



Photo credit: Alex Koppelman, MAPC

Building
Belmont's Future



Housing Production Plan Public Forum

November 3, 2022

- 1. Welcome**
- 2. Team Introductions**
- 3. Overview of HPP**
- 4. Key findings from Comprehensive Housing Needs Assessment**
 - Demographics
 - Housing stock
 - Affordability
- 5. Breakout rooms**
- 6. Discuss draft housing goals**
- 7. Q&A**
- 8. Next Steps**



- Lydia Slocum, Regional Housing Planner
- Courtney Lewis, Senior Land Use Planner
- Najee Nunnally, Community Engagement Specialist



Planning:

- Gabriel S. Distler, Staff Planner

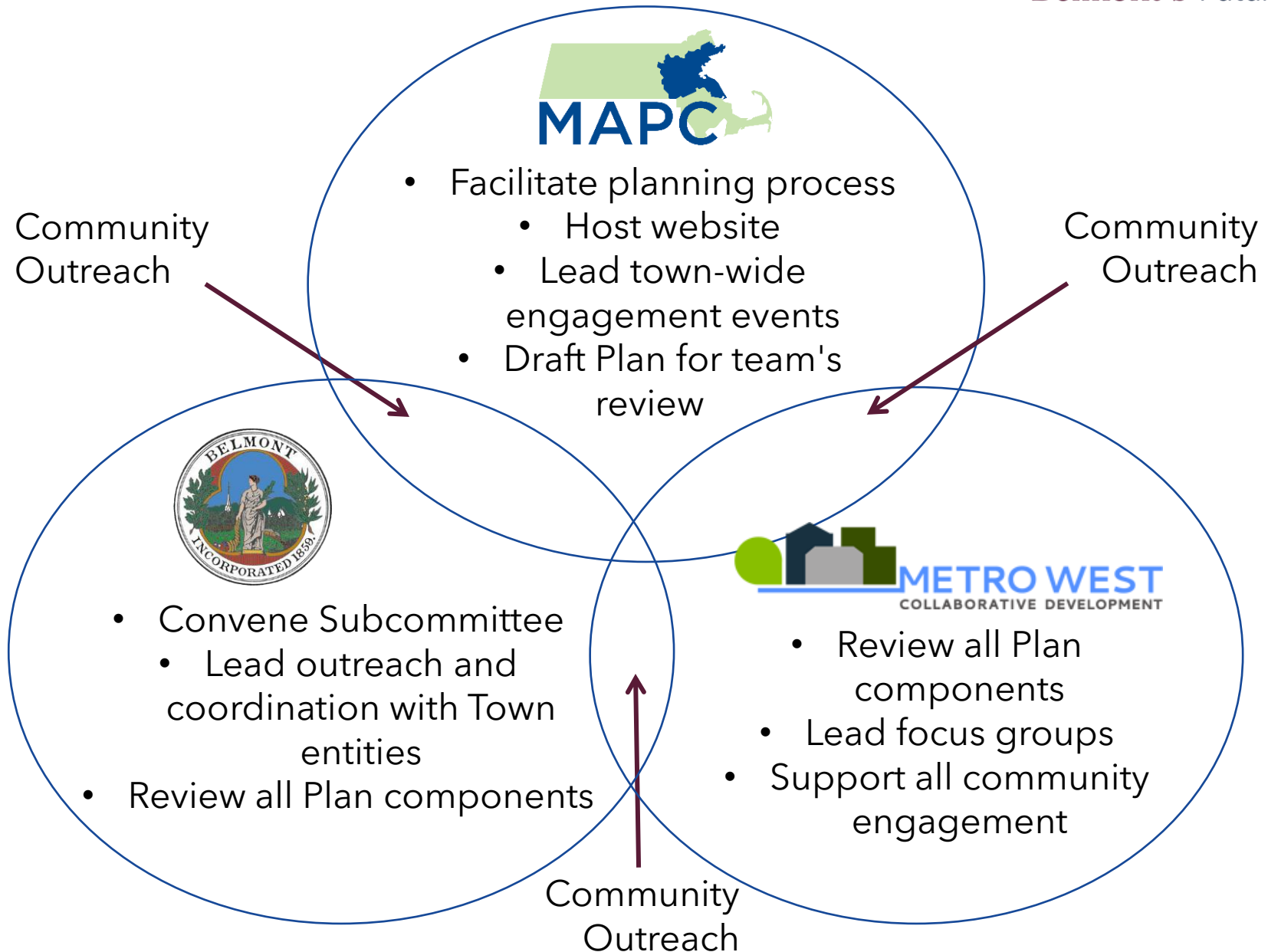
Housing Trust:

