

Housing

1. Introduction

The *Housing* element of the Hatfield Comprehensive Plan provides an overview of housing conditions, issues, and opportunities facing the Town of Hatfield and its residents.

With this chapter being part of the Town's Master Plan, and incorporating its commonalities to other Town goals and policies found in this plan and other town planning documents, successful housing policies and outcomes can:

- Consider the pattern of residential development in determining what types of housing stock is needed and where it might best be constructed and concentrated in the future.
- Assess the local and regional area to determine how future market forces may influence the development and affordability of housing in the community.
- Consider the needs of current housing stock in order to maintain a community's character and allow current and future residents to live in safe and affordable homes.
- Attract young families to move into Hatfield and encourage longevity of residency across multiple generations.

Connecting Themes

Some themes have emerged through the Comprehensive Plan process, where concerns included the current housing stock not meeting the needs of the town's changing demographics. The predominant housing typology in Hatfield is single-family homes on larger lots, especially in the town center. The median sales price of a home continues to climb with each passing year. Throughout the public Comprehensive Plan process, residents expressed a strong desire to have a mix of housing types and price points to support those who are in the community today, as well as those may someday who wish to call Hatfield their home. How Hatfield approaches housing policy in town has an impact on transportation infrastructure, facilities and services, the local economy and workforce, and use of available land for development or redevelopment.

2. Existing Conditions

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 0.8 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 borders Hatfield's east side, forming its eastern and southern boundaries. The river's wide flood plain and prime agricultural soil have made

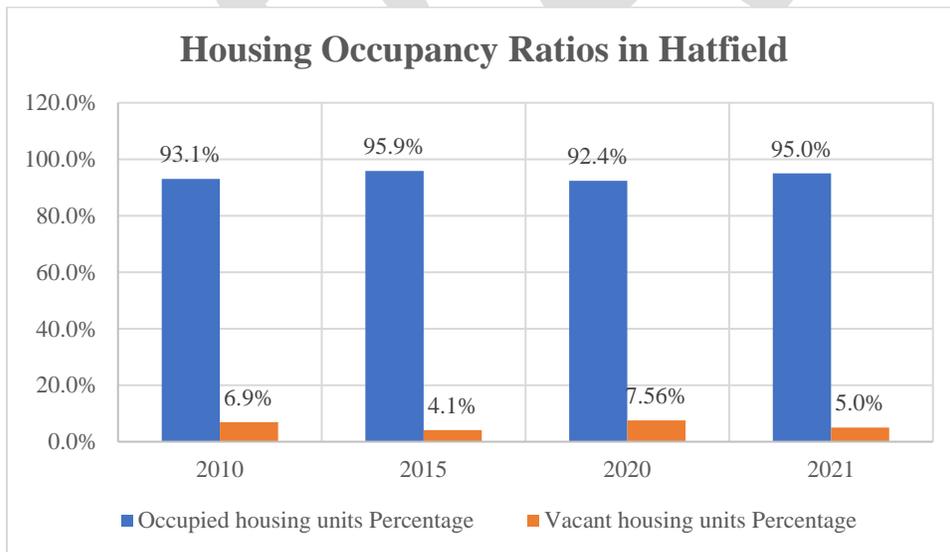
the town an ideal place for farming since (and prior to) its founding in 1670. Local topography ranges from flat land along the river to gentle hills along the town’s western border.

Like many rural and semi-rural communities in Massachusetts, Hatfield has an aging population with concern that older adults may need to find more appropriate housing as they age. The supply and cost of housing play a major role in who gets to live in town. Through established and new policies, the Town can influence who lives in Hatfield. Zoning can limit the development of housing for a variety of different housing types, likely resulting in a less diverse population. Residents have indicated they want to keep the current small-town nature and feel of Hatfield while expanding certain types of housing, particularly for seniors and young families.

Housing Stock

Analysis of homeownership levels and renter opportunities is an important 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 housing units had an occupancy rate of 95.0% in 2020, higher than the median value of owner-occupied housing units in Hampshire County of 68% based on the most recent data from the 2021 American Community Survey. As shown below, the vacancy rate in Hatfield for 2020 was 5.0%.



Source: 2021 ACS Five Year Estimates

Age of Housing

The age of housing stock is also an indicator of the type and quality of homes. Although age of housing stock should not be interpreted as “good” or “bad”, and well-maintained older

homes are an important element of a town’s local character, older housing, that typically can be identified as older than 40 years, may present challenges.

