

## 4. Demographics and Housing



### Master Plan

Relevant plans and policy documents:

- **Affordable Housing Plan [2008 update]**

#### A. Goal

*A mix of housing that meets the physical needs of and is affordable to the broadest possible spectrum of our community, and that minimizes the impact on the environment.*

#### B. Overview

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

In this chapter the concept of affordability is addressed in two different ways. The term “affordable” refers to federal and state definitions of affordable housing (for purposes of housing subsidies) for individuals and households earning up to 80 percent of the median income for this region. However, ensuring a supply of housing that is affordable for middle income households—which do not qualify for state and federal housing programs and subsidies, yet are increasingly finding themselves priced out of the Amherst housing market—is also a concern. The term “moderately priced housing” refers to housing accessible to such middle-income households.

#### C. Existing Conditions

This section summarizes key points related to current demographics and housing:

- **Population growth trends:** Amherst’s population grew at a remarkable pace from 1940 to 1980, increasing five-fold from 6,410 to 33,229 residents. Growth continued in the 1980s at a much slower pace. Between 1990 and 2008, the population increased only slightly from 35,228 to 35,962, an increase of only 734 persons, or about 2 percent.
- **Influence of higher education on demographics:** Amherst’s population growth is closely linked to the growth in student enrollment. With over 25,000 students living in Amherst and surrounding communities, the presence of higher education

### Note on Census Data:

The population and demographic information provided in this section uses the most recent census data available for Amherst from the 2000 United States Census, as adjusted by a correction in 2008. Other annual census programs such as the American Community Survey (ACS) only focus on geographic areas with a population greater than 65,000, and do not account for residents living in group quarters. Therefore the ACS does not provide reliable data for communities like Amherst, which have significant student populations.

institutions has a significant impact on the town's demographics.

Amherst's population is relatively young, with a median age of 21.8 years in 2000. This is far younger than the median age for the county, state, or nation. The population is also very well-educated, but has a relatively low median income.

- **Higher education and housing trends:** A significant proportion of the town's population (35 percent) lives in group quarters. In comparison, the statewide proportion of residents in group quarters is 3.5 percent. Amherst also has more renter-occupied housing units (59 percent) than owner-occupied units (41 percent). This is the opposite of what is typically found in the county, state, and nation.
- **Housing unit development outpacing population growth:** Despite a relatively static population between 1990 and 2008, the number of housing units in the Town increased by seven percent (610 units) during only the first decade of that period. Among these new units, 50 percent (337 units) were multi-family, (representing a 7.3 percent increase in this type of housing stock). Detached single-family homes accounted for 44 percent of new housing development (an increase of 13.5 percent).
- **Affordability concerns:** Housing in Amherst is more expensive than the average cost of housing in the rest of Hampshire County, costing about nine percent more for rental units and 24 percent more for home prices. About 53 percent of renting households and 18 percent of homeowner households are financially strained by housing costs (meaning they pay over 30 percent of their monthly income on housing costs). Only slightly more than 10 percent (11.2 percent) of Amherst's housing stock is affordable and eligible for listing on the state's Subsidized Housing Inventory. This protects Amherst from Comprehensive Permit applications that could override the community's zoning regulations and allow potentially inappropriate residential development. Maintaining a balance of affordability in Amherst's housing stock represents the community's commitment to economic equity and diversity and ensures local control over new development.
- **Projected housing needs:** Projections of population growth and demographic changes for Amherst vary, but it is clear that the community's housing needs are changing, and local housing policy needs to anticipate and accommodate those changes.

The Objectives and Strategies discussed in the remainder of this chapter provide a coherent framework for meeting Amherst's future housing needs with a focus on creating more diverse, moderately priced and affordable housing options in proximity to goods and services.

**D. Objectives and Strategies**

This section describes the objectives and strategies that will support the Housing goals for the Town of Amherst.

