR HOUSING CHOICE

Hatfield has adopted several innovative zoning ordinances to encourage development of multi-family homes and affordable single-family units in areas with existing infrastructure and excess capacity.

Innovative Zoning Measure 1: Mixed use overlay district.

The Town adopted this overlay district in 2014 to encourage the development of multiple use properties, such as buildings with retail or office space on the ground floor and residential apartments or condos on the upper levels. This overlay may be involved on parcels shaded in green below. These are areas with sufficient transportation access and utility service to support higher density development.

Town Of
Hatfield, Massachusetts
Mixed Use Overlay District



Innovative Zoning Measure 2: Optional Affordable Housing Bonus

Section 6.67 of the Hatfield Zoning Bylaw adopted in 2009 offers a significant incentive to developers to create more privately owned affordable homes in the Town. This section of the Bylaw, however, has not been used by a developer to date.

6.67 Optional Affordable Housing Bonus

- A. At least ten (10%) percent of the total dwelling units in a mixed use development may be designated as affordable housing. Affordable housing will be defined as those residential units affordable to a household earning up to eighty percent (80%) of the median income in Hatfield's statistical area.
- B. The affordable housing units shall include resale, lease or rental controls that will ensure continued affordability by future low and moderate income households. Deed restrictions or similar devices shall be used to limit future sale or rental prices for these purposes.
- C. The affordable units may be located in an existing structure if their construction constitutes a net increase in the number of dwelling units in the development.
- D. A bonus of twenty-five percent (25%) additional dwelling units – over and above the allowable density - may be awarded if the above criteria are met.
- E. Mixed Use Infill developments shall not qualify for this Affordable Housing Bonus.

Innovative Zoning Measure 3: Transfer of Development Rights

Section 6.0 of the Hatfield Zoning Bylaw provides for increased density of residential and commercial development in areas with supporting infrastructure in exchange for the permanent protection of open space in other priority areas of town. This option is conducive to increased residential density (though multi-family construction will still be limited by the underlying zoning district).

POTENTIAL ZONING IMPEDIMENTS TO AFFORDABLE HOUSING AND FAIR HOUSING CHOICE

Hatfield's currently Zoning Bylaw has the potential to exacerbate a lack of affordable and fair housing choice options.

Zoning Constraint 1: With a limited rental housing supply to meet current rental housing demand, Hatfield's zoning by-law intensifies the problem by requiring special permits for construction of multi-family dwellings in four of the town's eight zoning districts—and not at all in the other four. A new mixed use overlay district does allow multi-family units by right, but the district is limited to selected parcels and is a relatively small portion of the total area of the town.

Zoning Constraint 2: The dimensional requirements of the Town of Hatfield Zoning Bylaw, including lot sizes, street widths, and building sizes, may hinder the creation of smaller homes and the ability to increase density of housing and population.

Zoning Constraint 3: Accessory apartments are not specifically mentioned in the Town of Hatfield Zoning Bylaw. Rather, accessory uses and structures are mentioned generally.

Zoning Constraint 4: A Water Supply Protection Overlay District and a Floodplain Overlay District, which limit residential development and prohibit the manufacture or storage of hazardous materials in these resource areas.

3.3.3 MASTER PLAN

The Hatfield Master Plan, most recently updated in 2009, has the following goals related to housing:

Develop zoning regulations to promote a diversity of housing opportunities. Hatfield does not provide a very wide range of housing options for such groups as elderly or handicapped persons, new homebuyers, and low and moderate income families. Hatfield should explore a range of options to promote a diversity of housing opportunities, including zoning for elderly and handicapped congregate housing; zoning for traditional neighborhood developments, inclusionary zoning, and accessory apartment bylaws.

Manage residential development. As has been noted, the town of Hatfield has been lucky in that it has not yet experienced a major crush of new residential development. Regional growth trends, however, suggest such a push is likely to happen soon. Hatfield can manage where and how residential development happens by amending existing zoning regulations. This can be accomplished by various means, including, but not limited to the following: a) establishing special permit requirements for major residential developments to minimize impacts on key natural resource areas; b) adopting phased growth limits, which favor compact village center and cluster development over sprawling development in rural areas; c) adopting by-right farmland cluster zoning bylaws to be the development type of choice, if growth does have to occur in farmlands; d) limiting extensions of roads, sewer, and water lines into rural

Housing and business development is encroaching on sensitive habitat areas. Land use data for the town show that acreage for new housing and new businesses is being taken from previously undeveloped natural areas and agricultural lands. Grasslands, open fields, and forested areas are being converted to residential use, often losing their habitat value in the process. Increased commercial and industrial development, and zoning regulations that encourage it, continue to threaten the wetlands and flood plain areas along the Mill River corridor, which passes through prime industrial land along Routes 5/10 and I-91.

3.3.4 INFRASTRUCTURE CONDITIONS AND CAPACITY

The availability of public infrastructure (transportation, water and sewage systems) determine what parts of the Town are buildable and to what density of development these areas can support. The capacity of the public school system to absorb additional students is also an important factor to consider in a housing planning process because the associated school costs of new housing –perception and reality—can frustrate future housing development.

WATER SYSTEM

Hatfield's public water supply comes from three sources: the Town reservoir (capacity of 500,000 gallons per day); the West Hatfield Well (capacity of 350,000 gallons per day); and the Omasta Well (capacity of 150,000 gallons per day). The Town relies on the reservoir as the primary source of water (74%) and the two wells as a secondary or back up supply (26%). The water treatment plant came on line in 1997. It is located at the reservoir on Reservoir Road in West Hatfield. There are approximately 1,350 water customers (both residential and commercial uses).

SEWER SYSTEM

The wastewater treatment plant began operation in 1987. It is located off Main Street on the Connecticut River and has a capacity of 500,000 gallons per day. Current demand is 250,000 gallons per day. There are approximately 700 sewer hook ups in Town, or approximately one-third of structures (residential and commercial). Geographic coverage is limited and does not include much of the Route 5 corridor, which is a barrier to mixed-use development that could include homes. Development of a sewer master plan is now being considered.

TRANSPORTATION INFRASTRUCTURE

The major thoroughfares in the Town are Route 5, Route 9, Route 10 and Interstate 91. Route 5 traverses the Town from the Northampton town line to the Whately town line. Route 141 traverses the Town from Holyoke and ends in the center of the Town at a junction with Route 10.

The Franklin Regional Transit Authority (FRTA) provides limited bus service along Routes 5/10 four times a day. This service primarily serve workers at C&S Wholesale. Hatfield is not a member of the Pioneer Valley Transit Authority (PVTA); in the future, the town may consider becoming a member of the PVTA service area as a step toward establishing fixed-route bus service and paratransit on-demand van service in Hatfield to improve mobility choices for elders, students, and local workers.

PUBLIC SCHOOLS

There are two schools within the Hatfield Public School district: one elementary school – Breor Elementary and Smith Academy high school. During the 2014-2015 academic year, the school district

reported an enrollment of 458 students.¹² Of these, 127 or 27% were School Choice students. Thirty-one students graduated in 2014 from Smith Academy.

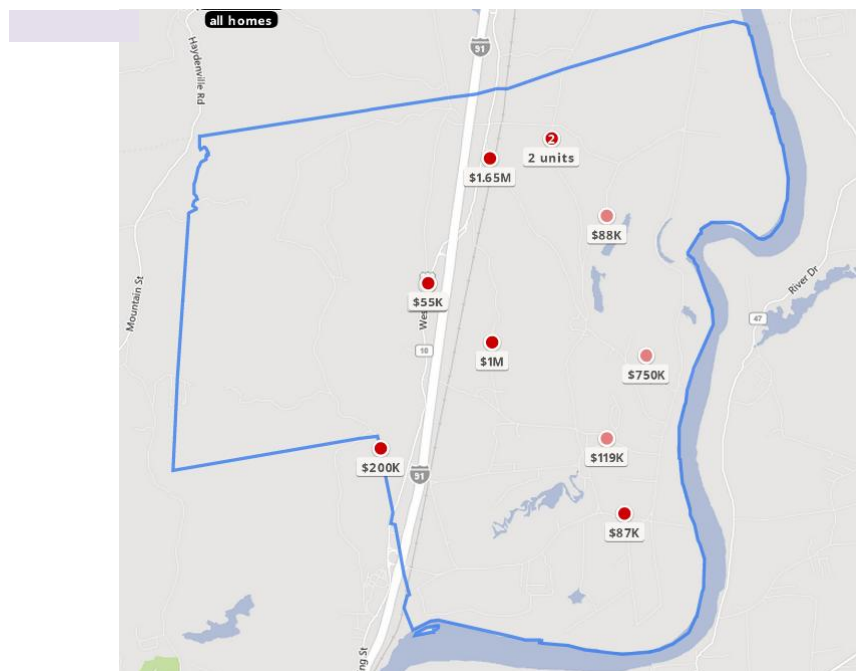
PARKS AND OPEN SPACE

Public parks and playgrounds are in limited supply in Hatfield. The Breor School hosts the town playground while the site of the former Smith Academy (at Main Street and School Street) serves as a town park but is owned by the Smith Academy trustees. Both sites require updating and reconfiguring to meet the needs of citizens. The town park site could, with improvements, begin to function as a town common, an element present in most New England communities but noticeably absent in Hatfield. The existing layout of the site has been described by residents as uninviting. The sitting area is hidden from view and the signage is not very welcoming. The removal of shrubs that hide the center of the park and possible installation of a small gazebo have been suggested by residents to invite more vital use of this well-situated open space.

DEVELOPABLE LAND

As of August 15, 2015 there were 11 lots offered for sale on Zillow with a total of 76 acres. Three of these were greater than 10 acres in area, and so could be subdivided. Two more were 3 acres or larger, so subdivision potential is not known. Conservatively estimating the 76 acres could be subdivided at the rate of approximately 1 home for every 3 acres, there is enough land on the market at present to offer the potential for approximately 25 new single-family home to be built.

FIGURE 3-22: HATFIELD LAND FOR SALE LISTED ON ZILLOW.COM AUGUST 15, 2015



CHAPTER 4: HOUSING ACTION PLAN

4.1 OVERVIEW

This chapter presents an Action Plan to advance the general goal of increasing the number of safe, high quality housing options in Hatfield that are affordable to people of all income levels. While a variety of measures that are beneficial to the local housing market are offered, this Action Plan focuses on steps that are intended to help increase the number of Hatfield homes that are listed on DHCD's Subsidized Housing Inventory (SHI) from the currently level of 3.0% to at least 10.0%, the target threshold of MGL Chapter 40B. Section 4.2 presents the affordable housing production goals.

Currently, Hatfield has many rental and ownership options for homes that are affordable to individuals and families of varying economic means. In the coming years and decades, Hatfield will continue to attract new residents, likely at a moderate pace, who are drawn to the town's agricultural heritage, natural areas, high quality public schools (in which there is currently unused capacity), recreational opportunities, convenient access to employment centers, and proximity to regional cultural attractions. Potential locations of new homes that are affordable are reported in Section 4.3.

Recommended actions (Section 4.4) focus on the following objectives for improving housing opportunities for increasing the number of homes available to low- and moderate-income people in Hatfield:

1. Take actions that will strengthen the community's administrative capacity to produce affordable homes.
2. Encourage private and nonprofit developers to produce new affordably priced homes for ownership.
3. Create more housing choices through regulatory actions.
4. Preserve and maintain existing affordable homes.
5. Provide the municipal infrastructure needed to support the development of affordable homes.
6. Increase community understanding of needs and concerns related to the availability of affordable housing.
7. Strengthen local affordable housing program capacity.

The recommended measures of this Action Plan are intended to promote residential development and additions to the town's SHI that are sensitive to the existing character of Hatfield's neighborhoods, environmental quality, and new economic development opportunities, such as mixed-use development.

Each objective is followed by one or more recommended actions that identifies, to the greatest extent possible, the entities that are likely to have the lead responsibility for moving the action forward, as well as any resources that may be needed. These actions are structured to be locally achievable, given limited municipal staff support and available funding. Recommended actions are also intended to be revised and refined in response to new information and resources in the future.

4.2 AFFORDABLE HOUSING PRODUCTION GOALS

As of December 2014, there were 47 units of qualifying affordable housing in Hatfield and listed on the Massachusetts Department of Housing and Community Development’s Subsidized Housing Inventory (SHI). This is 3.0% of the town’s 1,549 year-round homes. **Therefore, Hatfield currently needs another 108 subsidized housing units in order to meet its 10% affordable housing target.**

To secure “safe harbor” from the comprehensive permit provisions of Chapter 40B that allow developers of affordable housing exemptions from local zoning in a community that has not reached its 10% affordable housing target, a municipality must annually produce at least 0.5% of the total number of new homes needed to close the gap between the number of existing affordable homes and the 10% target number. The Town of Hatfield’s annual housing production goal is equivalent to 0.5% of the community’s year-round housing stock, as determined by the latest decennial census. There were 1,580 year-round housing units in the year 2014, therefore Hatfield’s annual affordable housing unit production target is 0.5% of 1,580, which is **8 new affordable homes per year.**

One key requirement of this Housing Production Plan (HPP) is the inclusion of an Action Plan that describes how Hatfield will meet its annual affordable housing production goal through the identification of properties, zoning ordinances, and other strategies that may yield new affordable homes.

4.3 POTENTIAL LOCATIONS FOR AFFORDABLE HOUSING DEVELOPMENT

Below is a list of public and private parcels that may potentially be available and feasible for development that includes an affordable component. This list was generated by the Housing Plan Advisory Committee. Potential locations were selected on the basis of zoning, existing structures, access, prior development efforts, and known constraints. Property owners were not contacted, as this is intended as a high-level screening process.

