6 Housing

A. Introduction

This chapter evaluates the current housing stock in Bernardston and makes recommendations according to present and future needs. The community’s goal of a vibrant center village will be addressed through focusing the development of housing in and around a more densely developed village center. By combining this with a clustered housing development model, the goal of preserving the town’s rural character will also be addressed. In addition, there are many different ways to use housing to support the local economy, some of which are discussed in the Economic Development chapter. Housing is always intimately connected with wastewater, as every household needs a way to dispose of their waste and greywater. Concerns about septic systems will be discussed in the Wastewater section of the Services chapter, where recommendations will be made to provide better septic maintenance education and to explore alternative systems for areas experiencing a rising water table.

The Metropolitan Area Planning Council (MAPC) compiles a Basic Needs Assessment for municipalities throughout Massachusetts. The MAPC assessment for Bernardston, collected in 2013 using the American Community Survey and 2010 Census data, is referenced throughout this section (“Basic Housing Needs Assessment for Bernardston, MA”).

The current pattern of houses built on individual large lots with lots of yard space. This pattern provides the potential for altered zoning bylaws that would allow for subdivision and more housing.
B. Existing Conditions

The housing stock of Bernardston consists of 1,024 housing units, at a density of 44 units per square mile. This density is about the same as the adjacent areas of Vernon (47) and Gill (46), but far less than the more densely populated areas of Greenfield (388) and Turners Falls (1,124) just 9 miles south (Bernardston, MA Housing Data, Towncharts, n.p., n.d., 17 February 2016). Of the current housing stock, 83 percent is single-unit detached housing. There are 33 multifamily units: 29 two-family housing units and 4 three-family units. There is a mobile home park off Route 5 near the school, with to 37 mobile homes. There are also 24 more mobile home units within town highlighted in red on the Housing Units Map to the right.

The Housing Units by Parcel map on the next page illustrates the distribution of housing stock across town. Low density residential housing is found throughout the northern half of the town, which is zoned as Residential/Agricultural (RA) and requires 1.5 acre minimum lot sizes. RA zoning also requires 200 feet of road frontage. These two zoning requirements for RA, which covers 91 percent of Bernardston, contribute to the spread of development along road frontage, resulting in patterns similar to suburban sprawl. According to the National Center for Policy Analysis, suburban sprawl is “generally defined as low-density residential and commercial development on previously undeveloped land.” That spread often takes on the form of single-family housing units that are on one-acre lots or larger. Sprawl also sees more automobile traffic, chain restaurants, and box-stores (Arendt, 2015).

Denser residential development is found in the zoned Center Village, where the concentration of commerce and activity is located. The current zoning for Center Village calls for minimum lot sizes of a half-acre with road frontage minimums of 125 feet. While this has allowed for denser development than in the more rural areas of Bernardston, the residents have indicated in community meetings that the Center Village they desire is even denser than they currently have. In order to reach this density, zoning will have to change.

The Land Use chapter highlighted the fact that less than 6 percent of land is devoted to housing and commercial use in Bernardston, meaning large areas of open space, including most of the land to the west of Route 5 and much of the northeast, could potentially be developed in the future. To preserve the open space that is important to Bernardston’s rural character, development should be focused on infill in the areas that already have development. These areas are mostly located in the southern third of town, with some development also along Route 5, running through town north and south.
1. Affordable Housing

Massachusetts and the Comprehensive Permit Act aim to establish 10 percent of housing in every Massachusetts community as affordable. This is accomplished through Chapter 40B, which allows developers of affordable housing to override certain aspects of municipal zoning bylaws and other requirements in places where less than 10 percent of the local housing stock is “affordable.” According to 40B, the definition of affordable is any unit that can be afforded by a person or household making 80 percent of the Area Median Income, in which they are not paying more than 30 percent of their income toward that unit (“General Laws - 40B”).