However, according to the latest data from the 2021 American Community Survey, 41% of all housing units in Hatfield were built after 1979 with 37% built in 1939 or earlier. With at least a third of the housing inventory being older homes, there can be an increased need for costly maintenance and repair, including roofing, water heaters, plumbing, and electrical wiring. Older housing is built to outdated and obsolete code, which can present numerous problems for anyone with limited mobility or homeowners looking to make updates and significant modifications to their homes. This is particularly important for an aging community to address. Older homes often have outdated energy and insulation systems. This is relevant when addressing resiliency in the community and in the home. Finally, outdated materials in older homes can lead to health risks such as lead paint and pipes, asbestos, air quality concerns, and faulty electrical wiring.

Age of Housing in Hatfield

	Housing Units	Percentage
Built 2020 or later	0	0.0%
Built 2010 to 2019	87	5.5%
Built 2000 to 2009	48	3.1%
Built 1990 to 1999	136	8.7%
Built 1980 to 1989	129	8.2%
Built 1970 to 1979	243	15.5%
Built 1960 to 1969	157	10.0%
Built 1950 to 1959	145	9.2%
Built 1940 to 1949	42	2.7%
Built 1939 or earlier	581	37.1%
Total	1568	100%

Source: 2021 American Community Survey 5 Year Estimates

Building Permits

Building permits are filed by owners or builders when they initiate any type of major construction or demolition in Hatfield. Permits for activities such as new construction, renovations, and demolitions are one indicator of the housing market in Hatfield. There have been no residential building permits issued for multi-family housing in Hatfield during this time frame.

Building Permits Pulled in Hatfield

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total Permits	3	10	5	7	7	7	7	7	7	7	8
Permits in Single-Family Structures	3	10	5	7	7	7	7	7	7	7	8
Permits in Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0

Source: 2020 U.S. Census Bureau

Housing Tenure

According to estimates from the American Community Survey, 70% of the occupied housing units in Hatfield are ownership units, while 30% are rental units. This is equal to about 1,043 ownership units, and 447 rental units. There has been a sizeable increase in renter-occupied units since 2010 (128 or 37%) and a decrease in owner occupied units (41 or 2.7% since 2010).

Some properties have been identified for use as short term rentals, which give property owners an opportunity to earn revenues for renting their homes out. The town could explore whether or not they are receiving revenues for this concept, as there is a regulated mechanism for these short-term rentals and the Department of Revenue.

Housing Sales

As of the end of 2021, there were a total of 51 closed sales for single family homes and condominiums for the year to date in Hatfield with a median sales price of \$339,950. Comparatively, in 2020, there were a total of 56 closed sales, with an average sales price of \$305,000.



Subsidized Housing Inventory

As of June 2023, there are 47 subsidized housing units in Hatfield listed on the Subsidized Housing Inventory (SHI). The SHI is maintained by the Executive Office of Housing and Livable Communities and is the state’s official list for tracking a municipality’s percentage of Affordable Housing under M.G.L. Chapter 40. The town’s Subsidized Housing Inventory sits at 2.7 percent.

City/Town	Project Name	Address	SHI Units	Comp Permit?	Yr End	Own or Rent?	Subsidizing Agency	
Hatfield	1309	Capawonk	2 School St.	44	No	Perp	Rental	EOHLC
Hatfield	4308	DDS Group Homes	Confidential	3	No	N/A	Rental	DDS
Hatfield	9969	DMH Group Homes	Confidential	0	NO	N/A	Rental	DMH

Source: MA Subsidized Housing Inventory, Executive Office of Housing and Livable Communities

Housing Cost Burden

The “30-percent rule”, established in the Fair Housing Act of 1968, is a means of measuring housing affordability and argues a household should spend no more than 30% of its income on housing costs.

(<https://www.huduser.gov/portal/pdredge/pdr edge featd article 092214.html>).

A household is defined as “housing cost-burdened” if the household expends more than 30% of their income on housing costs.

Housing cost-burdened households may have difficulty affording necessities such as food, clothing, transportation, medical care, as well as saving for their future. “Cost-burden” is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. A moderately cost-burdened household pays 30% to 49% of its income for housing, while households that pay more than 50% of their income are severely cost-burdened.

According to the 2020 Census, in Hatfield out of 1,387 households, 24.0% of homeowner households are housing cost-burdened and 14.1% of renter households are housing cost-burdened.