Location	Parcel ID	Ownership	Description	Type	Possible Future Use
58 Main St	221-179	Town	Former Center School parcel (structure to be demolished)	Vacant (after demolition)	Mixed-use, mixed income
N. Hatfield Rd	Multiple	Private	Farmland between N. Hatfield Rd and Straits Rd previously considered for senior active living development	In agricultural use, zoned RR	Multi-family, senior housing
N. Hatfield Rd	Multiple	Private	Land near Food Bank of Western Massachusetts	Underutilized, zoned Rural Residential	To be determined
Jericho Rd	Multiple	Private	Off of Main St	Underutilized, developable	Potential site congregate housing for seniors, people with disabilities
Church Ave at Linseed Rd	Multiple	Private	Parcels zoned mixed-use overlay	Developable, zoned mixed use	Single-family, duplex consistent with existing neighborhood

4.4 RECOMMENDED ACTIONS

4.4.1 TAKE ACTIONS TO STRENGTHEN THE COMMUNITY'S ADMINISTRATIVE CAPACITIES TO PRODUCE AFFORDABLE HOMES

The following actions focus on strengthening the capacities of municipal staff, community committees, and others to advance efforts that will increase the number of affordable homes in Hatfield. Actions that were considered by the committee to be of lower priority are marked with an *asterisk.

1. **Establish a municipal housing committee.**

Who Is Responsible: Board of Selectmen

Resources Needed: Willing resident appointees, staff assistance or consultants as needed

2. **Identify any SHI qualifying units in Hatfield that are not currently listed by DHCD.**

Who Is Responsible: Housing Authority or (future) Housing Committee

Resources Needed: Staff or consultant assistance

3. **Assess potential to classify suitable existing homes as SHI-eligible housing.**

Who Is Responsible: Housing Authority or (future) Housing Committee

Resources Needed: Staff or consultant assistance

4. **Create an inventory of undeveloped (private) properties that are suitable for affordably priced multi-family and single-family homes.**

Who Is Responsible: Housing Authority or (future) Housing Committee

Resources Needed: Staff or consultant assistance; coordination with Planning Board

5. **Identify existing municipally owned land that could be donated or sold at low cost to an appropriate affordable housing development entity.**

Who Is Responsible: Housing Committee (future)

Resources Needed: Staff or consultant assistance, assistance of Assessor

6. **Enhance Hatfield's existing senior resident volunteer/work-off property tax reduction program to help seniors reduce their property tax payments with the goal of helping more seniors remain in their homes.**

Who Is Responsible: Board of Selectmen, Assessor

Resources Needed: Funds to offset tax revenue loss(es) if needed

- 7. Work with Planning Board and Select Board to donate identified city-owned land to appropriate housing entity.**

Who Is Responsible: Housing Committee (future), Housing Authority

Resources Needed: Staff assistance, funds for legal fees and title filings

- 8. Increase the role and services provided by the Hatfield Housing Authority, including the capability to develop, acquire and/or operate affordable residential properties.**

Who Is Responsible: Hatfield Housing Authority, Select Board, Housing Committee (future)

Resources Needed: Funds to increase Housing Authority staff and capacity; proposal to CPA for funds for property acquisition

- 9. Use full allocation of Community Preservation Act funds for housing projects, including purchase of additional Housing Authority units, which will produce new affordable homes.**

Who Is Responsible: Community Preservation Committee, Housing Authority

Resources Needed: Staff or consultant assistance to develop requests for proposals for desired type of community housing development and properties

- 10. Work with PVPC, DHCD, and local housing non-profits and developers to establish procedures that would enable existing property owners to do small affordable housing projects on small infill lots or within existing homes or buildings.**

Who Is Responsible: Planning Board, Building Inspections

Resources Needed: Research best practices, technical assistance request to PVPC, interested property owners

- 11. Use CPA funds to acquire land from property owners who may be willing to sell or give land with existing homes to the city for creation of affordable housing. ***

Who Is Responsible: Community Preservation Committee, property owners, Housing Committee (future)

Resources Needed: CPA proposal and funds

4.4.2 ENCOURAGE PRIVATE DEVELOPERS TO PRODUCE NEW AFFORDABLE AND ACCESSIBLE HOMES FOR OWNERSHIP

12. **Solicit a "Friendly 40B" developer in which the Town writes and issues one or more RFPs for a project with affordable homes that meets the Town's requirements.**

Who Is Responsible: Select Board, Housing Committee (future), Planning Board

Resources Needed: Staff or consultant assistance to prepare RFP; consultation with and possibly technical assistance from DHCD, Mass. Housing Partnership fund, other sources

13. **Engage in developer partnerships with non-profit developers of affordable homes, such as Habitat for Humanity, nonprofit developer and/or a land trust. The purpose of the partnership would be to share information and establish productive working relationships that would be valuable in the event of a future project.**

Who Is Responsible: Housing Committee (future), Select Board, Housing Authority, Planning Board

Resources Needed: Staff or consultant assistance for outreach to potential developers, meeting time, funds for meeting resources and facilitation

14. Advocate for a higher inclusion of accessible units in any proposed affordable housing developments.*

Who Is Responsible: Housing Committee (future), Planning Board

Resources Needed: Staff or consultant assistance to research and develop appropriate density proposal for adoption into Zoning Bylaw

15. Advocate to local legislators for state and federal funds to be made available to support creation of accessible units within proposed income-restricted projects.*

Who Is Responsible: Housing Committee (future), Select Board

Resources Needed: Staff or consultant assistance to produce fact sheets, letters, and other materials describing Hatfield's need for accessible homes in income-restricted (subsidized) residential developments

4.4.3 CREATE MORE HOUSING CHOICES THROUGH REGULATORY ACTION

16. **Study Hatfield’s existing optional density bonus for affordable housing (Section 6.67 of Zoning Bylaw) to understand why it has not been used to date; suggest and adopt improvements; publicize revised incentives to potential affordable home developers.**

Who Is Responsible: Planning Board

Resources Needed: Planning assistance for research and analysis, drafting bylaw amendment and revisions

17. **Study adoption of an inclusionary zoning bylaw.** This is a zoning bylaw with requirements for new residential developments that contain a certain percentage (often between 10% and 25%) of homes that are affordable to low- and moderate-income households. Inclusionary bylaws typically include incentives, such as density bonuses that reduce developers' costs.

Who Is Responsible: Planning Board

Resources Needed: Planning assistance for research, drafting bylaw amendment and revisions

18. **Encourage and educate developers about Hatfield’s new mixed-use zoning district in which apartments are encouraged above or alongside commercial or office space. Actively seek developers to do projects that would utilize the mixed-use district performance standards.**

Who Is Responsible: Planning Board, Select Board

Resources Needed: Planning assistance to produce educational materials about the mixed-use overland district, staff time to identify and contact developers who are likely to have an interest in an appropriate project

19. **Adopt phased growth limits, which favor compact village center and cluster development over sprawling development in rural areas.**

Who Is Responsible: Planning Board

Resources Needed: Planning assistance to research best practices applicable to Hatfield’s development patterns and community goals, draft and adopt bylaw amendment

20. **Adopt by-right cluster zoning bylaw(s) to be the development type of choice for growth that occurs in areas of farmland, forests, and/or open space.**

Who Is Responsible: Planning Board

Resources Needed: Planning assistance to research best practices applicable to Hatfield’s development patterns and community goals, draft and adopt bylaw amendment

21. Adopt an accessory apartments bylaw.

Who Is Responsible: Planning Board

Resources Needed: Planning assistance to research best practices applicable to Hatfield's development patterns and community goals, draft and adopt bylaw amendment

22. Establish special permit requirements for major residential developments to minimize impacts on key natural resource areas.

Who Is Responsible: Planning Board, Conservation Commission

Resources Needed: Planning assistance to research best practices applicable to Hatfield's development patterns and community goals, draft appropriate bylaw amendment, subdivision regulations, and/or local natural resource conservation regulations

23. Adopt residential zoning standards to encourage infill residential development in existing neighborhoods.

Who Is Responsible: Planning Board

Resources Needed: Planning assistance to research best practices applicable to Hatfield's development patterns and community goals, draft zoning bylaw amendment(s)

24. Adopt zoning standards that encourage congregate housing for seniors and people with disabilities.

Who Is Responsible: Planning Board, Council on Aging, Massachusetts Office on Disability

Resources Needed: Planning assistance to research best practices applicable to Hatfield's development patterns and community goals, draft zoning bylaw amendment(s)

25. Adopt a density bonus or other developer incentives in the mixed-use district in appropriate areas to create more multi-family homes.

Who Is Responsible: Planning Board

Resources Needed: Planning assistance to follow on study proposed in Action #16 under Section 4.4.3 above to understand the lack of use of this zoning provision, coordinate with work that may be done under other related proposed actions, draft density bonus that is consistent with community preferences for the mixed-use overlay district, draft bylaw amendment

26. Adopt zoning for "Traditional Neighborhood Design" developments that feature typical lot sizes of one-quarter to one-eighth of an acre.

Who Is Responsible: Planning Board

Resources Needed: Needed: Planning assistance to research best practices applicable to Hatfield's development patterns and community goals, draft zoning bylaw amendment(s)

27. Adopt residential design guidelines that all new homes meet community aesthetic standards.

Who Is Responsible: Planning Board, Historical Commission

Resources Needed: Planning assistance and architectural and historic preservation technical assistance to research best practices applicable to Hatfield's development patterns and community goals, produce residential guidelines and incorporate into Zoning Bylaw and/or subdivision regulations

4.4.4 PRESERVE AND MAINTAIN EXISTING AFFORDABLE HOMES

28. Establish a Municipal Housing Rehabilitation Program to assist income-eligible households make necessary repairs to their homes.

Who Is Responsible: Select Board

Resources Needed: Staff time, funds for home owners (potentially from Community Preservation Act community housing allocation)

29. Provide information to eligible homeowners about the Federal Housing Administration's Home Equity Conversion Mortgage (HECM) reverse mortgage program, which enables eligible home owners who own their property outright to withdraw some of the equity in their homes for maintenance and/or living expenses.

Who Is Responsible: Housing Committee (future)

Resources Needed: Staff time to prepare fact sheets, references.

4.4.5 PROVIDE MUNICIPAL INFRASTRUCTURE NEEDED TO SUPPORT DEVELOPMENT OF AFFORDABLE HOMES

30. Extend municipal sewer lines to areas where multi-family development is feasible.

Who Is Responsible: Sewer Commission (Select Board), Planning Board

Resources Needed: Planning and engineering technical assistance to identify parcels where multi-family development is feasible and consistent with master plan and community goals

31. Increase drinking water supply capacity.

Who Is Responsible: Select Board, Department of Public Works

Resources Needed: DPW staff time and/or engineering consultant assistance to study water system capacity and future residential needs, establish capacity improvement design and implementation program and budget, funds approved to implement improvements

32. Increase waste water treatment capacity.

Who Is Responsible: Sewer Commission (Select Board)

Resources Needed: DPW staff time and/or engineering technical assistance to establish waste water treatment capacity improvement plan.

33. Limit the extensions of roads, sewer, and water lines into rural and agricultural areas.

Who Is Responsible: Planning Board, Sewer Commission (Select Board)

Resources Needed: Staff time and/or planning assistance to produce a municipal policy to accomplish this action, followed by adoption and implementation by relevant local boards and commissions

34. Conduct outreach and provide services to homeowners in need of lead abatement based on updated program requirements; provide information about available financing.*

Who Is Responsible: Building Inspections

Resources Needed: Funding for materials, training, staff time to be trained and perform outreach

35. Advocate the Massachusetts Department of Housing and Community Development that Hatfield residents should receive local preference standing (within compliance with State and Federal fair housing policy) for housing choice vouchers (Section 8 and or Massachusetts Rental Voucher Program) with the surrounding housing authorities that administer vouchers (Housing Authorities of Northampton and Springfield).

Who Is Responsible: Housing Committee (future), or Select Board

Resources Needed: Staff time to perform necessary research and produce fact sheet, letter and related materials, committee member and Select Board member time to make contact with DHCD

36. Promote foreclosure prevention programs administered by Valley Community Development Corporation, HAPHousing, and other agencies. Ensure that Town Clerk and other relevant municipal staff, as well as local social service providers, have the most up-to-date list of available resources for homeowners facing foreclosure.*

Who Is Responsible: Town Clerk, Select Board

Resources Needed: Staff time to research, obtain and produce (if necessary) fact sheets, web content, public meetings and other outreach materials targeted to Hatfield homeowners that are considered at risk of foreclosure

4.4.6 INCREASE COMMUNITY UNDERSTANDING OF NEEDS AND CONCERNS RELATED TO THE AVAILABILITY OF AFFORDABLE HOUSING

- 37. Work with Hatfield Council on Aging to help make seniors aware of affordable housing resources and living options.**

Who Is Responsible: Council on Aging

Resources Needed: Staff time to prepare user-friendly information for seniors

- 38. Community residents, including members of a municipal housing committee if appointed, meet with counterparts in neighboring communities in Pioneer Valley to discuss common housing concerns and solutions, and participate informational events sponsored by the Pioneer Valley Regional Housing Advisory Committee.**

Who Is Responsible: Housing Committee (future), interested residents

Resources Needed: Committee member and residents' time

- 39. Improve tenant education through various efforts, such as community education or fact sheet on "How to be a Good Tenant," including rights and responsibilities of tenants and landlords.***

Who Is Responsible: Housing Committee (future), Housing Authority

Resources Needed: Staff or committee member time to prepare fact sheet and related educational materials, conduct outreach

- 40. Educational campaign about affordable housing; tours of finished projects; more identification and publicity of local affordable housing needs; affordable housing resident profiles; responses to criticisms.**

Who Is Responsible: Housing Committee (future), HAPHousing, affordable home developers in the region

Resources Needed: Staff time to coordinate and produce the educational materials and resident profiles, schedule tours and events, and act as spokesperson for affordable housing needs in Hatfield

- 41. Educate municipal staff members, board members and elected officials about zoning techniques; public policies and programs; and financial resources that support the creation of affordable and accessible housing.**

Who Is Responsible: Housing Partnership, Planning Board

Resources Needed: Time, funding for materials

42. **Encourage municipal staff, elected officials and key local stakeholders involved in housing issues to attend Mass Fair Housing Center and HAP Housing trainings** on renter and homebuyer rights; landlord, right and responsibilities; and common/egregious fair housing violations, such as landlords refusing to rent to housing choice voucher holders or families with children.

