



HOUSING ELEMENT TECHNICAL PAPER

OVERVIEW

The *Housing* element of the Blandford Master Plan provides an overview of housing conditions and issues facing the Town of Blandford and its residents.

With this chapter being part of the Town's first Master Plan, and incorporating its commonalities to other Town goals and policies found in this plan and the 2013 Blandford Housing Needs Assessment & Action Plan, successful housing policies and outcomes can:

- Consider 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.

INVENTORY AND EXISTING CONDITIONS

The Town of Blandford is a rural town covering 53 square miles with a population of 1,105, with a population density of 21 persons per square miles. Located at the western edge of Hampden County, the town sits at the foothills of the Berkshire Mountains. Route 23 is the main east-west route, connecting Blandford with more urban centers to the east like the City of Westfield, and the Berkshire communities to the west. The Massachusetts Turnpike (Route 90), also cuts through the town. It is bordered by the small towns of Russell to the east, Granville to the south, Otis to the west and Huntington and Chester to the north.

The Town of Blandford has maintained its rural character since it was originally settled in 1735. While known for several popular recreational attractions, its rural location and rugged terrain has limited any significant development activity. Blandford's population has remained level over the past 20 years and is expected to only grow slightly over the next 20 years. The Town's senior population (65+) has grown over the past 10 years from 9% of the total population to 25%. There is now a greater percentage of seniors in Blandford than children and young adults (under age 25) which makes up 20% of the Town's population.

Like many rural communities in Massachusetts, Blandford has an aging population with limited to no housing development. The supply and cost of housing play a major role in who gets to live in town. Communities like Blandford, through their policies, can influence

and also play a role on who lives in town. Zoning can limit the development of housing for a variety of different housing types, likely resulting in a homogeneous population. Residents have indicated they want to keep the current small town nature and feel of the town while expanding certain types of housing, like senior housing and expanding resources for residents to age in place.

HOUSING STOCK

The housing stock in Blandford has remained fairly consistent over the past 20 years with only 84 units developed during that time. The percentage of vacant units has increased by over 6%. The number of units for seasonal, recreational, or occasional use has stayed fairly consistent since 2010. The available data before 2010 is unreliable.

Figure 1 Housing Stock

	2000		2010		2019	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Units	526	100%	557	100%	610	100%
Occupied Units	456	85.7%	457	82.0%	481	78.9%
Vacant Units	70	14.3%	100	18.0%	129	21.1%
<i>Units for seasonal, recreational or occasional use</i>	***	***	90	16.2%	86	14.1%

Source: ACS 2013-2017, "Vacancy Status," B25004 & "Selected Housing Characteristics," DP04.