- Betsy Lipson, co-chair
- Judie Feins, member

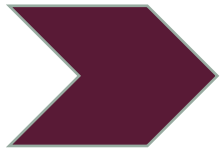


- Alisa Gardner-Todreas, Director of Housing Policy and Programs
- Stefanie Petersen, Affordable Housing Programs Manager

Team Member Roles

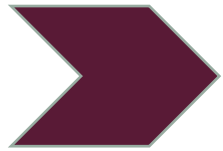


Housing Production Plan 101



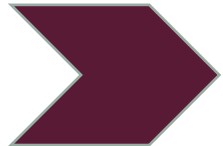
meet local housing need

Develop strategies to address a range of unmet housing needs in your community.



proactively influence development

Guide the type, amount, and location of housing.



comply with chapter 40B

Work to meet the state-mandated goal of 10% Affordable housing.

HPP Process

Town, Housing Trust, MAPC and Metro West
HPP Subcommittee



Data

Comprehensive housing needs assessment
Development constraints and opportunities

Public outreach

Two open house forums
Focus groups
Community surveys

Recommendations

Goals and strategies
Opportunity site selection
Implementation plan

Deliverable

Presented to local boards
Submitted to the state for certification

Building Belmont's Future: HPP Schedule



2022

2023

Sept

Oct

Nov

Dec

Jan

Feb

Mar

Apr

May

Housing
Needs
Assessment

HPP
Forum #1
+ online
survey

Focus
Groups

Review existing
conditions and
development
constraints

Identify
development
opportunities

Draft housing goals
and strategies

HPP
Forum #2
+ online
survey

Recommend
implementation
strategy

Final draft plan
presented to
Select and
Planning Board

Key housing terms

Key definitions

Area Median Income (AMI): the median household income for a geographic region, as determined each year by the Department of Housing and Urban Development (HUD). In 2022 the AMI for Greater Boston, including Belmont, is \$140,200.

The overall median household income in Belmont is about...

1. **\$98,000**

2. **\$120,000**

3. **\$140,000**

\$140,500

Affordable Housing: Housing that is reserved for households earning a certain percent of AMI at a cost that does not exceed 30% of their monthly gross income. Affordable Housing differs from housing that is affordable on the market, because it carries a deed restriction.

Eligibility for Affordable Housing is based on the regional AMI and varies by household size and income level.

- **Extremely-low-income (ELI):** An income less than 30% of AMI.
- **Very-low-income (VLI):** An income between 30% and 50% of AMI.
- **Low-income (LI):** An income at or below 80% of AMI. When presented in addition to ELI and VLI, LI refers to households earning between 50% and 80% of AMI.

Subsidized Housing Inventory (SHI): A record kept by the Massachusetts Department of Housing and Community Development (DHCD) of all the housing units included in Affordable Housing properties.

Key definitions

Cost burden: A household is cost burdened if they pay 30% or more of total monthly income on housing costs (including utilities). A household is severely cost burdened if they pay more than 50% of income on housing costs.

About what percent of all households in Belmont are cost burdened?