Who Is Responsible: Housing Committee (future)

Resources Needed: Committee member time for education and outreach

43. **Meet with staff from the Massachusetts Fair Housing Center annually** to discuss local fair housing issues and collaborate on a response. Invite other city boards and committees.

Who Is Responsible: Housing Committee (future), Select Board

Resources Needed: Committee and Board members' time

4.4.7 STRENGTHEN LOCAL AFFORDABLE HOUSING PROGRAM CAPACITY

44. **Purchase by municipal entity of existing suitable “starter” homes (including properties taken for failure to pay taxes); place deed restrictions for affordability; sell or rent to income-eligible families.**

Who Is Responsible: Housing Authority

Resources Needed: Staff/consultant/legal capacity for real estate transactions and placing deed restrictions on property, funds for acquisition (potentially CPA-eligible)

45. Use Community Preservation Act and/or grant funds to provide down payment assistance to first time homebuyers with low and moderate incomes up to 80% of AMI.*

Who Is Responsible: Housing Authority

Resources Needed: Staff capacity of administer program, funds for assistance (potentially CPA-eligible)

46. **Acquire land suitable for affordable homes and issue Request for Proposals for development.**

Who Is Responsible: Select Board

Resources Needed: Planning assistance to identify suitable land, legal assistance for acquisition, planning or consultant assistance to draft and evaluate RFP(s), staff to work with developer and assure RFP intent is achieved

47. Hire a part-time staff person devoted to housing tasks and/or consider creating a shared position with another municipality, planning agency, or other appropriate entity.*

Who Is Responsible: Select Board

Resources Needed: Job description or scope of services for consultant procurement itemizing tasks that are to be performed, dedicated funds for staff person or consultant

48. Identify ways to supplement existing rental support programs that offer help to people with first and last months rent and security deposits.*

Who Is Responsible: Housing Authority

Resources Needed: Staff or consultant

4.5 SCHEDULE OF ACTIONS

Action	Priority (High, Med, Low)	May Result in SHI-Eligible Units (Y/N)?	Imple- mentation Year(s)
4.4.1 TAKE ACTIONS TO STRENGTHEN THE COMMUNITY'S ADMINISTRATIVE CAPACITIES TO PRODUCE AFFORDABLE HOMES			
1. Establish a municipal housing committee.	High	No	1
2. Identify any SHI qualifying units in Hatfield that are not currently listed by DHCD.	High	Yes	1
3. Assess potential to classify suitable existing homes as SHI-eligible housing.	High	Yes	1-2
4. Create an inventory of undeveloped (private) properties that are suitable for affordably priced multi-family and single-family homes.	High	No	1-2
5. Identify existing municipally owned land that could be donated or sold at low cost to an appropriate affordable housing development entity.	High	Yes	1-2
6. Enhance Hatfield's existing senior resident volunteer/work-off property tax reduction program to help seniors reduce their property tax payments with the goal of helping more seniors remain in their homes.	Med	No	1-2
7. Work with Planning Board and Select Board to donate identified city-owned land to appropriate housing entity.	Med	No	3-4
8. Increase the role and services provided by the Hatfield Housing Authority, including the capability to develop, acquire and/or operate affordable residential properties	High	Yes	3-4
9. Use full allocation of Community Preservation Act funds for housing projects, including purchase of additional Housing Authority units, that will produce new affordable homes	Med	Yes	3-4
10. Work with PVPC, DHCD, and local housing non-profits and developers to establish procedures that would enable existing property owners to do build affordable homes on small infill lots or within existing homes or building	Med	Yes	5-7
11. Use CPA funds to acquire land from property owners who may be willing to sell or give land with existing homes to the city for creation of affordable housing	Low	Yes	5-7
4.4.2 ENCOURAGE PRIVATE DEVELOPERS TO PRODUCE NEW AFFORDABLE AND ACCESSIBLE HOMES FOR OWNERSHIP			
12. Solicit a "Friendly 40B" developer in which the Town writes and issues one or more RFPs for a project with affordable homes that meets the Town's requirements	High	Yes	3-4
13. Engage in developer partnerships with non-profit developers of affordable homes...	High	Yes	1-2

Action	Priority (High, Med, Low)	May Result in SHI-Eligible Units (Y/N)?	Imple- mentation Year(s)
14. Advocate for a higher inclusion of accessible units in any proposed affordable housing developments	Low	No	1-2
15. Advocate to local legislators for state and federal funds to be made available to support creation of accessible units within proposed income-restricted projects	Low	No	3-4
4.4.3 CREATE MORE HOUSING CHOICES THROUGH REGULATORY ACTION			
16. Study Hatfield’s existing optional density bonus for affordable housing (Section 6.67 of Zoning Bylaw) to understand why it has not been used to date...	High	Yes	1-2
17. Study adoption of an inclusionary zoning bylaw	Low	Yes	3-4
18. Encourage and educate developers about Hatfield’s new mixed-use zoning district...	High	Yes	1-2
19. Adopt phased growth limits, which favor compact village center and cluster development over sprawling development in rural areas	Med	No	5-7
20. Adopt by-right cluster zoning bylaw(s) to be the development type of choice for growth that occurs in areas of farmland, forests, and/or open space	Med	No	3-4
21. Adopt an accessory apartments bylaw.	High	No	1-2
22. Establish special permit requirements for major residential developments to minimize impacts on key natural resource areas	Low	No	5-7
23. Adopt residential zoning standards to encourage infill residential development in existing neighborhoods	Med	No	5-7
24. Adopt zoning standards that encourage congregate housing for seniors and people with disabilities	High	Yes	3-4
25. Adopt a density bonus or other developer incentives in the mixed-use district in appropriate areas to create more multi-family homes	Med	Yes	5-7
26. Adopt zoning for “Traditional Neighborhood Design” (TND) developments	Low	No	5-7
27. Adopt residential design guidelines that all new homes meet community aesthetic standards	Med	No	3-4
4.4.4 PRESERVE AND MAINTAIN EXISTING AFFORDABLE HOMES			
28. Establish a Municipal Housing Rehabilitation Program to assist income-eligible households make necessary repairs to their homes	Med	No	3-4

Action	Priority (High, Med, Low)	May Result in SHI-Eligible Units (Y/N)?	Imple- mentation Year(s)
29. Provide information to eligible home owners about FHA reverse mortgages.	Med	No	3-4
4.4.5 PROVIDE MUNICIPAL INFRASTRUCTURE NEEDED TO SUPPORT DEVELOPMENT OF AFFORDABLE HOMES			
30. Extend municipal sewer lines to areas where multi-family development is feasible	Med	Yes	5-7
31. Increase drinking water supply capacity	Low	No	5-7
32. Increase waste water treatment capacity	Med	No	5-7
33. Limit the extensions of roads, sewer, and water lines into rural and agricultural areas	High	No	3-4
34. Conduct outreach and provide services to homeowners in need of lead abatement based on updated program requirements; provide information about available financing	Low	No	1-2
35. Advocate the Massachusetts Department of Housing and Community Development that Hatfield residents should receive local preference standing with the surrounding housing authorities that administer vouchers	Med	No	1-2
36. Promote foreclosure prevention programs	Low	No	1-2
4.4.6 INCREASE COMMUNITY UNDERSTANDING OF NEEDS AND CONCERNS RELATED TO THE AVAILABILITY OF AFFORDABLE HOUSING			
37. Work with Hatfield Council on Aging to help make seniors aware of affordable housing resources and living options	High	No	1-2
38. Community residents, including members of a municipal housing committee if appointed, meet with counterparts in neighboring communities in Pioneer Valley...	Low	No	3-4
39. Improve tenant education through various efforts... fact sheets on "How to be a Good Tenant," rights and responsibilities of tenants and landlords	Low	No	3-4
40. Educational campaign about affordable housing	Med	No	1-2
41. Educate municipal staff members, board members and elected officials of zoning techniques; public policies and programs; and financial resources that support the creation of affordable and accessible housing	Med	No	3-4
42. Encourage municipal staff, elected officials and key local stakeholders involved in housing issues to attend Mass Fair Housing Center and HAP Housing trainings...	Med	No	3-4

Action	Priority (High, Med, Low)	May Result in SHI-Eligible Units (Y/N)?	Imple- mentation Year(s)
43. Meet with staff from the Massachusetts Fair Housing Center annually to discuss local fair housing issues and collaborate on a response. Invite other city boards and committees...	High	No	1-2
4.4.7 STRENGTHEN LOCAL AFFORDABLE HOUSING PROGRAM CAPACITY			
44. Purchase by municipal entity of existing suitable “starter” homes (including properties taken for failure to pay taxes); place deed restrictions for affordability; sell or rent to income-eligible families	Med	Yes	3-4
45. Use Community Preservation Act and/or grant funds to provide down payment assistance to first time homebuyers with low and moderate incomes up to 80% of AMI	Low	No	3-4
46. Acquire land suitable for affordable homes and issue Request for Proposals for development	Med	Yes	5-7
47. Hire a part-time staff person devoted to housing tasks and/or consider creating a shared position with another municipality, planning agency, or other appropriate entity	Low	No	1-2
48. Identify ways to supplement existing rental support programs that offer help to people with first and last months’ rent and security deposits	Low	No	3-4

4.6 COMPLIANCE WITH DHCD'S HOUSING PRODUCTION PLAN

APPROVAL CRITERIA

To qualify as an HPP per 760 CMR 56.03(4), the Recommended Actions must also include actions that identify the following:

- **Regional collaborations addressing housing development that the municipality participates in.**

The chair of the Hatfield Housing Plan Advisory Committee Thomas Rossmassler has been invited to participate in the activities of the Pioneer Valley Regional Housing Committee. Action 37 recommends that the members of the Hatfield committee meet with counterparts in other communities of the region, which membership on the regional advisory committee accomplishes. In addition, Hatfield Select Board member Marcus Boyle is the town's designed commissioners to the Pioneer Valley Planning Commission and in that role regularly participates regional discussions on affordable housing. Action 37 recommends resident and local housing committee participation in regional or sub-regional conversations on fair housing, senior housing needs, and homelessness response and prevention. Actions 41 and 42 recommend increased communication with the Massachusetts Fair Housing Center on local and regional fair housing issues.

- **Zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing units to meet its housing production goal.**

The Town of Hatfield has zoning in place that encourages the creation of SHI eligible units. These include the Mixed-use Development District (three nodes); an adopted Chapter 40R Smart Growth Zoning Overlay District, dimensional reductions for multi-family housing with SHI units, a planned unit development ordinance for affordable housing, and dimensional reductions for mixed use planned unit development that include affordable housing. Actions 16, 17, 18 recommend additional zoning amendments that are specifically intended to increase the production of SHI eligible units in the town. In addition, Action 10 recommends that town officials work with the Pioneer Valley Planning Commission, DHCD, and others to determine how the town can encourage existing property owners to utilize existing and planned ordinances that could result in the production of additional SHI eligible units.

- **Specific sites for which the municipality will encourage the development of affordable housing.**

In Section 4.3 on page 70 of this plan, the Town identifies specific sites where the development of affordable housing is feasible and can be encouraged. In addition, Actions 5 and 7 recommend actions that the Town can take on the 58 Main St parcel, once the existing building has been demolished, to encourage affordable housing development at this site.

- **Municipally-owned or Housing Authority-owned parcels for which the municipality or Housing Authority commits to issue requests for proposals (RFP) to develop SHI Eligible Housing.**

Section 4.4 on page 70 of this plan, the Town has “identified municipally owned and housing-authority owned land that may be appropriate for the development of affordable housing.” The availability of municipally-owned land in Hatfield is limited (see map). During the past 10 years, the Town has experienced construction of homes that are affordable residents with incomes at or near the 80% of AMI threshold at the Elm Street development; however none of these homes currently have deed restrictions to assure permanent affordability. The Town is committed to continue fostering this type of development to meet the needs of residents earning up to the 80% AMI threshold, as it also pursues the production of SHI-eligible homes.

- **Community's plans to reasonably mitigate the identified development constraints.**

Hatfield’s most significant development constraint to developing affordable housing is currently a lack of a local housing committee and administrative capacity to support its work, as well as limited resources and capacity at the Hatfield Housing Authority. In response, Action 46 recommends the hiring of staff or consultant support to address this leading development constraint.

- **A range of housing actions (that create both market-rate and SHI eligible units), consistent with local and regional needs feasible within the housing market in which they will be situated, including rental and ownership/other housing arrangements for: Individuals, Family, Persons with special needs, Elderly**

This housing production Action Plan encourages the creation of a range of housing options through all recommended actions in this Chapter 4.