This is also the generally accepted definition of housing affordability used by the U.S. Department of Housing and Urban Development (HUD) and the Executive Office of Housing and Livable Communities (EOHLC) in the calculation of the Area Median Income (AMI) and promotion of income-restricted housing. The AMI is the median family income for a given area, in this case the Springfield MA HUD Metro Fair Market Rent Area, which includes Hatfield. HUD calculates the AMI annually, based on the U.S. Census Bureau’s American Community Survey's (ACS) estimated median family income for the area. The Springfield, MA area AMI was \$91,200 in 2022, which is based on a 4-person family.

3. Challenges and Opportunities

Population and Household Growth

The Town needs to plan for the changing demographics and the shifts in age groups to continue to provide a high quality of life for its residents. Like many other communities, older adults are likely to present challenges to the town of Hatfield. Older adults have unique needs and often require increased service provisions. Transportation services, grocery delivery, and programming to maintain social interconnectedness are all important pieces in maintaining the general health and well-being of older adults.

The ability to work remotely has allowed workers to consider more varied housing options with desirable amenities outside of the expensive cities. This shift has led to increased interest in suburban and rural areas, including Hatfield and the Pioneer Valley, as individuals seek more space, lower costs, and a change of scenery. Housing and related services can be improved for many who may seek to spend more time working from home and become a more attractive place to live for young professionals and families. The Pioneer Valley Planning Commission and other housing entities continue to monitor the migration of those coming from larger metropolitan areas like Boston and New York City.

Hatfield needs to also carefully consider options to attract new families with children and early career individuals, who have their own set of needs around schooling, transportation, work from home infrastructure, in town job availability, and social outlets.

Chapter 40B development as a challenge and opportunity

Chapter 40B authorizes a housing agency or developer to obtain a single comprehensive permit for the construction of subsidized low- or moderate-income housing if less than 10% of its total year-round housing in the community is subsidized low- or moderate-income housing. Because Hatfield is below this threshold, it is *vulnerable* to a Comprehensive Permit application. A Comprehensive Permit puts local permitting in the hands of the Zoning Board of Appeal.

One of the primary purposes of M.G.L Chapter 40B is to ensure that no city or town shoulders a disproportionate amount of low- and moderate-income housing in any region of the state. To this end, a 10% statutory minimum was established as an indicator that suburbs and small towns were providing their “fair share” of subsidized Affordable Housing. Hatfield does not currently meet this statutory minimum, and a need for more Affordable Housing choices can further be seen in the increased share of household incomes going toward housing costs. This is important in a town like Hatfield with an aging population – the town can be proactive towards its housing policies to ensure older adults are not displaced.

Older adults, housing affordability and aging in place

An issue in Hatfield related to housing affordability is the cost of maintenance and upkeep, especially with 37 percent of the housing stock being built before 1939. Older housing can have numerous challenges including energy inefficiency, design impediments for households

with limited mobility individuals, and outdated materials and products. Related to housing affordability are the issues defining senior housing, whether that refers to specific residences that only house seniors, aging in place programs, or a combination of these and other options. Residents are well aware of the needs of their seniors, including appropriate housing. Currently, the Zoning Bylaw permits certain types of senior housing and/or handicapped persons in other districts where residential is allowed, but only if a special permit is granted.



Housing Choice Types

Housing can be a controversial subject in most towns, however, there is favorable sentiment towards and opportunity in thinking about a variety of housing that is available to various populations. It is identified in the community survey where 45.1% of respondents wanted the town to “provide a variety of housing”.

Additionally, the 2015 Housing Production Plan called for a goal to create 8 units of Affordable Housing each year. This goal has not been realized to date, and allowing for additional housing choice types in town could be found in mixed use development. There is a bylaw that allows for mixed use, the town should revisit why this has not been working to its advantage. Mixed uses can include condominium or apartment units that may be more appropriate for younger adults and families looking to reside in Hatfield.

Inclusionary Housing

Inclusionary housing programs are local policies that tap the economic gains from rising real estate values to create affordable housing for lower income families. An inclusionary housing program might require developers to sell or rent 10-30% of new residential units to lower-income residents (<https://inclusionaryhousing.org/inclusionary-housing-explained/what-is-inclusionary-housing/>). The town currently has no Inclusionary Housing policy. A town-wide inclusionary housing zoning bylaw can be explored. However, where affordability can be a requirement is in the town’s existing open space residential development bylaw, where the town incentivizes the developer for building affordability into the housing development.