1. 15%

2. 30%

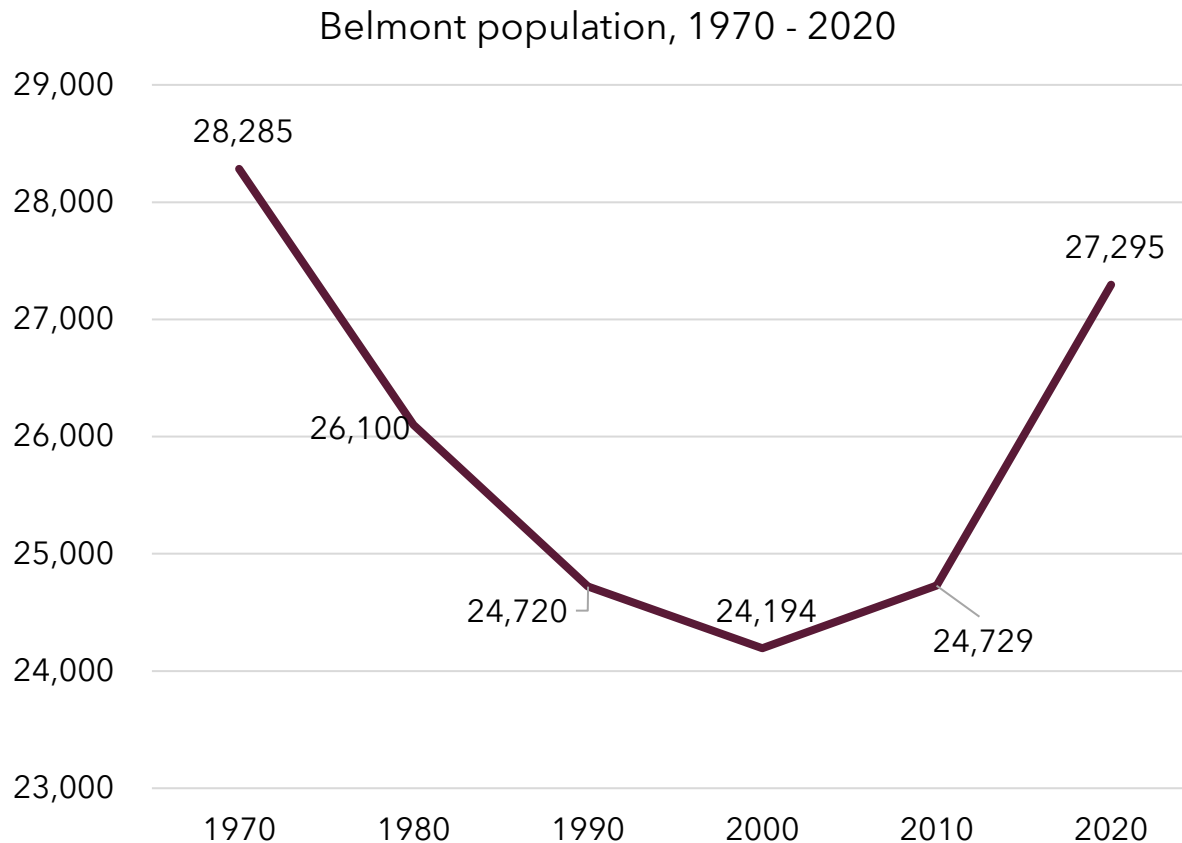
31%

3. 45%

**Comprehensive Housing
Needs Assessment (HNA):
Key findings**

Key findings: Population

Total population rose 9% from 2010 to 2020, including 7% since 2015 alone.