The median household income in Bernardston is $53,750 (2013 ACS); 80 percent of this is $43,000. Therefore affordable housing in Bernardston is considered to be any housing unit that costs up to $12,900 per year (30 percent of $43,000), or $1,075 per month, for the household (2013 ACS).

The 30 percent income threshold has been deemed by the U.S. Department of Housing and Urban Development (HUD) as the level at which a household paying more than that would find it difficult to afford the necessities “such as food, clothing, transportation and medical care.” Households paying more than 30 percent of their income on housing are categorized as “cost burden” households. Those spending more than 50 percent of income on housing are “severely cost burden” (MAPC). Per the MAPC report, 45 percent of Bernardston households are “cost burden,” with 12 percent of those that are cost burden being “severely cost burden.”

HUD defines low income households as those making 80 percent of the AMI, very low income households as 50 percent or less of the AMI, and extremely low income as 30 percent or less. In Bernardston, 14 percent of households are low income, 23 percent very low, and 13 percent extremely low income (ACS, 2013). This means that 50 percent of households in Bernardston are low income or lower, making them eligible for state and federal affordable housing programs. Despite the fact that 50 percent of households in Bernardston would be eligible for subsidized housing, as of the 2010 Census only 2.58 percent of the housing units in Bernardston receive subsidies (MAPC). Of those subsidized is Stratton Manor, which is a 20 unit, two-building elderly and disabled housing facility located on Hartwell Street, and two three-bedroom family housing units in the Center Village area.

If 10 percent of housing in a municipality is not affordable for those living at 80 percent of the area’s median income, in accordance with Chapter 40B, developers can apply for a Comprehensive Permit that will allow them to develop in a way that does not adhere to existing zoning (MAPC). Many communities maintain control over how development happens through their zoning bylaws. By proactively planning for more affordable housing, Bernardston can provide the opportunity for better control over how development happens and the possibility of preserving its rural character. Thus Bernardston not only has a need for more affordable housing, but by not providing it the town would be susceptible to development that does not need to comply with zoning regulations designed to support community character.
2. Housing Pressure

The population of Bernardston according to 2014 ACS data is 2,173. More than half of the population is over the age of 40: 31 percent are 60 or older and 32 percent are between 40 and 60. These two population categories make up the current senior population and those who would be aging into seniors by 2035, respectively.

Though almost one third of the population of Bernardston is currently in the senior category, there is only one senior housing community, Stratton Manor, with twenty age-restricted units for people 60 and older, who are making 80 percent or less of the AMI. Stratton Manor is run by the Franklin County Regional Housing and Redevelopment Authority (HRA). HUD defines senior housing as that which is reserved specifically for people over the age of 55. In general there are many different types of living configurations among units designated for seniors. These range from assisted living where assistance is provided for certain kinds of needs, such as mobility problems or help with daily activities, to nursing homes that provide full medical care to occupants, to those that are simply restricted to people of a certain age (portal.hud.gov). Stratton Manor is only a place of residence, and Bernardston seniors must go to the Senior Center to find the types of services that are sometimes provided can by these other living situations.

According to the Director of the Senior Center, Dianne Cornwell, there are many participants in the various classes the Senior Center provide that come from outside of Bernardston to participate. These are people who have connections to Bernardston, people who either lived in town previously, or have family in town, but were unable to find the appropriate living situations and had to move or live out of town. Cornwell also reports that many senior residents no longer have the ability to use their entire house, because it has become inaccessible to them as they have aged.