LIST OF APPENDICES

1. Terms and Definitions
2. Context Map
3. Protected Open Space
4. Water Resources Map
5. Zoning Map
6. Present and Future Development
7. Municipally Owned Properties
8. Residential Property Types by Parcel
9. Authority and Duties of the Housing Plan Advisory Committee
10. Community Housing Survey Results

APPENDIX 1: TERMS AND DEFINITIONS

Accessible Housing

Housing is “accessible” if it has been designed to allow easier access for people who are physically disabled or vision impaired. Federal law requires that a housing provider make reasonable modifications to the design of a structure, such as installation of a ramp into a building or grab bars in a bathroom. Terms that are related to accessible housing include the following:

- Adaptable housing is housing that can be modified to the changing needs of the people living inside it without the need for significant reconstruction. It provides people with a larger opportunity to stay in their own home as their mobility changes due to age or illness.
- Barrier-free Housing is housing that has been designed to accommodate people with mobility restrictions and allow them to navigate through their home. Barrier free characteristics include not requiring the use of stairs and ensuring entryways are wide enough for access by a wheelchair.
- Universal design is the utilization of principles that allow the use of a housing unit or items within a housing unit by as many people as possible. Facilities that incorporate universal design can be used by both people with and without disabilities.
- Visitability, as defined by HUD, is “a very basic level of accessibility that enables persons with disabilities to visit friends, relatives, and neighbors in their homes within a community.” HUD has two design standards for visitability: 1) providing a 32-inch clear opening in all interior and bathroom doorways; and (2) providing at least one accessible means of egress/ingress for each unit. HUD “strongly encourages” incorporation of these standards, in addition to required accessibility design.

Affordable Housing

Housing is considered to be "affordable" if the household pays no more than 30 percent of its gross annual income on housing. Households who pay more than 30 percent of their income for housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. This is the generally accepted definition of housing affordability in the planning field and is the definition used by the U.S. Department of Housing and Urban Development's and the Massachusetts Department of Housing and Community Development in the calculation of the Area Median Income and promotion of income-restricted housing (see definitions below).

Area Median Income

The Area Median Income (AMI) is the median family income for the Metropolitan Statistical Area (MSA), which includes all communities in Hampshire and Hampden County. The U.S. Department of Housing and Urban Development (HUD) calculates the AMI annually, based on the American Community Survey's estimated median family income for the MSA. The Springfield AMI in 2011 was \$69,300 and in 2012 was \$70,200.

From the AMI, "income limits" are derived based on family size (eg. Income limits for a family of one are significantly lower than those for a family of four) and used as the most common benchmark to determine eligibility for federal and state housing programs. The three most commonly used affordable housing benchmarks are:

- Low Income (LI) means no more than 80% of Area Median Income (AMI).
- Very Low Income (VLI) means no more than 50% of AMI
- Extremely Low Income (ELI) is no more than 30% of AMI

Chapter 40B-Comprehensive Permit Law

Massachusetts General Law Chapter 40B, alternatively called "the Comprehensive Permit Law" or the "Anti-Snob Zoning Law", was promulgated in 1969 specifically to address exclusionary zoning practices as well as racial and economic segregation, shortage of decent housing, and inner city decline. The Comprehensive Permit Law allows a limited override of local zoning and other land use regulations in communities where such regulations impede the development of affordable housing and rental housing. The Law sets an affordable housing goal of 10 percent, or fair share quota or threshold, for all communities. Communities below 10 percent must allow a streamlined zoning review process for proposed housing developments under the condition that 25 percent or more of the proposed units are reserved for low or moderate income households.

Entitlement Community

A principal city of a Metropolitan Statistical Area that receives Community Development Block Grant funds directly from the federal Department of Housing and Urban Development (HUD) and not the state. There are five entitlement communities in the Pioneer Valley: Chicopee, Holyoke, Northampton, Springfield, and Westfield.

Fair Housing

Fair housing means having equal and free access to housing regardless of race; color; religion; national origin; sex; age; ancestry; military or veteran status; sexual orientation; gender identity and expression; marital status; familial status; the use of public assistance, housing subsidies or rental assistance; genetic information; victims of domestic abuse; and disability, blindness, deafness, or the need of a service dog. These categories are protected by state and federal law. Examples of policies or programs that restrict equal and free access include zoning and discrimination in the real estate market. People should not face discriminatory housing practices, such as zoning that creates segregation and unfair mortgage lending standards. The Fair Housing Act of 1968 as well as subsequent legislation and related court decisions firmly plants fair housing as a civil right

High Opportunity Areas

Areas that provide high quality or highly desirable employment, educational, recreational, and service opportunities and that tend to be accessible via public transportation systems.

Household

The U.S. Census Bureau defines a "household" as all of the people who occupy a housing unit. There are two types of households: family households and non-family households. People not living in households

are classified as living in group quarters (includes dormitories, prisons, nursing homes, etc.).

A family household consists of a household where a householder and one or more other people living in the same household are related to the householder by birth, marriage, or adoption. A family household may also contain people not related to the householder. In the 2010 Census, same-sex spousal households are included in the category, "same-sex unmarried partner households" but may be either a family or nonfamily household depending on the presence of another person who is related to the householder.

A non-family household consists of a householder living alone or with nonrelatives only, for example, with roommates or an unmarried partner.

Income Restricted Housing

Income- restricted housing is housing that is restricted to individuals and families with low to moderate incomes. These are the people who traditionally have various social and economic obstacles that make it more challenging to find clean, safe and affordable housing. Income-restricted housing typically receives some manner of financial assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy. There are two forms of income-restricted housing: public and private. Public housing is managed by a public housing authority, which was established by state law to provide affordable housing for low-income people. Private housing is owned and operated by private owners who receive subsidies or zoning relief in exchange for renting to low- and moderate-income people. Most providers of housing assistance use HUD's Area Median Income (AMI) limit thresholds to determine eligibility for their programs.

Low Opportunity Areas

Areas with limited job opportunities or desirable employment as well as limited educational, recreational, and service opportunities and amenities. Low opportunity areas may have limited access to public transportation systems.

Market rate housing

Housing that has rent levels or sale prices that are consistent with the housing market of the surrounding area. Market rate housing includes all housing that is not income-restricted. It includes lower valued housing to higher valued housing. Weak housing markets have market-rate rents or sales prices that are lower than stronger market areas. Market-rate housing may have tenants who pay a portion of their rent with a voucher, such as a Section 8 (this is a housing subsidy in the form of rental assistance that tenants can use to find rental housing in the private market and is paid to a private landlord).

Non-Entitlement Community

A city or town that does not receive Community Development Block Grant funds directly from the federal Department of Housing and Urban Development (HUD). In Massachusetts, the non-entitlement communities apply directly to the Massachusetts Department of Housing and Community Development for CDBG funding. Non-entitlement communities in Massachusetts fall into one of three groups: Mini-Entitlement Community (receive the highest level of state-distributed CDBG funds due to their high statistical indication of need, poverty rate and size), CDF I Community (communities with high statistical indication of need), and CDF II Community (communities that are not eligible for CDF I due to lower statistical need). A full list of the CDBG funding eligibility categories can be found in the Appendix.

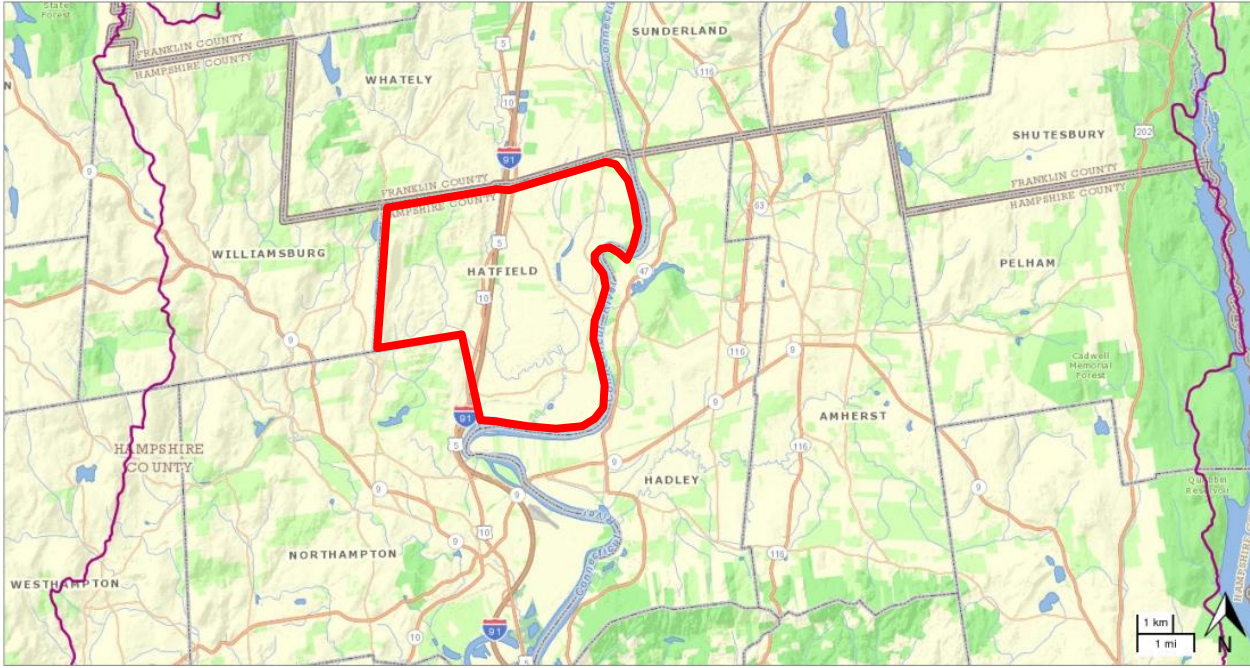
Non-family (household)

A non-family household consists of a householder living alone or with nonrelatives only, for example, with roommates or an unmarried partner.

Springfield Metropolitan Statistical Area

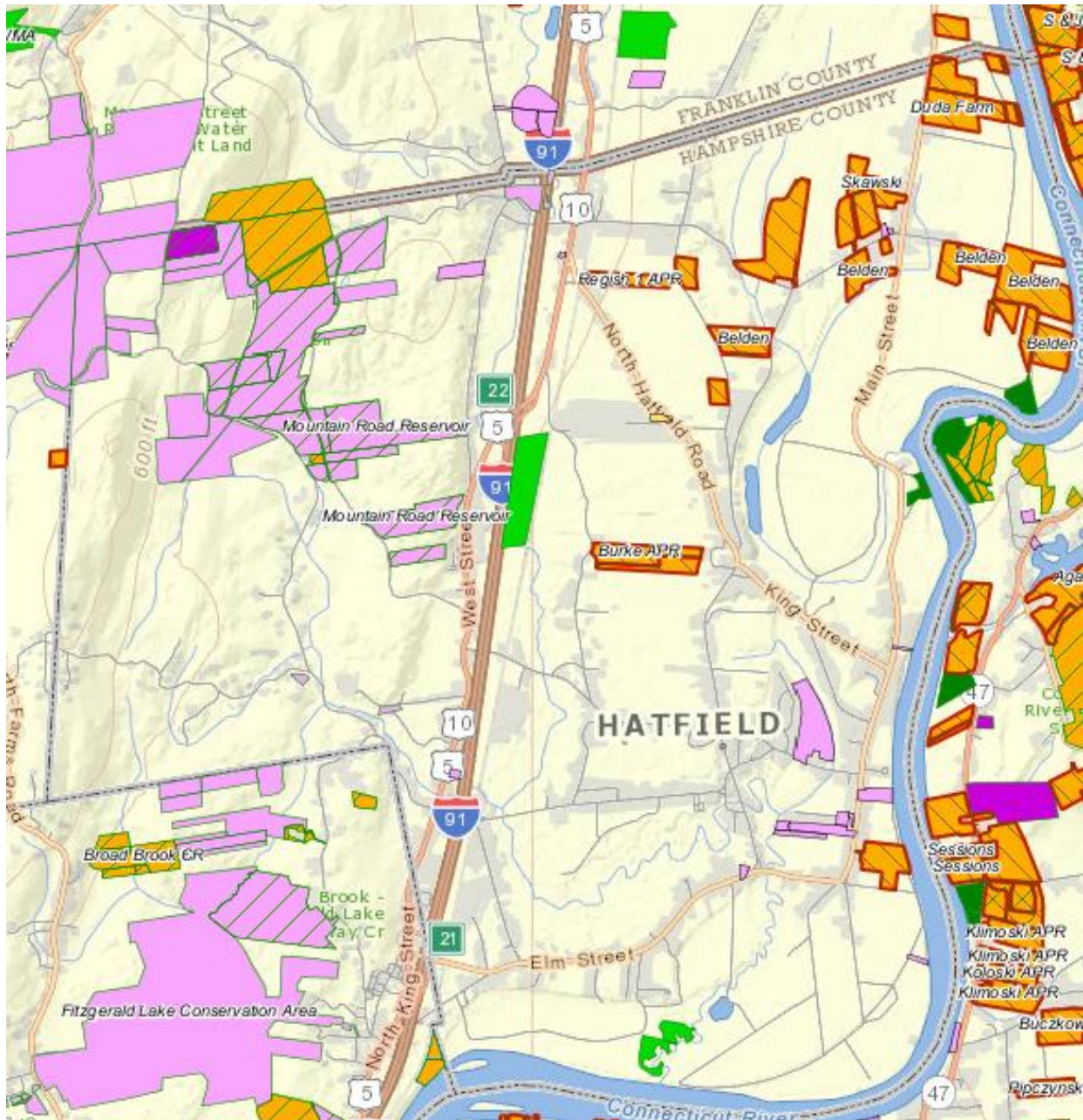
The Springfield Metropolitan Statistical Area includes all communities in Hampshire and Hampden County. A "metropolitan statistical area" is a federally designated geographic region with a relatively high population density at its core and close economic ties throughout the region. The United States Office of Management and Budget designates metropolitan statistical areas. The federal government uses this geographic designation for statistical purposes, such as setting the Area Median Income limits for the greater Springfield region.