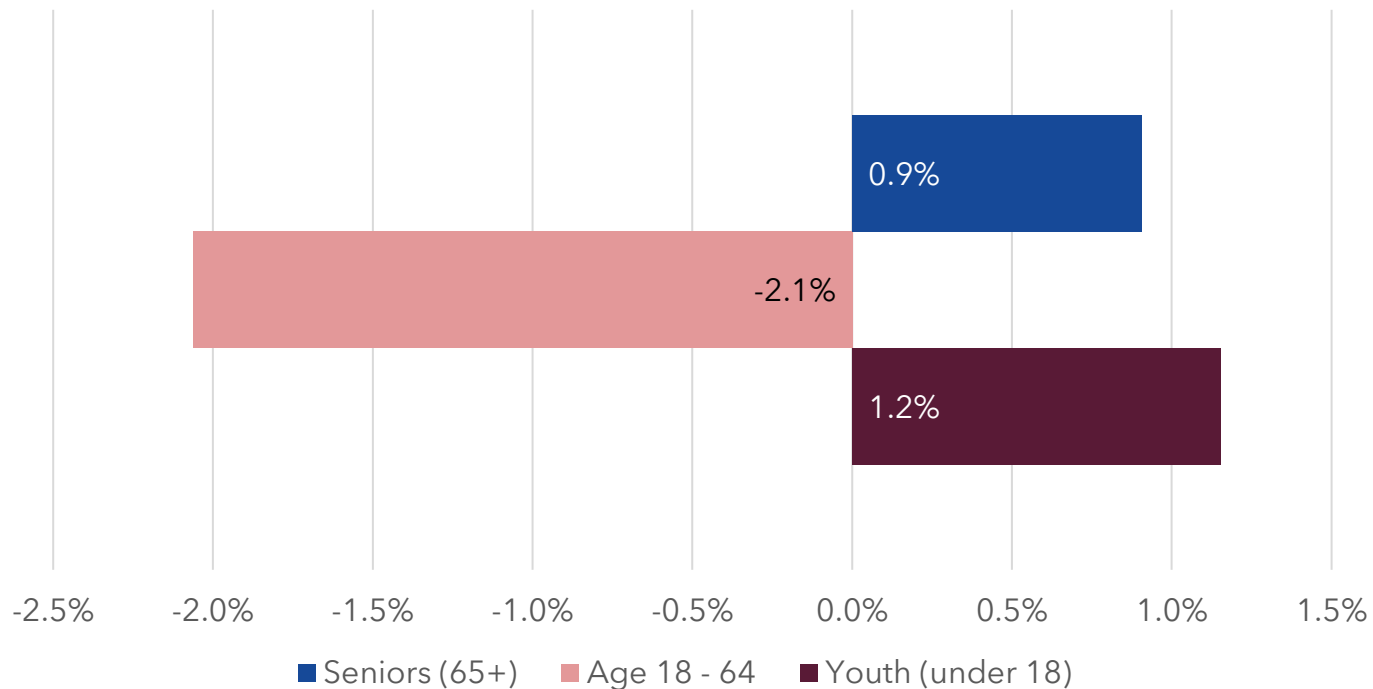
**+9%
since
2010**

Source: Decennial Census 1960 - 2010; Census redistricting estimates 2020

Key findings: Age

The share of both young people and seniors is growing.