**OBJECTIVE H.1 - Encourage a greater mix of housing types, sizes, and prices serving a wider range of income levels than is currently available throughout Amherst. Encourage the development of economically diverse neighborhoods.**

The following strategies recommend ways to diversify housing stock in Amherst, increase housing choice, and establish neighborhoods that bring different groups of people together. Future housing development should strive to meet the needs of all community members, including low- and middle-income households, and should avoid the creation of enclaves of poverty or wealth or uniform concentrations of housing types (single-family, multi-family units, same design/size, etc.) in segregated enclaves. Development incentives, regulations, zoning, and favorable financing are a few of the tools that can be used to spur mixed income, diverse housing development.

**STRATEGIES**

**H.1.A Create more flexible development regulations using a range of prices as the key criterion.**

Flexible subdivision regulations and zoning bylaws typically use performance standards encouraging a project to meet certain desirable community criteria, such as preservation of environmentally sensitive areas or provision of affordable housing. In this case, developers who provided for and formalized a range of housing prices that included affordable and/or moderately priced homes could receive a bonus in the number of homes permitted in the project. These regulations or bylaws could also provide developers who meet the standards with the additional incentive of greater flexibility in site planning.

**H.1.B Base the density of building units within a development on a formula for the total allowable square footage for all units combined, rather than a total unit count, with the goal of seeing a greater number of smaller units instead of fewer larger homes.**

The community should support the development of smaller housing units in the interest of diversifying Amherst's housing stock. Current zoning looks only at the total number of homes possible on a given property, rather than the size of those individual homes. One way to encourage smaller homes is to permit more homes to be developed on a single site, provided that the combined square footage of all homes is no greater than would be the case with fewer large homes. Market forces would favor the creation of

more saleable units. Smaller homes will help the community ensure more diversity in housing size and affordability, while also helping to meet its energy goals.

### **H.1.C Use dimensional regulations to encourage the construction of smaller homes and smaller lots.**

Higher-density small lot developments have lower infrastructure costs per unit. Smaller homes also tend to have lower materials cost, greater affordability, and a smaller environmental impact. Amherst's current dimensional requirements date from the 1970s. An examination of the existing lot and house size distribution in historic neighborhoods could allow revised regulations to both honor historic patterns and meet modern needs.

### **H.1.D Develop design guidelines for multi-family dwellings, such as town houses and duplexes, integrated into the context of existing neighborhoods.**

With the proper design standards in place, multi-family dwellings can increase community acceptance of a diversity of housing types. Design standards can be used to guide the development of multi-family dwellings so that they reflect the character of the neighborhood and will be more easily accepted by neighboring residents.

### **H.1.E Revise zoning regulations to make it easier to create attached and detached accessory apartments and duplexes out of existing owner-occupied housing stock in all residential zoning districts.**

Creative zoning techniques can be utilized to maximize the housing stock available, including more moderately priced housing types. Accessory apartments and duplexes can take a variety of physical forms and offer many benefits, providing rental income for homeowners, enhancing moderately priced options within the housing market, and increasing dwelling densities while maintaining neighborhood character. Efforts must be made to address the fears of neighborhood residents regarding the effects of student residents living in these units.

### **H.1.F Allow two-family houses by right in all residential zoning districts.**

In order to diversify housing stock, the Town should permit the development of two-family homes by-right with appropriate conditions in all residential areas. Two-family homes typically lead to cost savings for developers and buyers. Design and landscape standards should be used to ensure that two-family homes reflect the character of the neighborhood and will be more easily accepted by neighboring residents.

**H.1.G Reduce or eliminate lot size requirement differences for one- and two-family homes.**

Current zoning requires two-family homes to be situated on larger lots than single-family homes. This limits development opportunities for duplexes, and leads to a less efficient use of land. With proper design standards in place, two-family housing can be effectively integrated into any single-family neighborhood, without the need for significantly larger lots.