APPENDIX 2: HATFIELD SUB-REGIONAL CONTEXT MAP



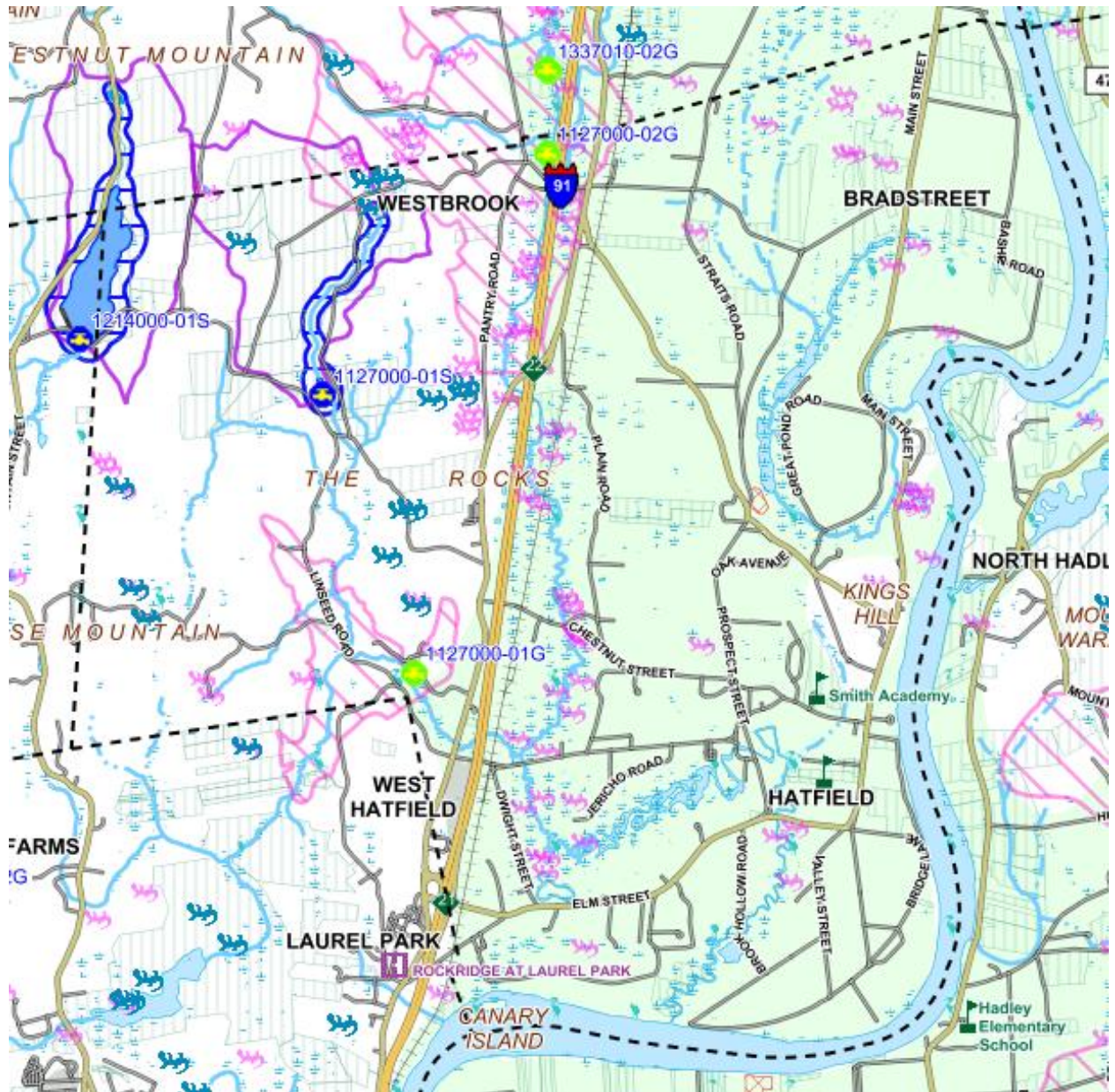
Major Watersheds
□

APPENDIX 3: PROTECTED OPEN SPACE MAP



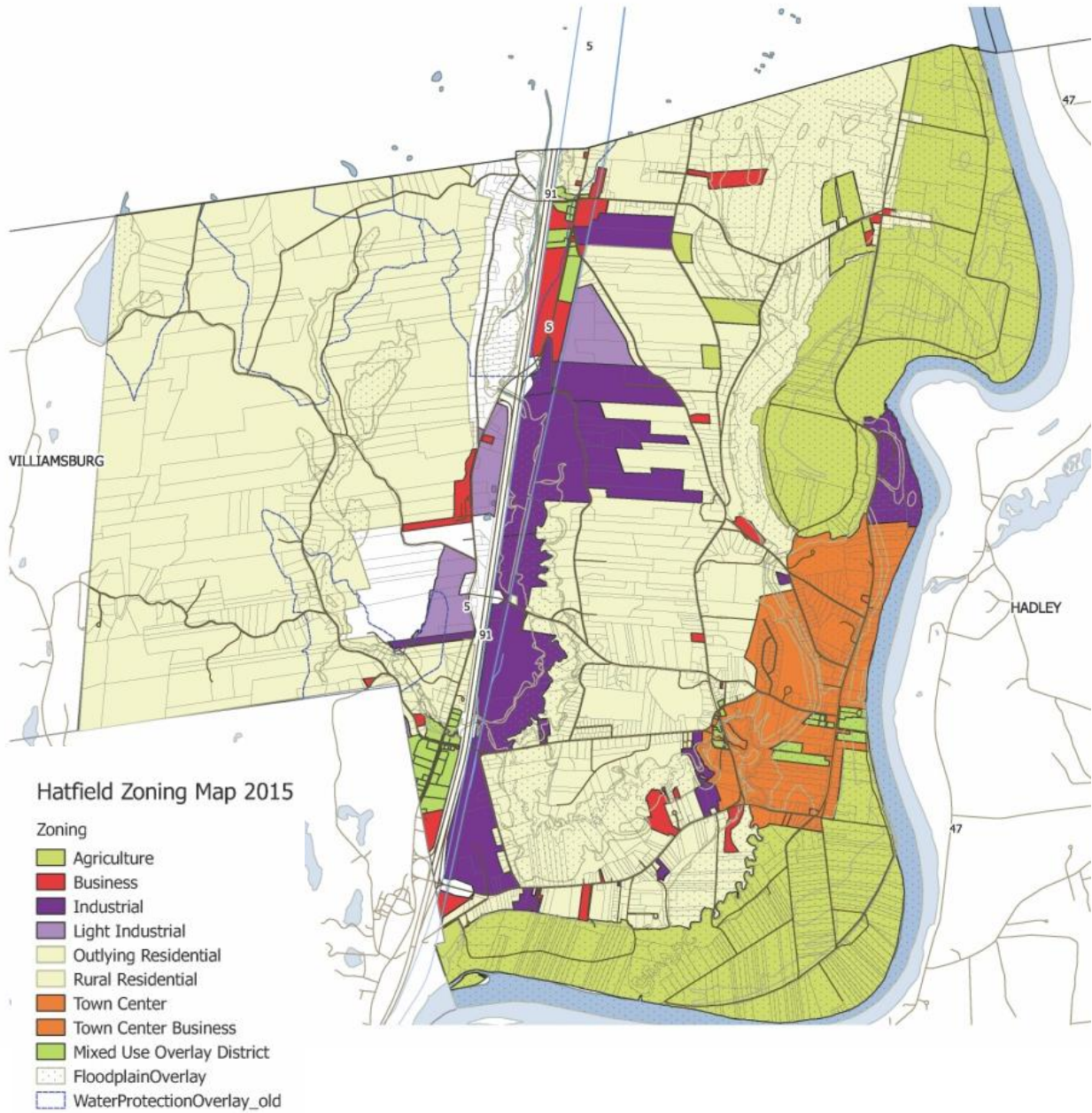
<ul style="list-style-type: none"> Outlines Protected Outlines Non-Protected MDAR Agricultural Preservation Restrictions Legal Interests Conservation Restriction Agricultural Preservation Restriction CR/APR Combination Other Legal Interest 	<ul style="list-style-type: none"> Openspace by Ownership Solid Federal DCR-State Parks_Recreation DCRS/DFG Department of Fish_Game DCR-Urban Parks_Recreation DCR-Water Supply Protection Department of Agricultural Resources Commonwealth of Massachusetts County 	<ul style="list-style-type: none"> Municipal Public Non-Profit Land Trust Conservation Organization Non-Profit Private Other Unknown
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APPENDIX 4: WATER RESOURCES MAP