Highlighted in aqua is the senior population for Bernardston. As of 2010 this population was roughly one-third of the total population. Highlighted in blue is the population of Bernardston that will be aging into the senior category over the next 20 years. The graph illustrates this aging process; as the middle ages (35 to 64) get older over the next 20 years, the senior population will increase, and there will be more demand for senior housing.
C. Recommendations

When looking at the current population of Bernardston and its housing needs, two things become evident: the need to provide more affordable housing, and the need to plan for the living situation of its current and future senior population. Future development should keep in mind the state goal of 10% of housing being affordable within a municipality, and the 90 units needed to meet this goal (based on current housing stock of 1,024 units). Clustering housing in already developed areas can help prevent the spread of suburban residential development into undeveloped open space and therefore help preserve the town’s rural character. By steering future housing construction in and around the designated center village, the vibrancy of the center village can be improved through a higher density of people living there. Establishing form-based codes and design principles for development and changing the current zoning bylaws can help ensure this development is in line with community aesthetics. Having a center village zoned for mixed use should also help cut down on traffic as people would not need to drive to access public amenities and services. Housing plays an important role in creating a sense of place, a “character,” and its connection to community quality of life will be explored further in the Economic Development chapter.

Issues

- There is a lack of affordable housing in Bernardston, which presents a problem for the 50 percent of households that are low income.
- Only 2.58 percent of housing in Bernardston is recognized as affordable. This opens up the potential for developers to apply for a “Comprehensive Permit” under the laws of Chapter 40B. This permit will allow developers to ignore certain local bylaws, including some that may help in the preservation of open space.
- There is an aging population within Bernardston, but a lack of senior housing.

Considering Sustainability

Housing has a huge impact on the environment. These impact range from the amount energy it takes to extract the materials used for building, to the transportation of materials, and the use of large pieces of machinery that require fossil fuels. All of these things release greenhouse gases and contribute to the continued change of our global climate. Future housing construction should source materials from local producers and manufacturers when possible. Consideration should also be given to the energy needed to run and heat a house. Renewable energy if available and economical should be used. If this is not a possibility siting of future houses should be oriented to maximize solar gain for heat, and use the features of the land to minimize the input needed. This will not only help with resource use, but save the residents of Bernardston money.
Affordable Housing

With 50 percent of Bernardston residents meeting low-income standards, the need for affordable housing is great. The current number of houses that are subsidized, and therefore recognized by Chapter 40B as affordable, is 2.53 percent (25 units). This is much less than the 10 percent threshold established under 40B. Bernardston would have to construct 90 new affordable housing units to reach 10 percent. The percent of households classified as cost burden or severely cost burden, is at 45 percent. If those cost burden households could move into newly created affordable units, the finances of those households could contribute to the local economy in other ways. This would also free up existing housing stock for new families or for retrofitting to create multi-unit housing, or for subdivision that could then be developed for denser living situations. Affordable housing can play a large role in sustainable economic development. According to a Center for Housing Policy report, for every 100 Low Income Tax Credit housing units constructed, 120 jobs are created. These jobs are created through the construction of the units, and when filled locally can contribute to the local economy. The article also states that once built these units help support 30 local jobs in hospitality, education, health, maintenance, and more (Cohen; Rebecca, 2011).

Zone the designated Center Village area for by-right mixed-use buildings. Mixed-use buildings, where commercial stores are on the first floor and housing is on the floors above, are common in village centers across New England and the country. More housing units in Center Village will help create the vibrancy desired by the residents of Bernardston. Allowing mixed-use buildings will also help create a space where people live, work and play. Some of the housing units should be affordable to help Bernardston reach the 90 new units mark.

Create a Housing Production Plan. A state-approved Housing Production Plan that the town follows is accepted by the state as “adequate progress” towards the 10 percent threshold required through 40B. Proof of “adequate progress” blocks developers from being able to acquire the Comprehensive Permit they need to develop outside of the bylaws and design principles the town has in place, even if the town has not reached the 10 percent threshold yet.

Establish as-of-right zoning for multifamily housing and higher density development. According to the MAPC report this can sometimes serve as the “adequate progress” mark needed to block developers from getting the Comprehensive Permit. As-of-right zoning will also make it easier for developers to build the housing units associated with a more vibrant center by eliminating the paperwork and time associated with applying for a permit under existing zoning laws. It will also make it easier for home owners to add auxiliary and in-law units onto their household.