Community Resilience

A resilient community, not only one that bounces back after a hardship or disaster, is one that also is able to provide a wide range of housing types that accommodate all stages in a person’s lifecycle. This is an ongoing conversation around housing that should continue to be explored, particularly with a variety of housing types that are built sustainably and in the context of climate risk. New home building and design can benefit from strategic and cost-effective policies that will lead to more energy efficient homes, as there is a growing emphasis on sustainable and energy-efficient housing in Massachusetts. The state has implemented various programs and incentives to promote green building practices, energy-efficient appliances, and renewable energy installations. A greater focus on providing housing options for seniors who are currently living in town, looking to move in with family, or plan to retire in Hatfield, along

with exploring options to attract younger professionals and families, will go a long way in Hatfield's path to greater resiliency.

4. Examples from other Communities

Energy efficiency and net-zero, passive home design and construction

With a growing emphasis on energy efficiency and utilizing renewable energy sources to power one's home, the Commonwealth has provided opportunities for homeowners to take advantage of audits to identify ways make their homes more energy efficient. Some energy efficiencies can be found in insulation, airtightness, and ventilation throughout a home, the use of eco-friendly building materials, energy-efficient appliances, insulation, and renewable energy systems. Getting a green building certification, such as LEED (Leadership in Energy and Environmental Design), has become a way for a homeowner to demonstrate their commitment to sustainability and energy efficiency.

Tiny homes has been a concept that has been explored as a sustainable and affordable housing option across the world and the Commonwealth. Zoning codes typically are where these types of uses are regulated, and many communities are amending their dimensional regulations to allow for smaller dwellings or by addressing accessory dwelling units as a use to the principal home.

CASE STUDY: *North Commons at Village Hill, Northampton, MA*

In Northampton's Village Hill neighborhood, a recently constructed three-story apartment building exemplifies energy efficient building. The North Commons at Village Hill is a 53-unit apartment building built to Passive House standards. Passive House standards are a voluntary green building program that verifies dwellings are extremely energy and water efficient, durable, and resilient. By achieving the Passive House standards, the North Commons at Village Hill provides residents with lower energy bills, better indoor air quality, good acoustics, and greater thermal comfort.

North Commons at Village Hill, which opened to residents in 2022, was constructed by The Community Builders, a non-profit housing development company. The development includes several features that contribute to its Passive House classification. To help reduce resident energy bills, a 58-kilowatt solar photovoltaic system is mounted on the rooftop. The building is designed with a superior building envelope, which includes high quality windows, insulation, and air sealing. Additionally, the heat recovery ventilator (HRV) system adds to the energy savings while making the living spaces healthier, by collecting and transferring heat from existing indoor air to fresh outdoor air as it enters the building.

5. Recommended Goals and Strategies

A. Provide housing stock that protects and maintains the community's scenic, natural, and historic resources.

- Use the Town's Open Space and Recreation Plan (OSRP) to ensure protection of the Town's open space when building new housing.
- Adopt Low Impact Development (LID) standards for all new residential developments.

B. Promote housing availability in Hatfield that is financially attainable for and attractive to all ages and household configurations seeking to reside in town.

- Examine expanding the Accessory Dwelling Unit (ADU) "In-law" Zoning Bylaw for owner occupied dwellings to complement the current zoning bylaw.
- Increase density in appropriate areas utilizing 40R Smart Growth and/or 40Y Starter Home Zoning Districts.
- Establish first-time homebuyer educational and assistance programs.
- Identify a location for additional public housing and seek project approval and funding.
- Assist homeowners in getting MassSave assessments and implementing conservation measures on their homes to decrease the cost of heating and cooling.
- Monitor the impact of short-term rental use on Hatfield.
- Allow permitting of alternate home designs (e.g. tiny homes) and clarify their definitions. Look into expanding mobile home park with full-time residents offering an additional type of permanent, affordable housing options.
- Establish relationships with local housing non-profit organizations, such as Habitat for Humanity, Hometown Heroes, Wayfinders, etc. to add to or modify existing housing stock.
- Explore relocating and expanding the Capawonk Senior Housing Authority units to a parcel outside of the delineated flood zone which can also be developed for town services.

C. Increase Affordable Housing to make progress towards the M.G.L Chapter 40B Affordability housing goal of 10% for Hatfield.

- Prepare a Housing Production Plan and submit to the Executive Office of Housing and Livable Communities for approval, with five-year updates.
- Establish a public Housing Trust Fund to receive, manage, and administer Community Preservation Act (CPA) funds for housing projects, including rental properties.
- Apply for Community Development Block Grant (CDBG) funds to rehabilitate existing housing to support low- to moderate-income residents.
- Review potential use of inclusionary housing programs.

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