

Housing

I. What has Hatfield said about this topic in earlier plans?

2015 HOUSING PRODUCTION PLAN

Hatfield's top fundamental housing challenges:

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.

- In 2014, Hatfield expressed that the town had a varied supply of housing at a range of price points available to a range of income earners but indicated its concern that housing affordability was likely to decrease in the future as housing production declined.
- In 2014, Hatfield had 3% (47) affordable units, compared to the State's goal of 10%. (By 2020, this figure had not changed.)
- To reach the 10% affordable housing goal, Hatfield needs to add an additional 123 affordable units to its housing stock.
- While the demographics of Hatfield—and the region as a whole—continue to shift towards the desire and/or need for units in multifamily developments, single family home construction in Hatfield continues to outpace multifamily production by approximately a 2 to 1 margin.
- Of the new housing units built between 2000 and 2014, 35% were units in multifamily structures. These 27 units were spread across seven developments. The largest multifamily developments included a 10-unit building built in 2001 and two 4-unit developments built in 2004 and 2007. The remaining units were in 2- and 3- unit developments.

- There are not enough homes in Hatfield to meet the demand that exists among individuals and households that meet the income thresholds established to qualify for affordable housing
- The town is less diverse across many categories than other communities in the Pioneer Valley which could be tied to housing barriers:
 - many protected classes are cost burdened and would benefit from affordable housing
 - Hatfield has zero subsidized units available for families. All subsidized units are for the elderly or disabled.
 - lack of affordable units for larger family sizes
 - lack of small studio or 1 BR units for singles or single-parent households
 - older homes with lead paint not suitable for families with young children
 - home ownership is beyond the financial means of low-income individuals and families
- Hatfield has a lack of rental housing opportunities and has created virtually no new rental housing in recent years
- Hatfield has an older than average housing stock – many homes in Hatfield are historic which can create impediments to fair housing
- Hatfield has a largely agrarian development pattern with a Town Center and small villages where development has and will continue to be concentrated
- A mixed use zoning bylaw was adopted in 2013 allowing commercial and residential uses in the same structures in specified areas
- About 60% of homes sold in Hatfield were affordable to households earning \$70,000 or less (as of 2014)
- 28% of homeowners and 45% of renters in Hatfield are “cost burdened”
- The HPP process identified 48 possible actions and the Plan document chose to address 18 of them.

(Pages 1,2, 3, 11, 44, 54)

II. What have been key findings and recommended actions?

2017 DLTA REPORT

- Residential development in Hatfield is happening at a very slow pace.
- Absence of development pressure is likely limited, particularly as farmland may become open to development.
- Areas currently zoned for the affordable housing density bonus are not advantageous.

(Pages 4, 5)

- Studying 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 - COMPLETED
- Adoption of an inclusionary zoning bylaw - COMPLETED
- Remove the Optional Affordable Housing Density Bonus in the Mixed-Use Overlay District - COMPLETED
- Establish a municipal housing committee.
- Identify any SHI qualifying units in Hatfield that are not currently listed by DHCD.
- Assess potential to classify suitable existing homes as SHI-eligible housing.
- Create an inventory of undeveloped (private) properties that are suitable for affordably priced multi-family and single-family homes.
- Identify existing municipally owned land that could be donated or sold at low cost to an appropriate affordable housing development entity.
- Increase the role and services provided by the Hatfield Housing Authority, including the capability to develop, acquire and/or operate affordable residential properties.
- 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.
- Engage in developer partnerships with non-profit developers of affordable homes.
- Encourage and educate developers about Hatfield’s new mixed-use zoning district.
- Adopt an accessory apartments bylaw.
- Adopt zoning standards that encourage congregate housing for seniors and people with disabilities.
- Limit the extensions of roads, sewers, and water lines into rural and agricultural areas.
- Conduct outreach and provide services to homeowners in need of lead abatement based on updated program requirements; provide information about available financing.
- Promote foreclosure prevention programs.
- Work with Hatfield Council on Aging to help make seniors aware of affordable housing resources and living options.
- Promote an educational campaign about affordable housing.
- Meet with staff from the Massachusetts Fair Housing Center annually.

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III. What are best practices for consideration on this chapter topic?

What should Hatfield be thinking about that might best help plan for the future, ensure greater resilience?

- Need to research what updates Hatfield may have made since publication of the HPP in 2015
- Potential best practices/recommendations:
 - Adaptive reuse of historic structures
 - Conversion of larger single-family homes to small, multi-unit dwellings
 - Limit the extension of infrastructure into rural and agricultural areas
 - Identify appropriate parcels for a housing overlay/incentive zone
 - Adopt an accessory apartments bylaw and provide education
 - Promote mixed use zoning districts to developers
 - Create smaller rental units
 - 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.
 - Consider allowing 2-family units by right
 - Explore alternative housing types like missing middle housing in neighborhood centers

Photos that would be useful for chapter

- photos of existing housing typologies in Hatfield
- Housing Authority units
- photos of any potential properties/structures that could be used for future housing
- photos of mixed-use areas

Maps needed for chapter

- Map of potential housing development sites
- Map of allowed housing densities

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