Create by-laws for Center Village and Residential Zones that encourage clustered development. A visual of how clustered development works to preserve open space is outlined in the Clustered Development diagram on page 104. Clustered development allows open space to be preserved, and with smaller lots permitted more houses can be built, which can serve as incentive for developers.

According to 40B, affordable housing only has to be rented as affordable for a certain amount of years, but there are ways to guarantee units are affordable forever and these options should be explored. Community land trusts and deed-based restrictions are two ways to provide affordable housing that will be sustained into the future. Community land trusts are non-profit organizations that seek to create permanently affordable housing opportunities. The National Community Land Trust Network has established resources for communities wishing to set up a trust, including resources for funding, planning, and impact analyses.
Senior Housing

The senior population of Bernardston constitutes a large portion of the population, about one third. This number is projected to increase over the next twenty years as the Baby Boomer generation ages. There needs to be a focus on providing affordable and accessible housing to these seniors, giving residents an opportunity to age in place. Those seniors who move to new senior living situations would also open housing stock to younger residents.

Bylaws should be created mandating a certain percentage of the affordable housing in town be accessible and reserved as senior housing. The senior housing units should also be clustered and within walking distance (a quarter-mile) of the Center Village for ease of access to local amenities.

A committee for senior housing should be formed in partnership with or as a subset of the Council on Aging. The committee would be in charge of researching ways of bringing senior housing and assisted living to Bernardston. The committee would also explore the creation of an “aging in place” fund. The money from this fund would be allocated to those who apply for help in renovating their residences to be accessible for the aging member(s) of the household (ramps, widening of doors, shower seats and support bars, etc). Money for such a fund could come from fundraisers or grants, with more information to be found through an AARP produced toolkit for local governments (Ball) and through the Administration for Community Living which runs a Community Innovations for Aging in Place Initiative.

Zoning and Policy

Setbacks should be replaced with build-to lines. Current setbacks mandate a structure be a minimum amount of feet back from the road (this is 20 feet in Center Village), which provides open space at the front of the lot. A build-to line mandates that a structure be built at a particular distance from the road. These build-to lines help create an enclosed space and a sense of place (Arendt, 2015). Town residents have stated that buildings close to the road along a streetscape is a desirable characteristic for a center village. Structures built close to the road can also provide parking behind them that is hidden from the public.

Minimum lot size should be changed so subdivision is possible. Currently minimum lot sizes are just under half-acre for Center Village and Business districts, and just under one acre and a half for Resident 1-Acre and Resident Agriculture respectively. By changing the minimum size for zoned Center Village and Business districts to quarter-acre or smaller, lots could be subdivided and sold or leased by current owners.

Change side setbacks to allow for closer development. Allowing buildings to be built closer to parcel boundaries would help create more room for infill and would allow the town to dictate how close buildings can be. By keeping side setbacks, the town would avoid having buildings touching each other, something residents identified as undesirable in community meetings.

Mixed-use and multi-family buildings should be allowed by right in designated areas. Provided buildings are developed within walking distance of each other, having mixed-use areas and a village center that offers business and housing creates a more walkable and pedestrian-friendly town where people can live and access amenities, shops and restaurants, all in one place.
Further Recommendations

Allow for accessory apartment and “in-law” units in all residential zones. This allows denser infill near existing structures, creates the potential for rental income for homeowners, and provides the opportunity for senior housing. In-law units also alleviate some of the need for other senior housing options.

Designate priority residential development sites within one mile of Center Village. This will encourage walking, cut down on traffic, preserve open space, and direct development to areas that residents have deemed in accordance with their future vision of Bernardston. These sites will differ depending on where the future development of Center Village is, but regardless of location, a wastewater engineer should be hired to establish the suitability of each site for development. An engineer will be needed to conduct a thorough hydrologic and environmental study to assess wastewater treatment options and establish the viability of any clustered development. Making such a study available to perspective developers can be part of a more comprehensive marketing program and alleviate assessment costs a developer would have to incur otherwise to do such a site suitability study. It would also point to specific areas the town can begin to market for future development, or sites the town itself may want to buy for reasons recommended previously.