Legend: to come

APPENDIX 5: ZONING MAP

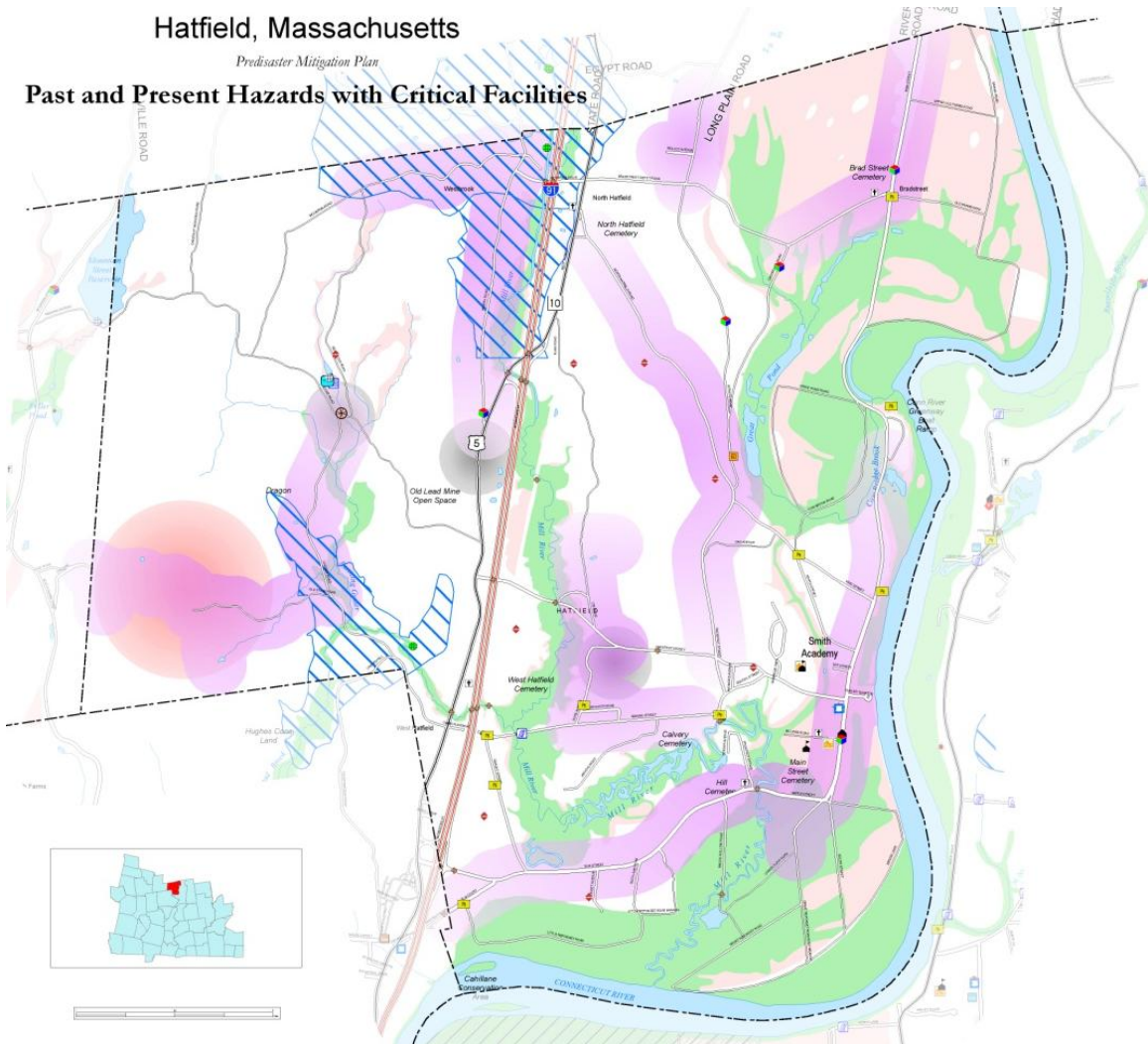


APPENDIX 6: PRESENT AND FUTURE DEVELOPMENT POTENTIAL AREAS

Hatfield, Massachusetts

Predisaster Mitigation Plan

Past and Present Hazards with Critical Facilities

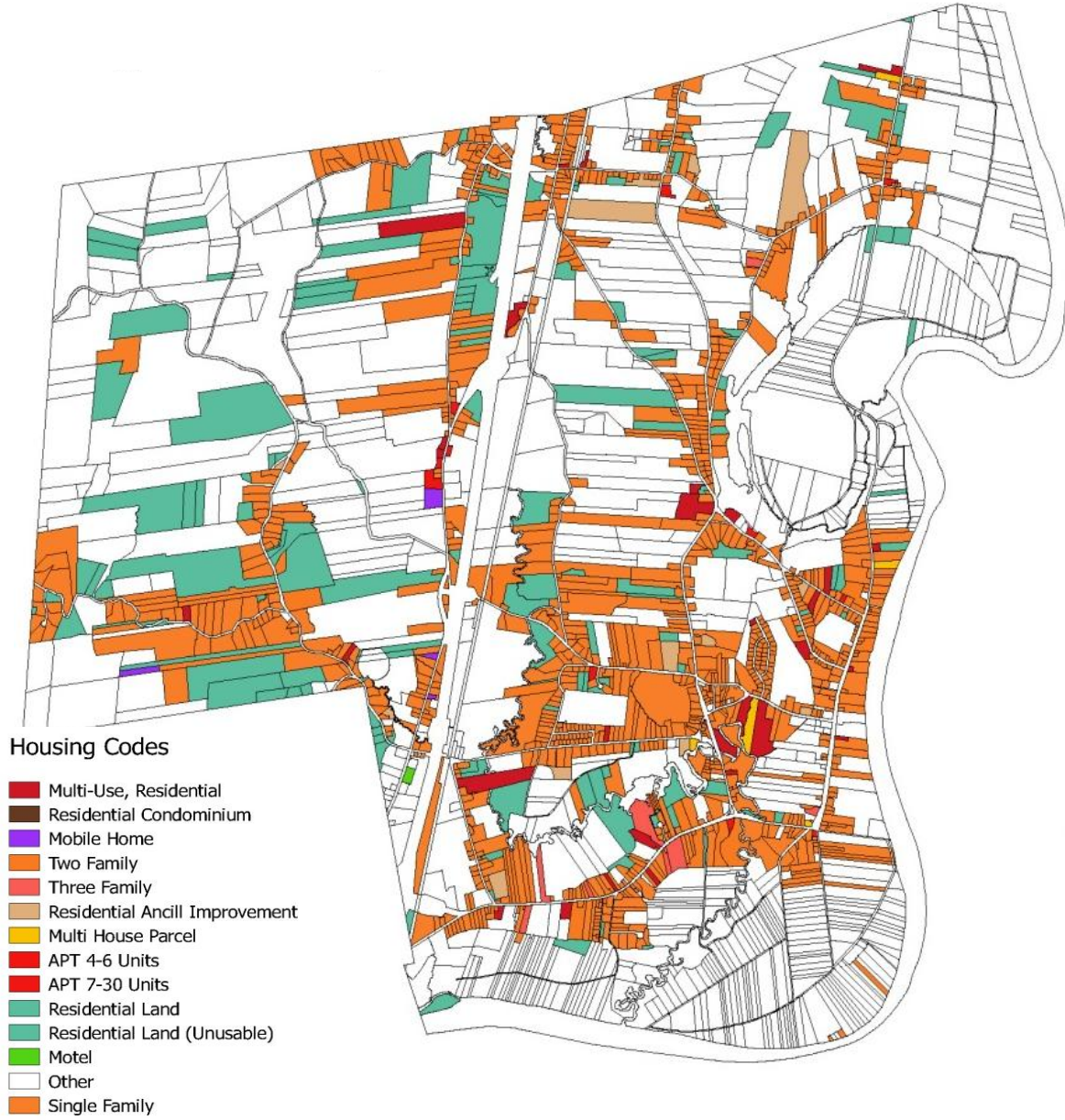


- | | | |
|---|---|--|
| <ul style="list-style-type: none"> 100 Year Flood Zone 500 Year Flood Zone Wild Fire Area MicroBurst Prone to Drought Extensive Flooding Present and Future Development DEP Zone 2 LumberYard Bridge (Rail or Highway) Snow Drifts Transfer Station EPA Tier II Hazardous Materials Localized Flooding and/or Beavers Erosion Sand/Gravel/Pit | <ul style="list-style-type: none"> Unknown Dam Hazard High Hazard Dam Significant Hazard Dam Low Hazard Dam Intake Water Treatment Plant Pumping Station Water Storage Waste Water Treatment Plant Outfall Pumping Station Public Well Public Surface Water Supply DPW Library Historic Marker or Place Group Home or Adult Day Care Assisted Living Nursing or Rest Homes Senior Housing | <ul style="list-style-type: none"> Recreation Program Daycare or Nursery School Pharmacies Medical Primary Emergency Operations Center Alternate Emergency Operations Center Town or City Hall Post Office Fire Station Police Station State Police Cell Tower Radio Communications Telephone Cross Box or Switching Station Helicopter Landing Zone Churches Cemetery |
|---|---|--|

APPENDIX 7: MUNICIPALLY OWNED PROPERTIES



APPENDIX 8: RESIDENTIAL PROPERTY TYPES BY PARCEL



APPENDIX 9: AUTHORITY AND DUTIES OF THE HOUSING PLAN ADVISORY COMMITTEE

HATFIELD HOUSING PLAN ADVISORY COMMITTEE

CHARTER

Adopted 11/3/14

Article I. IDENTIFICATION

The name of this organization is the Hatfield Housing Plan Advisory Committee located in Hatfield, Massachusetts. It has been established under, and will function consistent with Massachusetts General Laws.

Article II. MEMBERSHIP

Section 1. Number and Qualifications

The Advisory Committee consists of seven (7) members, all of whom are chosen by their respective committees or boards or in the case of the two citizen members, one each by the Board of Selectmen and the Town Moderator. The committee shall consist of one representative from the following town committees or boards: the Board of Selectmen, the Housing Authority, the Planning Board, the Community Preservation Committee, and the Council on Aging. In addition, there shall be two members of the community chosen to serve: one appointed by the Board of Selectmen and one by the Town Moderator. Members must complete required Ethics Training.

Section 2. Term of Office

The members of the committee will be expected to serve on the committee for the duration of the development of the Hatfield Housing Plan, which is anticipated to be completed by December, 2015.

Section 3. Resignation/Vacancy

A member of the committee may resign by verbal notice to the committee's chairperson. That individual will be replaced by their respective town committee or board, or in the case of the citizen members, by the Board of Selectmen or by the Town Moderator.

Section 4. Collective Authority of the Committee

The authority of the committee is limited to representing the interests of their respective committee or board and the citizens of Hatfield in the development of the Hatfield Housing Plan. In this capacity, members of the committee will advise the representatives of the Pioneer Valley Planning Commission assigned to development of the Hatfield Housing Plan. All of the committee's decisions are made as a collective body. No individual member may make decisions or act for the committee unless specifically authorized to do so by a majority vote of the committee.

Section 5. Performance

Committee members should endeavor to attend every meeting. Prior notice should be given to the Chairperson when a committee member is unable to attend a meeting.

ARTICLE III. HATFIELD HOUSING PLAN ADVISORY COMMITTEE

Section 1. Authority and Duties (Not All Inclusive)

- A. Represent the interests of their committee or board and the citizens of Hatfield in the development of the Hatfield Housing Plan, a study to identify the specific unmet housing needs of Hatfield residents and to develop action steps to meet these needs in ways that will also support overall community goals.
- B. Report to their respective committee or board on the progress of the Hatfield Housing Plan and convey any issues, concerns or input to the Hatfield Housing Plan Advisory Committee.
- C. Advise and direct the representatives of the Pioneer Valley Planning Commission assigned to the development of the Hatfield Housing Plan.
- D. Attend community meetings associated with the development of the Hatfield Housing Plan.
- E. Deliver and present the completed Hatfield Housing Plan to the Board of Selectmen.

ARTICLE IV. OFFICERS

Section 1. Offices

The committee's officers will consist of a Chair.

The Chair will be elected at the first meeting of the Committee.

Section 2. Duties of Chair

- A. Be the primary liaison for the committee with the Pioneer Valley Planning Commission.
- B. Preside at all committee meetings, which he/she attends.
- C. Represent the committee at community meetings, Board of Selectmen meetings, Annual Town Meeting, or any other forum as needed or required.

D. In the absence of the Chair, any other member of the committee may fill any of these duties on a temporary basis.

ARTICLE V. MEETINGS

Section 1. Regular Meetings

The committee will meet at least seven (7) times as identified by the Pioneer Valley Planning Commission in the Scope of Services for the Hatfield Housing Plan. These meetings will be scheduled in consultation with the representative of the Pioneer Valley Planning Commission.

Section 2. Special Meetings

As needed the Chair may call special meetings of the committee.

Section 3. Quorum

A quorum is required to take any votes or actions by the committee.

Section 4. Open Meeting Law

All committee meetings are subject to the State's Open Meeting Law (Mass. Gen. Laws Ch. 39, Sec. 23A - 23C), and are, therefore, open to the public.

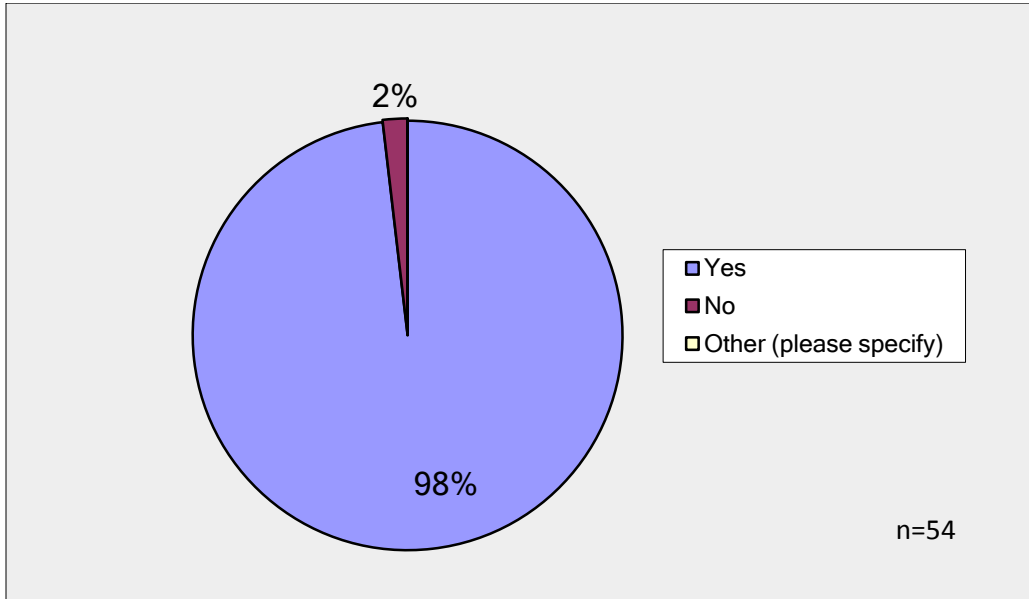
ARTICLE VI. AMENDMENT TO CHARTER

This Charter may be amended at the committee's discretion. Amendments will be adopted and incorporated when they are approved by a majority vote.

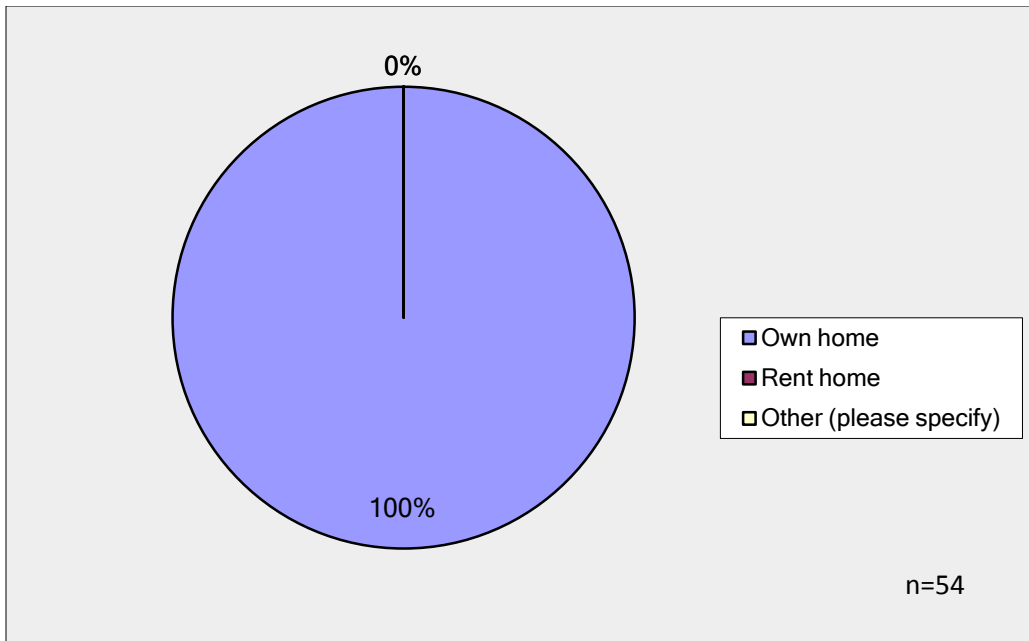
APPENDIX 10: COMMUNITY HOUSING SURVEY RESULTS HOUSING SURVEY RESULTS

This survey was available online at www.surveymonkey.com during the month of May 2015. Paper copies were available at Town Hall, Main Street Market, and the Post Office. A total 54 responses were received.

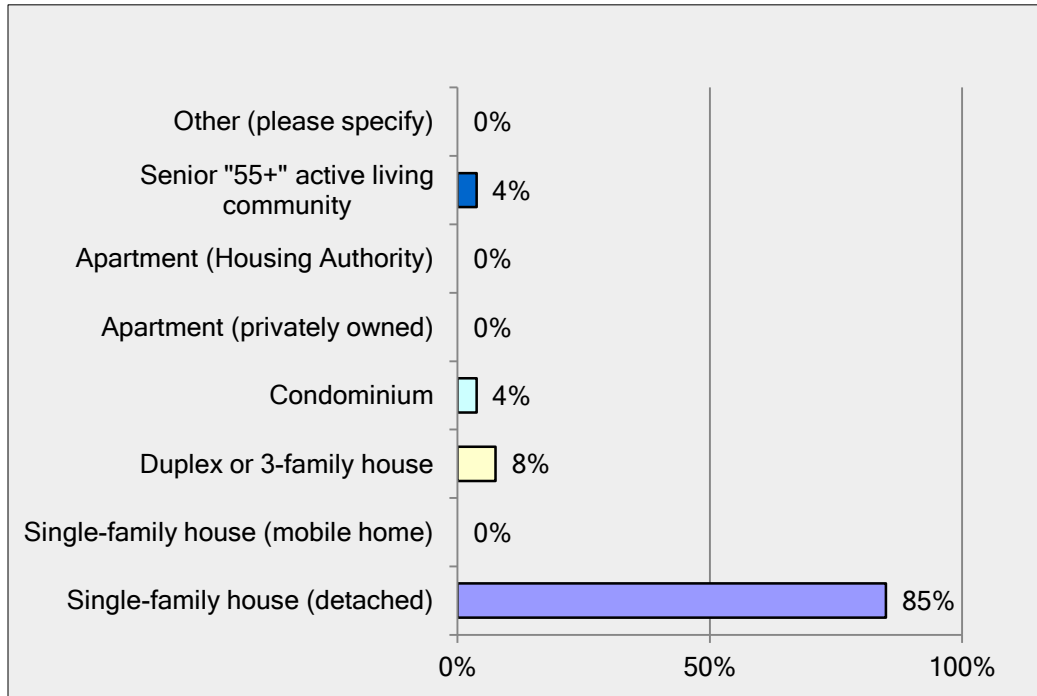
Question 1: Are you a Hatfield resident age 18 or older?