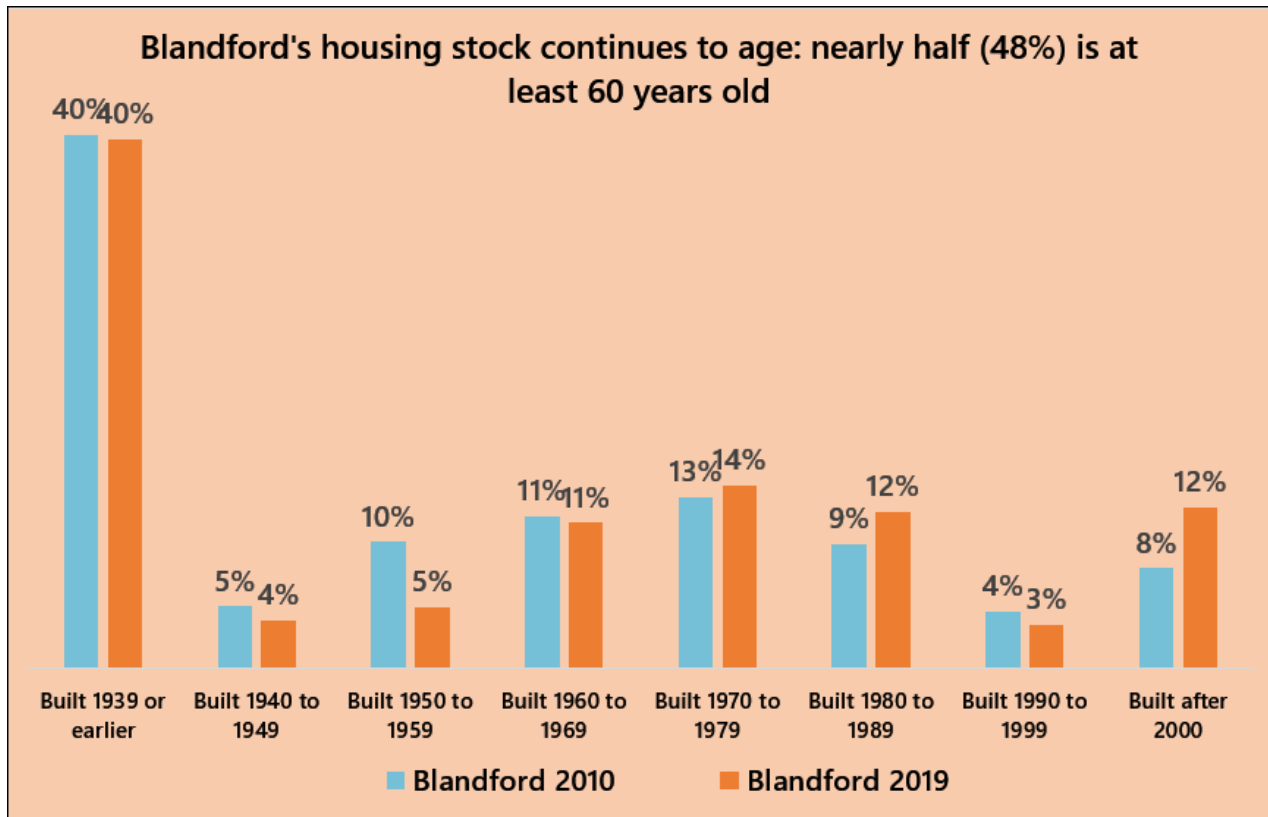
AGE OF HOUSING

In Blandford, the housing stock continues to age with little new housing being developed. 40% of housing units are in buildings built before 1939, while almost three-quarters of the housing units (74%) were built before 1979. Construction since 2000 accounts for just 12% of units. This data suggests that housing supply is growing slowly, which may lead to increased housing costs if demand continues to stay the same or increases, as the number of new housing units may not match demand.

The age of housing stock is also an indicator of the type and quality of homes. Although it 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 can also present many



challenges. There is an increased need for maintenance and repair, including roofing, water heaters and plumbing. Older housing is built to outdated and obsolete code, which can present numerous problems for anyone with limited mobility. 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 and products in older homes can lead to health risks such as lead paint and pipes, and asbestos.



BUILDING PERMITS

Building permits are filed by owners or builders when they initiate any type of major construction or demolition in Blandford. Permits for activities such as new construction, renovations, and demolitions are one indicator of the housing market in Blandford. The number of permits over the past 5 years has been very consistent, in line with data indicating little to no housing development over this time period.

Year	All Building Permits*
2020	57
2019	54
2018	46
2017	52
2016	51

*According to the Blandford Building Inspector, the town only has single family homes in town (not multi-units or mixed use, etc.) The numbers in this table include some commercial projects including large scale solar and cell. The Building Inspector was able to confirm there were 3 commercial building permits in 2020 and 4 in 2019. The data for previous years is unavailable, although the Building Inspector noted the number of permits in previous years was almost certainly less than in 2019 and 2020.

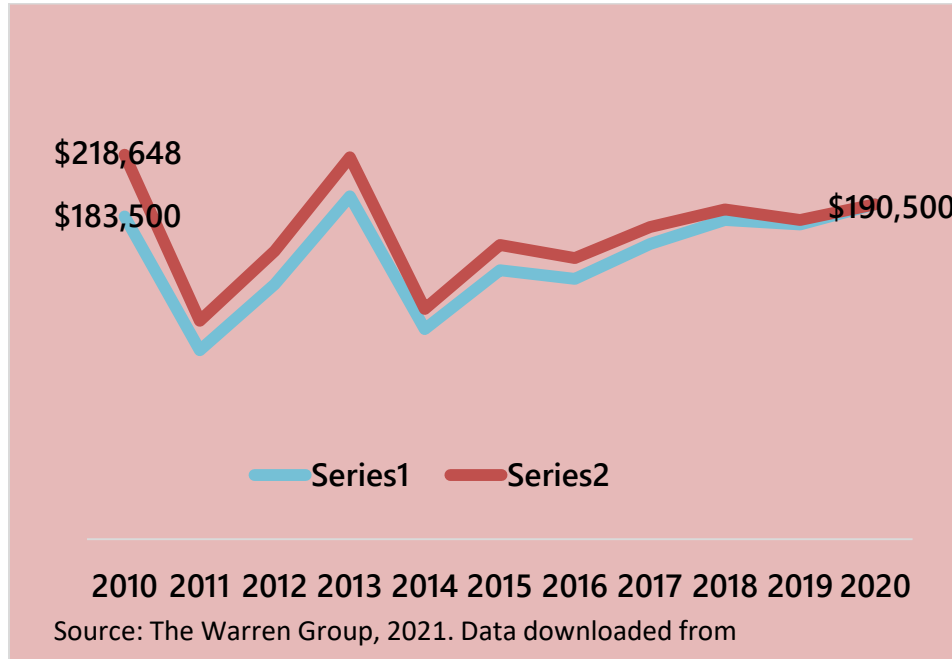
HOUSING TENURE

According to estimates from the 2014-2018 American Community Survey, 95% of the occupied housing units in Blandford are ownership units, while 5% are rental units. This is equal to about 457 ownership units, and 24 rental units. There has been almost no increase in renter-occupied units since 2010 (22 or 4.8%) and modest increase in owner occupied units (435 or 95.2% in 2010).