**OBJECTIVE H.2 - Preserve and expand the number of affordable and moderately priced rental units and housing stock.**

Along with the creation of new affordable and moderately priced housing units, the preservation of existing affordable housing stock is critical to the success of an affordable housing plan. The following strategies recommend ways to preserve and expand affordable housing options in Amherst.

**STRATEGIES**

**H.2.A Increase the percentage of affordable and/or moderately priced units required in new developments.**

The Town of Amherst should assess its affordable housing needs and future growth projections, and develop appropriate amendments to the existing inclusionary zoning housing requirements to meet those needs. For example, working with developers and housing advocates, the community could explore increasing the currently required percentage of affordable units for all new housing developments greater than 10 units. Additional incentives could also be provided to encourage developers to further increase the percentage of low-income affordable and/or moderate-income affordable workforce housing.

**H.2.B Create incentives to make it financially attractive for developers to build affordable and moderately priced units.**

The Town of Amherst should offer development incentives to spur the creation of affordable and moderately priced units in larger housing developments. With incentives such as tax breaks or a density bonus, the construction of affordable and moderately priced housing becomes more economically feasible for the developer.

**H.2.C Create a formal process for the Amherst Housing Authority and/or the Housing Partnership/Fair Housing Committee to evaluate the potential for a set-aside of land for affordable units when the Town is acquiring conservation or other new land, and when the Town is disposing of Town land.**

When the Town of Amherst acquires or sells a parcel of land intended for residential or mixed-use development, it should seek input from local

housing agencies to consider the possibility of a portion of the site being used for affordable and moderately priced housing. See LU.8.A.

### **H.2.D Develop a fast-track subdivision, site plan, and building permit process for qualified affordable and moderately priced housing developments.**

Encourage more diverse housing development by reducing red tape and allowing for more by-right housing options. Deliberate efforts should be made to expedite approval procedures for projects that incorporate a certain percentage of affordable and/or moderately priced units. By streamlining the development process for qualified projects, permitting costs will be lowered and affordable housing supply will be better able to keep up with demand.

### **H.2.E Waive, reduce and/or rebate fees, including water and sewer connections and permitting fees, for affordable housing units.**

Reducing developers' infrastructure fees is another way to reduce construction costs and promote affordable housing development. The Town should consider waiving or reducing standard development fees for residential projects that incorporate a significant percentage of affordable units above and beyond existing requirements.

### **H.2.F Look for ways to preserve family rental housing options and strategies to preserve affordable and moderately priced units whose affordability restrictions are expiring, including development of funding streams to purchase existing rental housing stock and placing permanent affordability restrictions on these units.**

Rental housing can run the risk of either deteriorating or becoming too expensive for low- to middle-income households. Amherst must address these issues in order to preserve its affordable housing stock. The community should work with local housing advocates to develop programs that preserve affordable and moderately priced rental units, particularly larger units that are appropriate for families.

### **H.2.G Expand on the current practice of acquiring Affordable Housing Restrictions (AHRs—similar to APRs) through purchase or donation of a deed restriction on a housing unit so that it becomes permanently affordable.**

Massachusetts law already recognizes (and Amherst has already obtained) AHRs. These are deed restrictions which permanently limit the resale value of a residential home and keep it affordable. The Town of Amherst should continue to aggressively pursue and expand on this practice.

**H.2.H Provide financial assistance to facilitate and expand home ownership for low- and moderate-income households, including first time home-buyers.**

Currently, the Town of Amherst has Community Preservation Act and Community Development Block Grant funds that can be used to provide mortgage subsidies to eligible households. Funding can be requested on an annual basis from these and other funding sources.

**H.2.I Partner with the Amherst Housing Authority, local community development corporations (CDCs), non-profit organizations, and other groups to expand affordable housing in Amherst.**

Public-private partnerships are central to affordable housing development. Developers of affordable housing may be not-for-profit community development corporations, faith-based organizations, or even for-profit companies. Successful projects rely upon the availability of favorable funding and financing opportunities, and frequently draw upon resources provided by the federal government, local governments, or philanthropic institutions. The Town should collaborate with local housing development groups to create more affordable and moderately priced rental and ownership housing, including units which can accommodate larger households.