Adopt the Community Preservation Act. Funds collected through the CPA in each municipality can be used for the creation of affordable housing. In 2015 alone there were 107 affordable-housing-related projects across the state that the CPA helped fund. This money was used for acquisition, construction, upkeep, preservation and more (Community Preservation Coalition). The CPA has previously been proposed and rejected in Bernardston because of the increase in taxes involved, but the CPA “helps strengthen the state and local economies by expanding housing opportunities and construction jobs for the Commonwealth’s workforce, and by supporting the tourism industry through preservation of the Commonwealth’s historic and natural resources” (Community Preservation Coalition). Efforts should be made to educate the public around the benefits of the CPA and how the use of the money could support economic development through housing projects.

Designate the future center village as a Smart Growth District. Creating such overlay districts for a center village and the area immediately surrounding it would allow the town to apply for funding under Chapter 40R, which encourages smart growth and denser development. Once the state has reviewed and approved the overlay district, the town can apply for funding from the Smart Growth Housing Trust Fund and other financial incentives. Such incentives include $75,000 for the construction of 21 to 100 units, bonus payments once units are constructed, and funding preference for the town when applying to specified other funding programs.

Explore partnering with Habitat for Humanity to create sweat-equity housing ownership for low-income households. Pioneer Valley Habitat is the local branch of Habitat for Humanity that works to provide affordable homes for families in the region. It has built units in Turners Falls, Montague, Florence, Amherst and elsewhere. Sweat-equity projects are a large part of the philosophy of the organization as a way to encourage families to take ownership in their housing (Pioneer Valley Habitat for Humanity).
Establish design principles and form-based codes for a New England village center aesthetic. This will ensure that any future development will fit in with the rural character of Bernardston. Form-based codes regulate construction based on the physical form of a structure, while design principles make similar restrictions about how the building and space around it should be constructed and look.

**Create a funding subcommittee.** The subcommittee should make recommendations as to who and how to apply for the applicable funding identified. Some options include funding from the Community Block Grant and Economic Development Fund.

**Funding that would help the town purchase land and houses so as to dictate the type of development that comes in next should be explored.** As of March 2016 there were twenty houses for sale on Zillow in Bernardston, more than half of which have three or more bedrooms. Purchasing these residences with assistance from a Community Land Trust, for example, would allow Bernardston to control the type of development that would happen there next.

**Construction and Implementation**

Finding space for the future housing needs of Bernardston should be focused around the development of a center village to support vibrancy and preserve the surrounding open spaces and rural character. There is a lack of vacant lots in the currently zoned center village (Vacant Lots in Center Village map), and of those close to Center Village only two are designated “developable” (green) according to criteria put forward by the Massachusetts Research and Technology Department. Without the possibility of purchasing land for future development in Center Village, it will be hard to create a more dense and vibrant central village.

**Before future development happens, consideration should be given to whether or not the currently zoned Center Village is the best place for future development of a central village that meets the goal of a vibrant space as put forth by the residents.** An alternative to developing on existing vacant lots would be to create vacant lots by subdividing. However, the current zoning regulations that require a minimum of half-acre lots and 125 feet of road frontage will not allow for subdivision to the size associated with a densely populated, vibrant center village. **With smaller minimum lot sizes and road frontages, current lots could be subdivided, and resulting vacant lots could be sold for infill development.** The particular spatial configuration of Center Village can still be decided upon and regulated through different zoning bylaws, while allowing for the desired density. Such infill development would help create the densely developed Center Village that residents mentioned as desirable in community meetings and survey.
Vacant Lots in Center Village

2016 Master Plan
Town of Bernardston

- Developable Land
- Potentially Developable
- Undevelopable