Question 2: Do you live in a home that is owned or rented by you and your family?

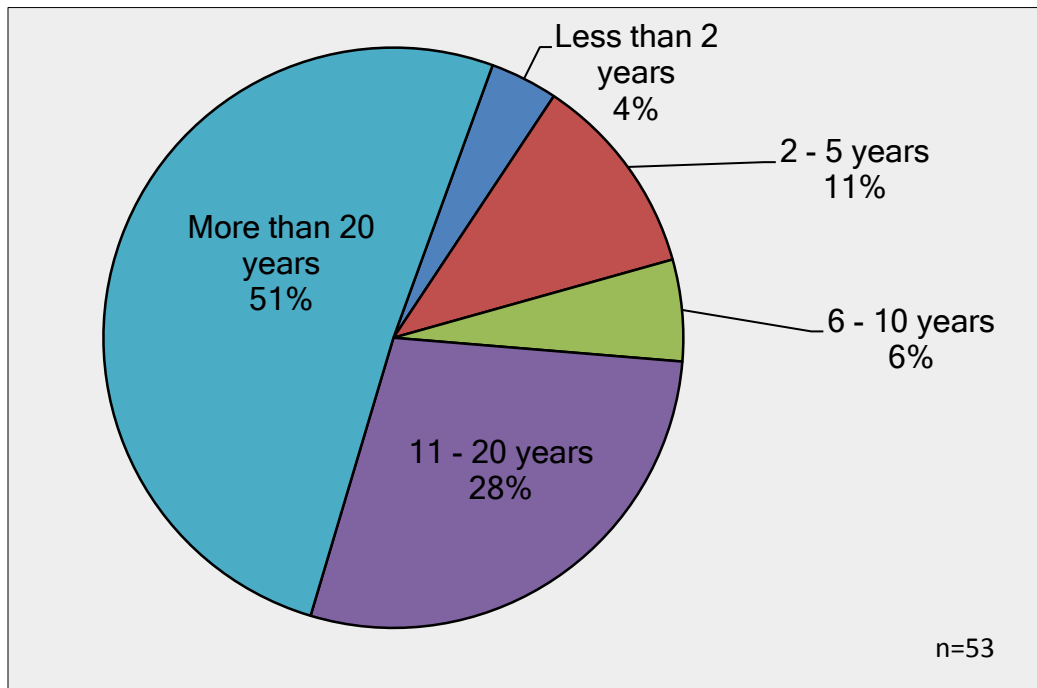


Question 3: What best describes your type of home?



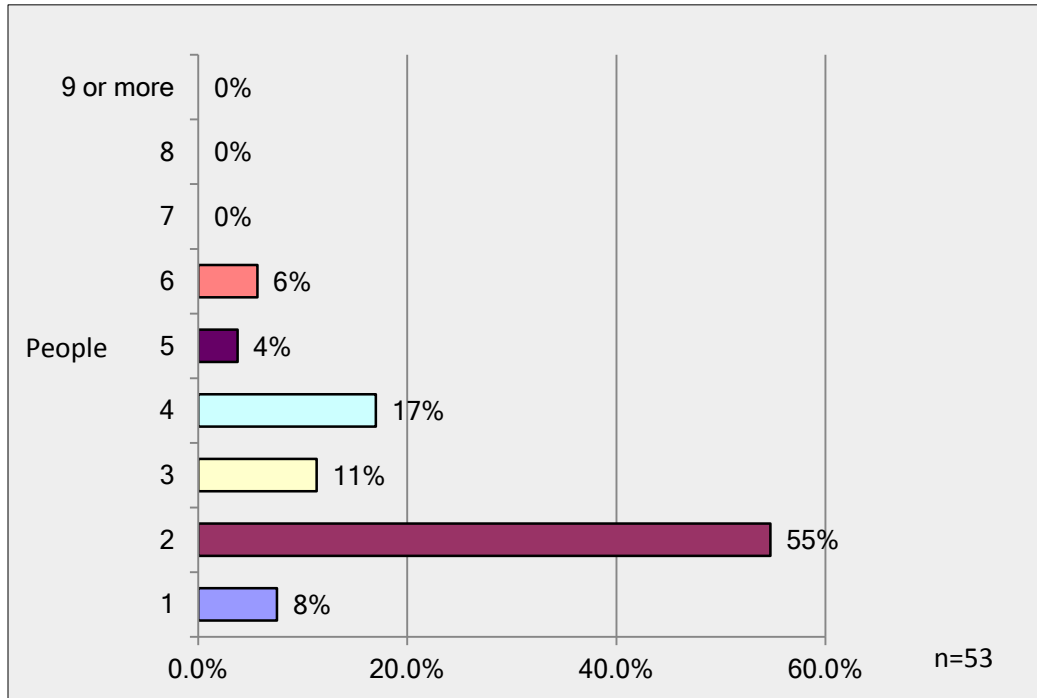
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Question 4: How long have you lived in your current home?

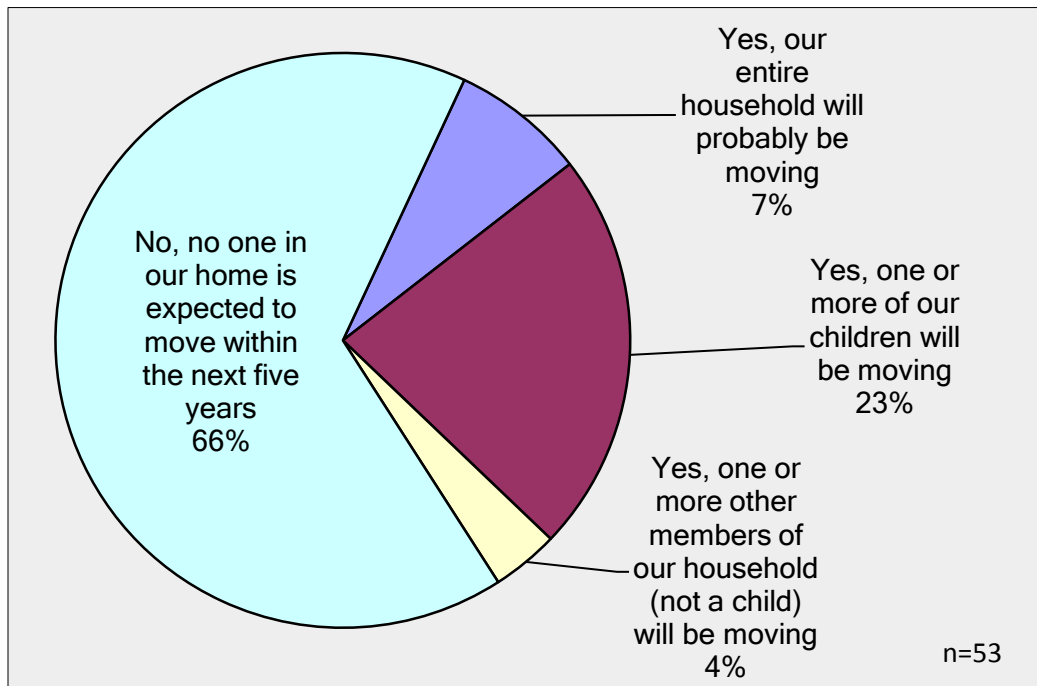


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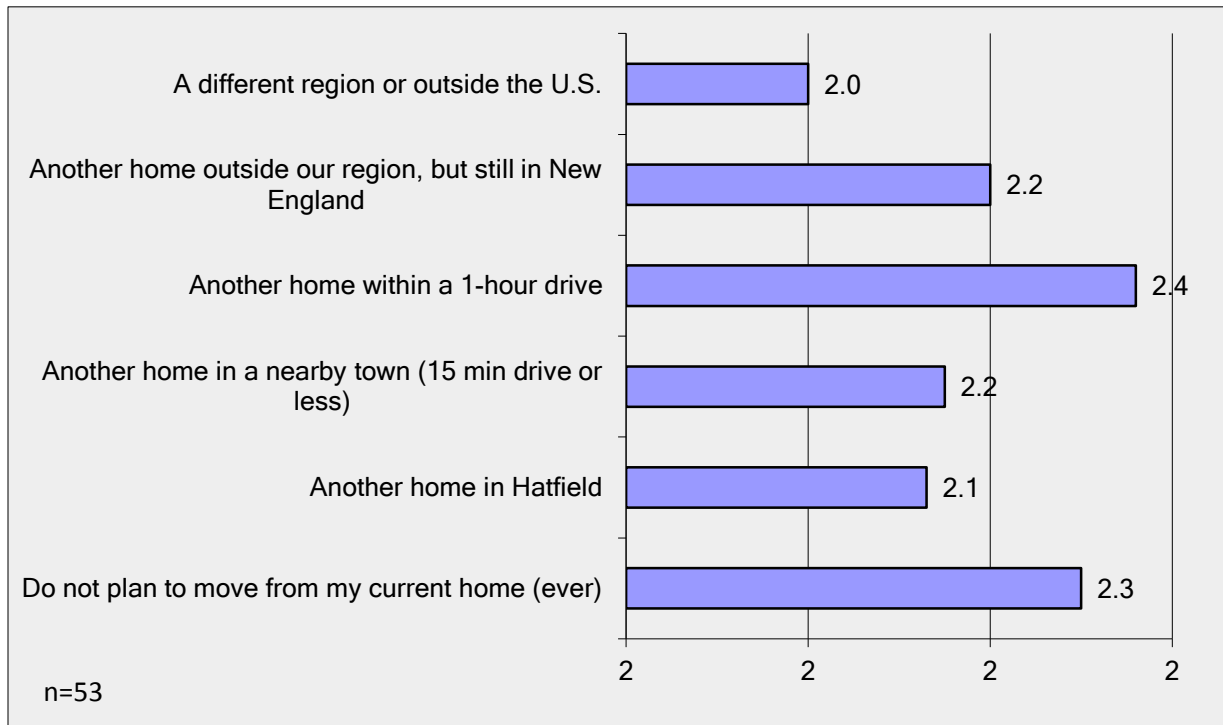
Question 5: How many people live in your household (including you)?



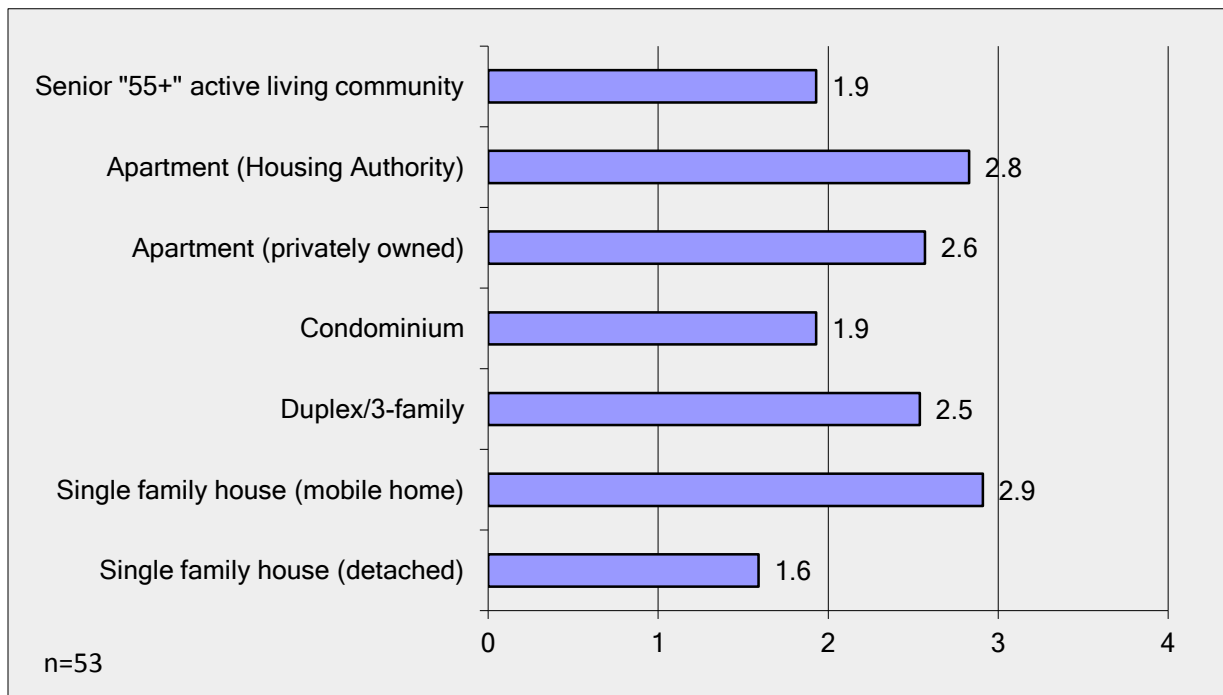
Question 6: Are you or someone in your household likely to move within the next five years?