Specifically, Amherst should:

- Work with CDCs to develop new family rental housing with more than 2 bedrooms.
- Work with the local chapter of Habitat for Humanity to encourage the creation of sweat-equity ownership housing for low-income households.
- Work with a housing trust and/or other non-profits to expand funding opportunities for affordable housing.
- Create public/private partnerships with the owners of larger tracts of property willing to invest in limited or mixed development projects that include low-income affordable and moderate-income workforce housing.

**H.2.J Lobby the State legislature to create a state-level matching fund program for the purchase of land to be used specifically for low-income affordable and/or moderate-income workforce housing and for increased funding for existing affordable housing programs.**

The most significant obstacle to the creation of affordable housing is the cost of land. The state of Massachusetts already provides incentive payments or matching funds to promote certain types of development. For example, towns that adopt Chapter 40R zoning districts to promote smart growth and provide at least 20 percent affordable housing are eligible for

financial incentives ranging from \$10,000 for 20 units to \$600,000 for 501 or more units developed. The Amherst community should lobby the State legislature to develop a similar matching fund/incentive payment program for acquiring (and thereby reducing the cost of) land for affordable housing development.

(See [http://www.mass.gov/envir/smart\\_growth\\_toolkit/pages/mod-40R.html](http://www.mass.gov/envir/smart_growth_toolkit/pages/mod-40R.html) for more information on Chapter 40R.)

### **H.2.K Support the development of affordable and moderately priced units that have equity-building provisions.**

Equity-building programs should be pursued to help low- and middle-income families become homeowners. Such provisions will help Amherst maintain a strong, economically diverse community in the long-term.

### **OBJECTIVE H.3 - Increase the opportunity for infill development and the location of housing developments near services.**

Appropriately-designed infill development can promote neighborhood revitalization, produce higher densities that lead to a more efficient use of land and infrastructure, and bring residents closer to necessary goods and services. The following strategies suggest ways to promote additional infill development in Amherst.

#### **STRATEGIES**

### **H.3.A Revise the zoning regulations to promote infill development in strategic locations.**

Outdated zoning regulations can hinder infill development. The Town should modify zoning district lines and zoning setback/dimensional requirements, and evaluate building form (design) standards to provide for development that diversifies the housing stock while respecting the architectural and landscape character of existing neighborhoods and the community. It should also create a mechanism whereby small infill homes are allowed on some lots in exchange for an affordable housing deed restriction.

### **H.3.B Increase residential densities in the downtown and village centers.**

The zoning for the downtown and village centers should be revised to allow for more downtown housing and higher residential densities. By increasing relative densities and allowing small businesses and residences to coexist, the Town can create more walkable neighborhoods that provide residents easy access to jobs, goods, services, and public transit. Intensified residential development above ground-floor shops and restaurants can help to create a more vibrant downtown community. An integrated mix of uses

coupled with a pedestrian-friendly environment can also generate positive impacts in terms of reducing traffic, commute times, and energy consumption.

The community should:

- Intensify upper story housing development by revising zoning to eliminate unit count and total residential area limitations.
- Rezone Limited Business (B-L) areas near downtown to General Business (B-G) or another appropriate district to make it easier to create multi-family residential units and residential units in conjunction with businesses.

**H.3.C Revise zoning regulations to encourage mixed-use, multi-family development projects.**

The Town’s zoning regulations should be revised to remove impediments to building mixed-use or multi-family development projects. Such development should be permitted by right in targeted areas. Attention to design and the adoption of design standards (See LU.1.C and LU.9) can ensure that new development fits the desired scale and character of the community.