Change in population by age, 2015 - 2020

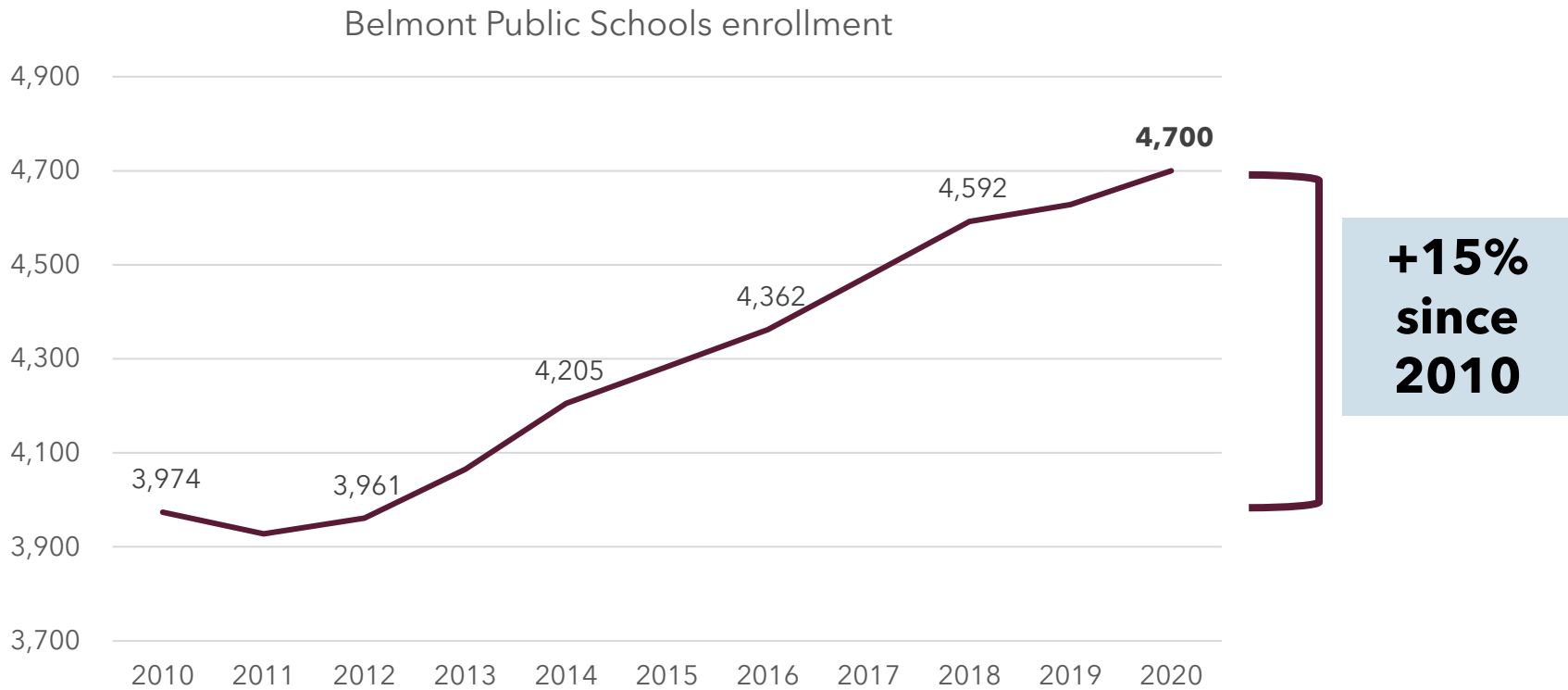


Source: American Community Survey (ACS) 5-year estimates, 2011-2015 and 2016-2020

Read more about the ACS [here](#).

Key findings: Age (school population)

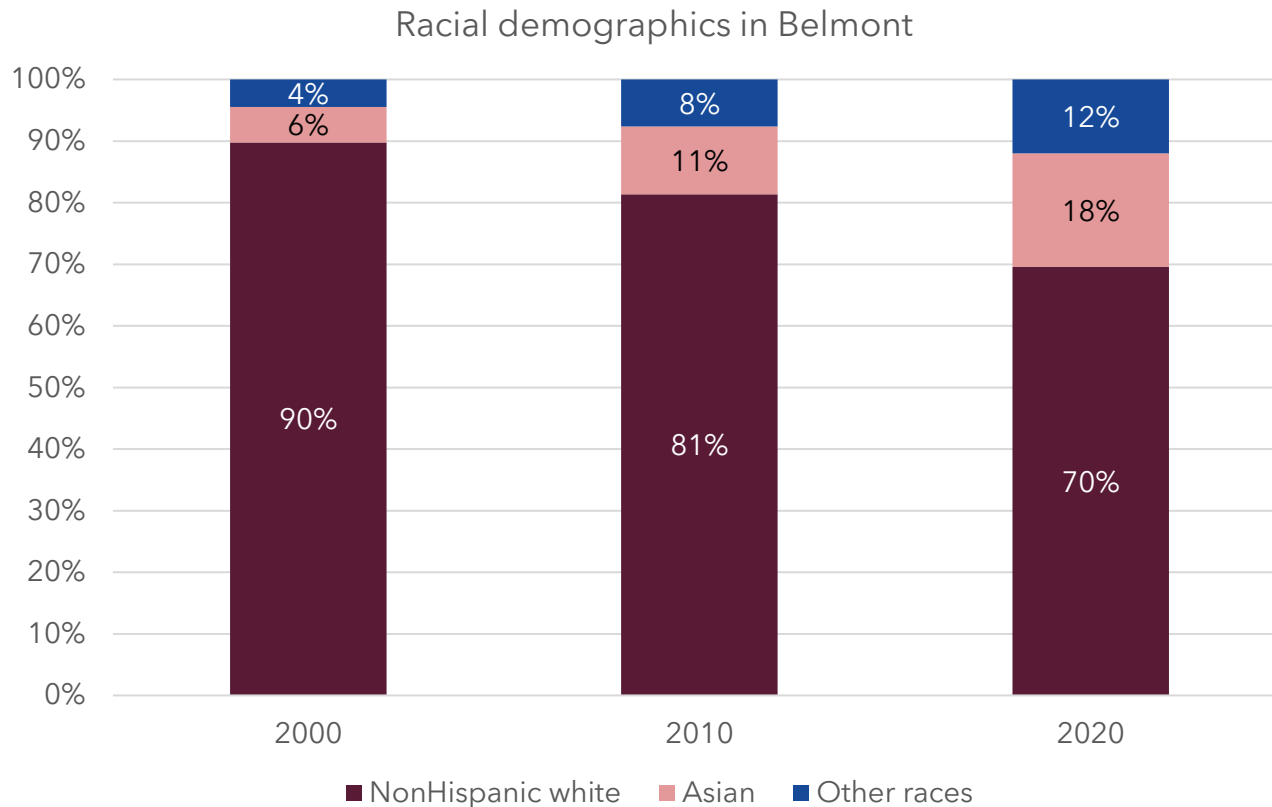
A growing youth population sustains steady growth in school enrollment.