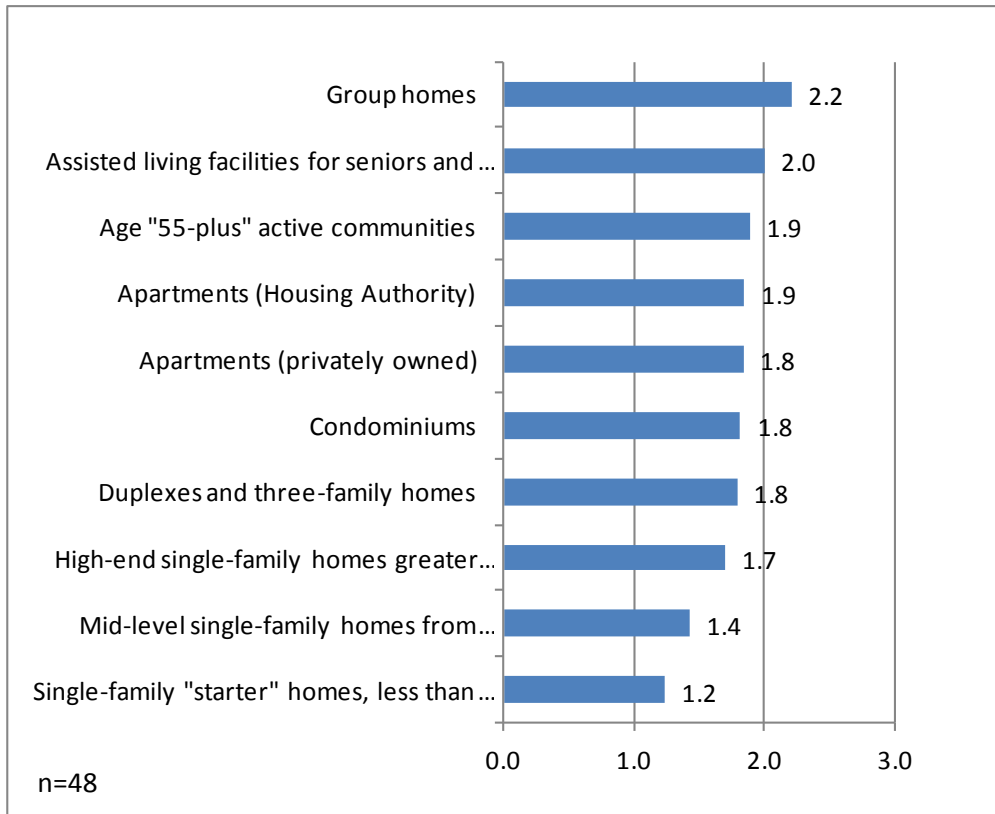
Question 7: If you answered "Yes" to Question 6, where are you likely to move?



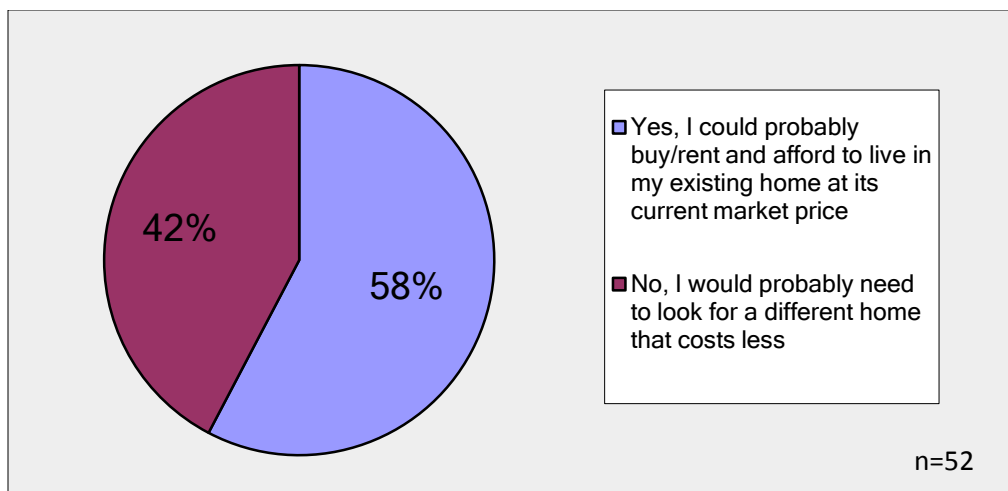
Question 8: When (and if) you or someone in your household are planning to move, what type of homes are you/they most likely to consider?



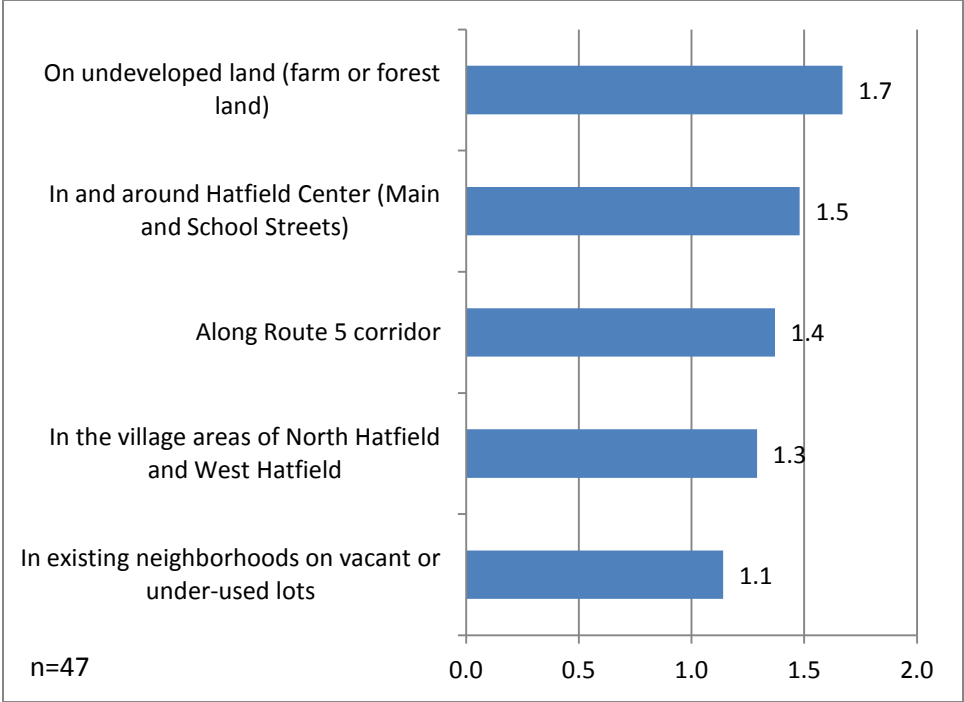
Question 9: Do you think there are enough of the following types of homes in Hatfield?



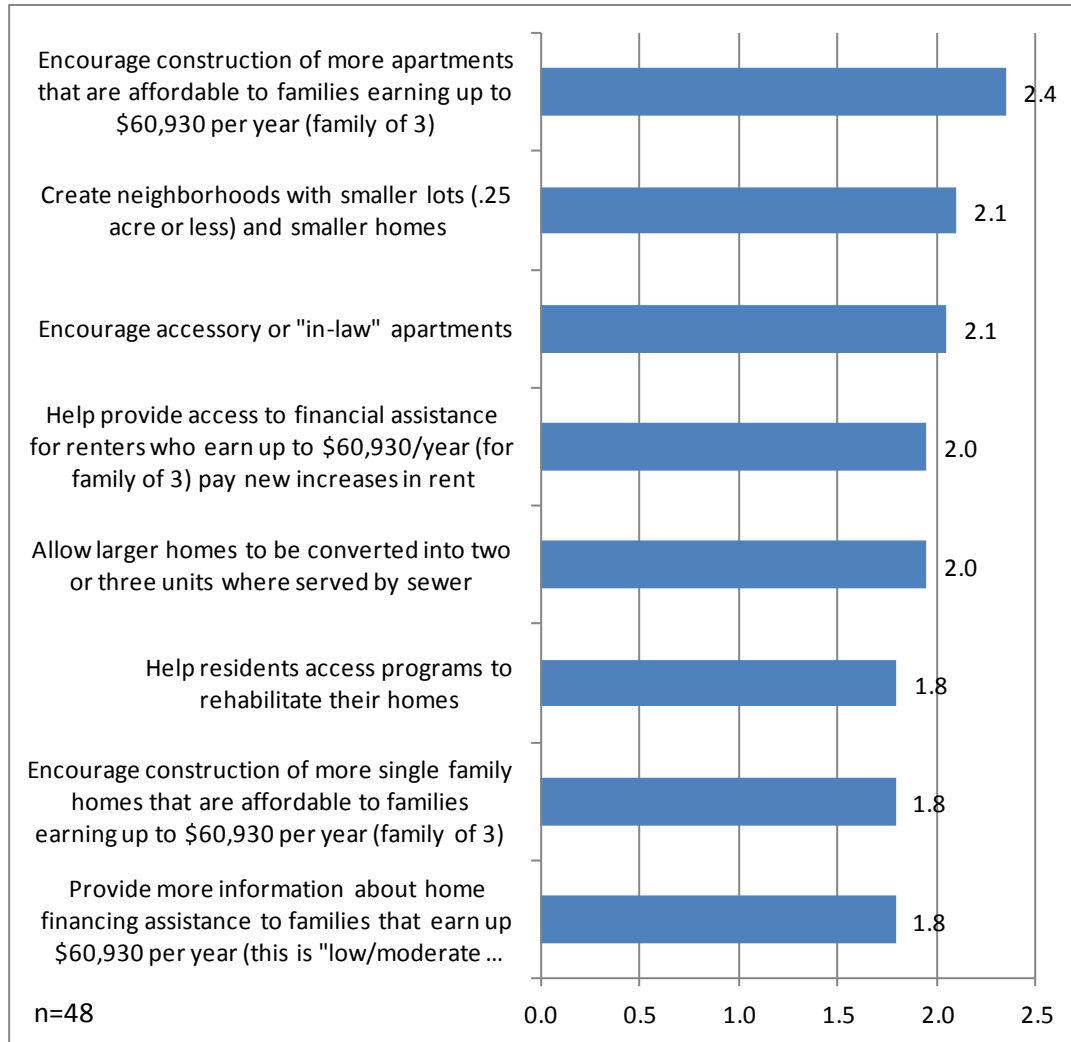
Question 10: Hypothetically - If you were looking to buy or rent a home in Hatfield today, could you afford the home that you're living in now at its current market price?



Question 11: Where do you think most new homes, condos and apartments in Hatfield should be concentrated?



Question 12: What do you think should be the top housing-related priorities for helping people who want to live in Hatfield to do so?

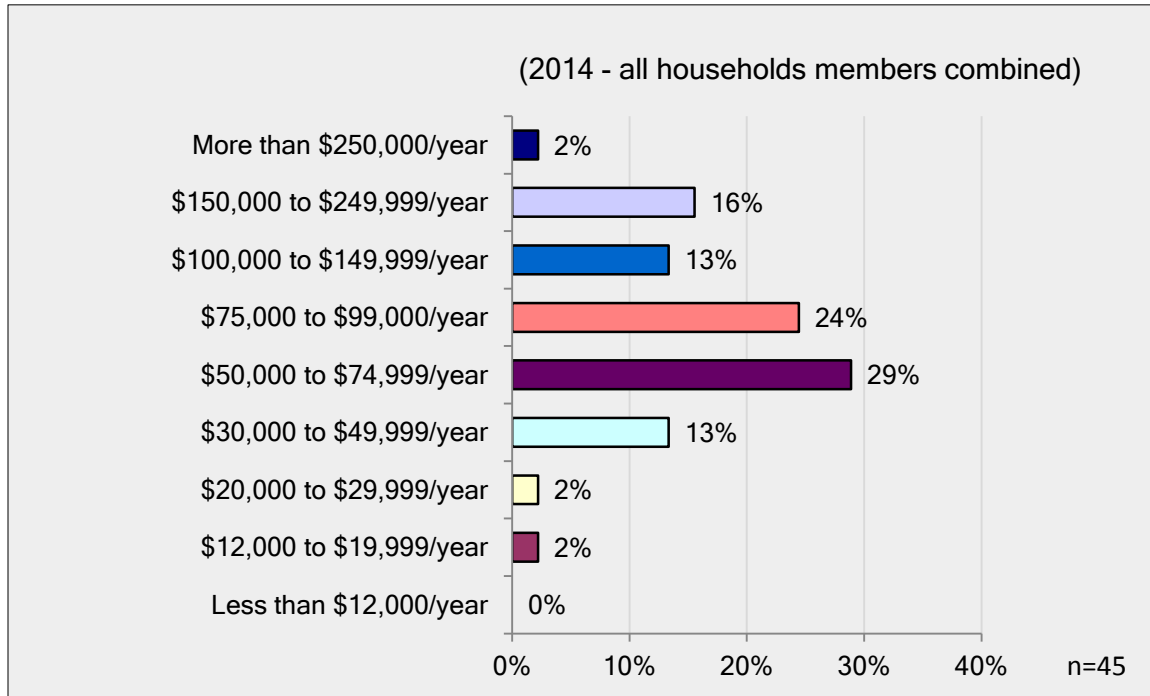


Question 13: What do you think should be the top housing-related priorities for helping people who want to live in Hatfield to do so?

responses received

- 4 Lower Taxes
- 1 Rehab Homes
- 2 Cluster of Homes or Apts
- 3 More Affordable Housing
- 2 Senior Housing
- 1 In-Law Suites or Apt for Elderly

Question 14: Please check the range for your household's annual income for last year



Question 15: What best describes what you do? (choose all that apply)