**H.3.D Address the impacts of the student housing market in any revisions of zoning and other regulations.**

New zoning, development/design regulations, and density incentives must take into account the potential impacts of strong student housing pressures, including the issues which arise as a result of absentee landlords. In campus-edge neighborhoods in particular, new regulations should be undertaken in tandem with other regulatory or program efforts. These should include:

- a. Increasing the capacity for code inspections and enforcement (see H.8 and S.3.F);
- b. Reevaluating, clarifying, and strengthening existing zoning and rental registration regulations (see LU.1.B, LU.9 and H.7.B);
- c. Encouraging the provision of alternative student housing (see E.4.E and H.7) , and;
- d. Working with the colleges and University to address student behavior (see S.3.G and S.7.D).

**OBJECTIVE H.4 - Encourage the production of housing in an environmentally sound manner with respect to design, siting, materials and resource use.**

New housing development provides the opportunity to promote environmentally friendly design. The following strategies suggest ways to promote the growth of “green” housing in Amherst.

**STRATEGIES**

**H.4.A. Modify Amherst’s cluster development zoning regulations to require higher-density clustering of housing in the more rural parts of Town to achieve a smaller development footprint and greater retention of open space.**

Greater density on the developed part of the land allows more common and open space to be retained. A revised development calculation could allow for a few more units, but less overall impact due to a significantly more compact development footprint.

**H.4.B Adopt Low Impact Development standards for all new residential developments.**

Low Impact Development (LID) represents a sustainable storm-water management strategy that uses appropriate site design techniques in order to protect environmental resources. The Town of Amherst should consider requiring LID standards in all new residential development. More information is available at [www.lowimpactdevelopment.org](http://www.lowimpactdevelopment.org).

**H.4.C Provide incentives for developments that meet energy efficiency standards in new buildings.**

Incentives such as tax rebates on costs related to making buildings energy-efficient can encourage developers to build more environmentally sustainable buildings, which benefit the environment and the general health of the community. See LU.1.E and NC.4.A.

**OBJECTIVE H.5 - Encourage housing that meets the needs of special populations.**

Housing options in Amherst should meet the needs of all residents, regardless of age or ability. Development of incentives, regulations, zoning, and favorable financing are a few of the tools that can be used to spur housing development that meets the needs of special populations.

**STRATEGIES**

**H.5.A Encourage the production of affordable units for seniors.**

Nationwide, an aging population is creating an increased need for housing for seniors. Eighty-two million Baby Boomers are moving to the empty-nest stage of life and are looking for more compact housing types. Amherst should take steps now to promote the development of smaller, affordable housing options that will be appropriate for a growing senior population and allow its residents to “age in place.” This could be accomplished using the same zoning mechanisms proposed herein that are intended to create smaller housing options and more accessible housing.

**H.5.B Encourage the production of assisted living units for seniors that will also include affordable units.**

The Town of Amherst should encourage the development of affordable assisted living units in the community. The Town should partner with social service organizations and developers of assisted living facilities to identify potential sites for this type of development. The zoning code should also be revised to remove any impediments to this type of development.

**H.5.C Develop incentives for developers to build accessible units.**

Incentives such as tax rebates on costs associated with making the units accessible can encourage developers to improve accessibility and create housing for residents with special needs. Such incentives can offset the developer’s additional design and construction costs.

**H.5.D Provide incentives to developers to encourage “visitability” throughout housing developments where accessible units are built.**

The Town should provide incentives for universal accessibility in design, on the basis that not only the accessible units occupied by disabled citizens need to be accessible, but that disabled residents should be able to visit their able-bodied neighbors without having to face obstacles such as stairs, etc.

**H.5.E Promote development of diverse kinds of retirement housing that produce property tax revenue exceeding the cost of municipal services to such developments.**

Actively promote Amherst’s growing reputation as a highly desirable retirement community by providing a variety of housing opportunities that appeal to the growing number of Baby Boomers now reaching retirement age.