HOUSING SALES

Median home sales price has remained steady over the past 10 years from \$218,648 to \$190,500 in 2020. However, the small number of annual home sales in Blandford can result in substantial fluctuations from one year to the next based on the sale prices of a small number of specific homes. Number of sales has increased modestly over the past year from 29 to 32.



HOME VALUES AND RENTS

There is currently no reliable data regarding median rent in Blandford.

SUBSIDIZED HOUSING INVENTORY

As of March 2021, there are no subsidized housing units in Blandford listed on the Subsidized Housing Inventory (SHI). The SHI is maintained by the Massachusetts Department of Housing and Community Development and is the state's official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40. It is one of 43 communities with 0 (zero) units of subsidized housing.

HOUSING COST BURDEN



A household is defined as “housing cost burden” if the household expends more than 30% of their income on housing costs. This is derived from the “30 percent Rule” that argues a household should spend no more than 30 percent of its income on housing costs (https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html). There is currently no reliable data to determine housing cost burden for Blandford. This is one of the few towns in the Pioneer Valley region where this data is unavailable.

ISSUES AND OPPORTUNITIES

Population and Household Growth

The population in Blandford is aging. The percentage of seniors 65+ more than doubled from 9% of the population in 2010 to 25% of the population in 2019. The overall population has been stagnant and there is little indication of future growth. The major decline has occurred with children and young adults (under the age of 25) from 29% of the population in 2010 to 20% of the population.

The number of housing units has risen slightly suggesting there is very little development occurring within the town..

Based on the projected population and household stagnation, along with decline in families and younger residents, proactive planning is needed to accommodate an aging population within the town. This ongoing change in demographics will also likely impact transportation needs, public infrastructure, housing and economic development. Without a school in town (Blandford is part of the Gateway Regional School District and no longer has a school located within the town) and limited economic development opportunities, planning for a sustainable housing future must focus on the growing senior population while continuing to keep an eye on attracting younger residents and families.

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, seniors are likely to present challenges to the town of Blandford. Seniors 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 seniors.

Blandford needs to carefully consider options to attract new families with children and working residents, as well as supporting the current aging population and other seniors who move to the town in retirement.



Housing Affordability

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 Blandford 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 assure that no city or town shouldered 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 affordable housing. Blandford 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 Blandford with an aging population. Household income has also declined in the past decade while housing prices have stayed fairly consistent.

A growing issue in Blandford related to housing affordability, is the cost of maintenance and upkeep. With little new housing development and a reliance on older housing, costs of maintaining a house and the property play an outsized role in town. Older housing can have numerous challenges including energy inefficiency, design impediments for households with limited mobility, and outdated materials and products. This issue of maintaining older homes was raised by participants in the planning process. Related to housing affordability is the issues 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.

Housing Choice Types

Housing can be a controversial subject in most towns. It has been shared that there have been challenges in trying to get policies passed through Town Meeting in the past. Currently Blandford is one of the few communities in the region that does not allow residences with three or more units (also known as multifamily housing). The number of housing units has increased by 9.5% over the past 10 years while the population has declined by almost 7%. There was an uptick in vacant units. Renter occupied units remained stagnant. This to suggest there is little to no housing choice available in



Blandford besides single-family, owner occupied units. Blandford currently lacks a variety of housing types in terms of rental options, 2-4 family homes, elderly housing, accessible housing, and subsidized housing.

Coronavirus Pandemic

Like all communities in the region (and in the country), Blandford is in a different place in 2021 than it was in 2020. Virtual learning was commonplace the last quarter of the 2019-2020 School Year and throughout the 2020-2021 school year. Without reliable high speed internet, this directly impacted the students and families in Blandford. It also became a cost burden for the school to purchase and provide hotspots so students could attend school virtually. While this has extremely been disruptive, the town is in the midst of addressing their internet issues. In a more positive note, many service-based businesses have acclimated to telecommuting or a hybrid work environment, drawing attention to whether many of these-service based businesses may still need to keep their office spaces. Reliable high-speed internet service would allow employees who might normally need to be in the office five days a week, the opportunity to work remotely more often and choose to live in a town like Blandford, away from more urbanized areas. Providing high-speed internet service along with adequate housing may make the town of Blandford a more attractive place to live for young professionals and families.

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 to 30 percent 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.

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 be strategic and cost-effective policies that will lead to more energy efficient homes. A greater focus on providing



housing options for seniors who are currently living in town or plan to retire in Blandford, along with exploring options to attract younger professionals and families, will go a long way in Blandford's path to greater resiliency.