Source: MA Department of Elementary and Secondary Education

Key findings: Race and ethnicity

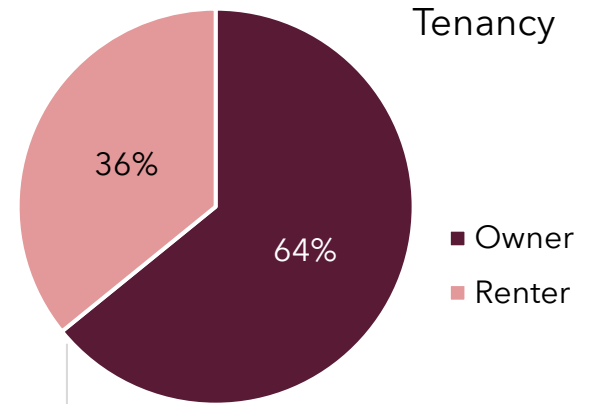
Racial diversity continues to increase in Belmont, largely due to a growing Asian population.



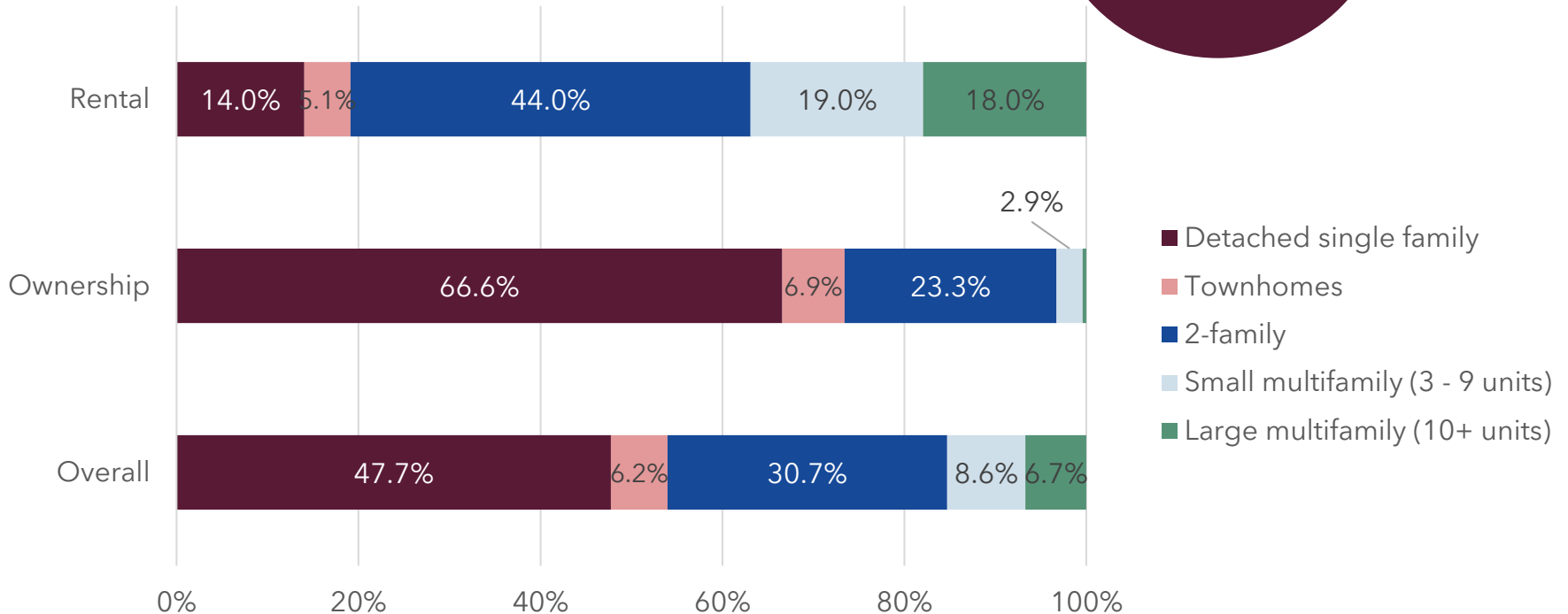