**OBJECTIVE H.6 Improve housing and services for people in the area who are homeless.**

The following strategies address the needs of Amherst’s homeless population, as well as those at risk of becoming homeless.

**STRATEGIES**

**H.6.A Study the need for housing and support services for homeless persons in Amherst.**

Study the size and character of Amherst’s homeless population with a view to possibly develop local or regional private/public mechanisms for providing needed housing and support services.

**H.6.B Work with regional efforts currently underway to address homelessness.**

There is a Western Massachusetts Homelessness Task Force currently working on a set of initiatives to address homelessness in the region. Amherst should participate in and support this regional initiative.

**H.6.C Support and broaden the base of providers of services within the Town. Improve access to services elsewhere in the region.**

Local agencies are currently providing food, clothing, and a safe community for the homeless in Amherst. There is currently an absence of case managers to assist residents who are on the verge of falling into homelessness. There is also an absence of case managers to assist the homeless in finding needed services, such as counseling, drug treatment and job training.

**H.6.D Increase the amount of housing available to people of very low incomes.**

Currently there are virtually no opportunities for housing within Town for those people with very limited means. A sustained effort should be made to maximize the availability of various forms of housing vouchers and housing programs to create opportunities for this income group.

**OBJECTIVE H.7 – Support the creation of taxable student housing that will lessen the pressures on residential neighborhoods.**

The large student population places additional pressure on the Amherst housing market. Well-designed and well-located private student housing will lessen the pressure on surrounding neighborhoods.

**STRATEGIES**

**H.7.A Explore the creation of special zoning districts or zoning overlay districts in certain areas suitable for private student housing.**

These overlay districts can be designed to incorporate shops, services, and transportation infrastructure to meet the student population’s needs. Districts should be designed to minimize impacts on nearby residential neighborhoods. See also E.4.E.

**H.7.B Develop design standards for private student housing zones.**

Design standards should be developed for the student housing overlay district to ensure that such development is aligned with existing community character and is compatible with surrounding neighborhoods.

**OBJECTIVE H.8 – Build and sustain the Town’s capacity for regulatory oversight for Amherst’s housing stock, and pursue ways to enhance security.**

Amherst residents have a right to live in housing that is safe, secure, sanitary, and well-maintained. The community’s ability to ensure this basic right depends on the resources the Town commits to inspection, enforcement and coordination of building, fire, accessibility, and health codes, and to community policing. In a community with extremely low vacancy rates, a young and transient population, and high housing demand, there will always be a temptation for property owners to cut corners, to ignore time-consuming permit procedures, to defer maintenance, and to increase the number of residents or tenants beyond safe levels. Amherst’s ability to ensure building safety code compliance and a basic sense of personal safety and security, especially in large apartment complexes, is a matter of fundamental public safety.

**STRATEGIES**

**H.8.A Fund code inspection departments and programs adequately.**

It will not matter how many innovative housing regulations and programs Amherst creates if it does not fund the personnel and resources necessary to enforce those regulations. Appropriate funding for code inspections personnel and programs in all affected Town departments is a critical, base-level investment in the safety and quality of life for Amherst residents.

**H.8.B Formalize collaboration between inspecting departments and public safety personnel.**

Often the first Town representatives making contact with a property and noticing potential problems are public safety officers (police, fire/EMT) or public infrastructure (DPW) personnel. Existing collaborative arrangements between these departments and code inspectors should be examined, reinforced, and formalized. The potential for integrating public safety/infrastructure reporting with the Town’s permit-tracking system should be explored.

**H.8.C Organize and coordinate crime prevention and conflict resolution activity through community policing.**

To prevent and reduce criminal activity and anti-social behavior, including gang activity, set up and improve lines of communication between tenants, property managers, and police. Encourage social service agencies to facilitate the development of tenant-run organizations that can organize mutual support systems, ensure access to appropriate social services, organize neighborhood watch groups, and assist in preventing and resolving conflicts. See also S.1.B.