* Source: 2000 and 2010 Decennial Census; 2020 Census redistricting estimates;

Key findings: Housing stock (size)

Two-thirds of households in Belmont are homeowners and nearly half live in a detached single-family house.



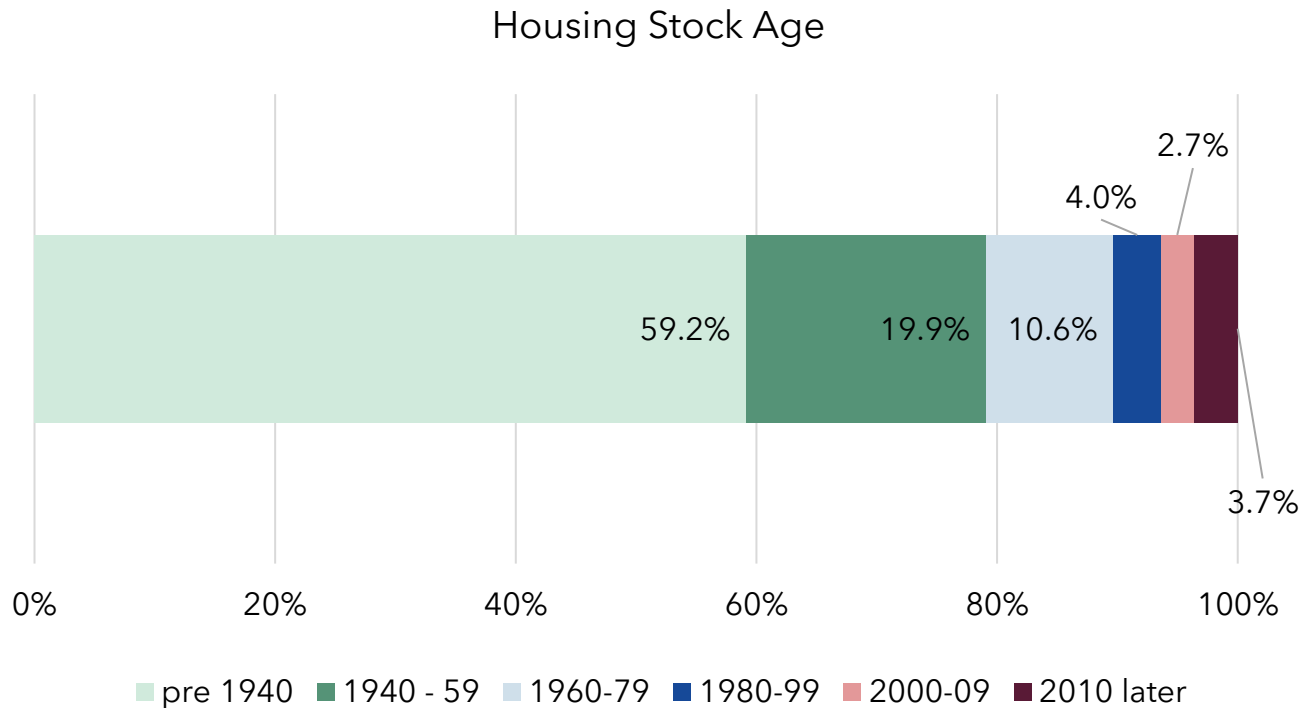
Housing stock by number of units, by tenancy



Source: ACS 5-year estimates 2020

Key findings: Housing stock (age)

Belmont's housing stock continues to age, with very little new production..



Source: ACS 5-year estimates 2020

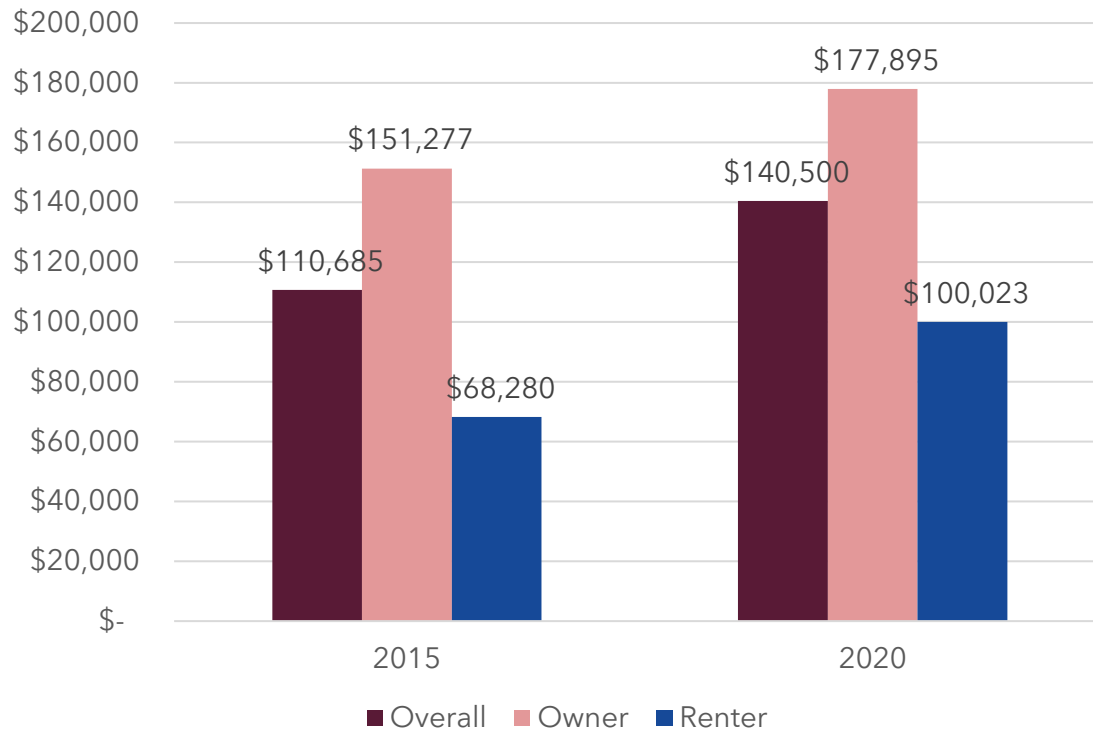
Total net new housing units since 2015:
429

* New production per Town permit records

Key findings: Incomes (median)

Household incomes are very high in Belmont, and the gap between renters and owners has shrunk since the last HPP.

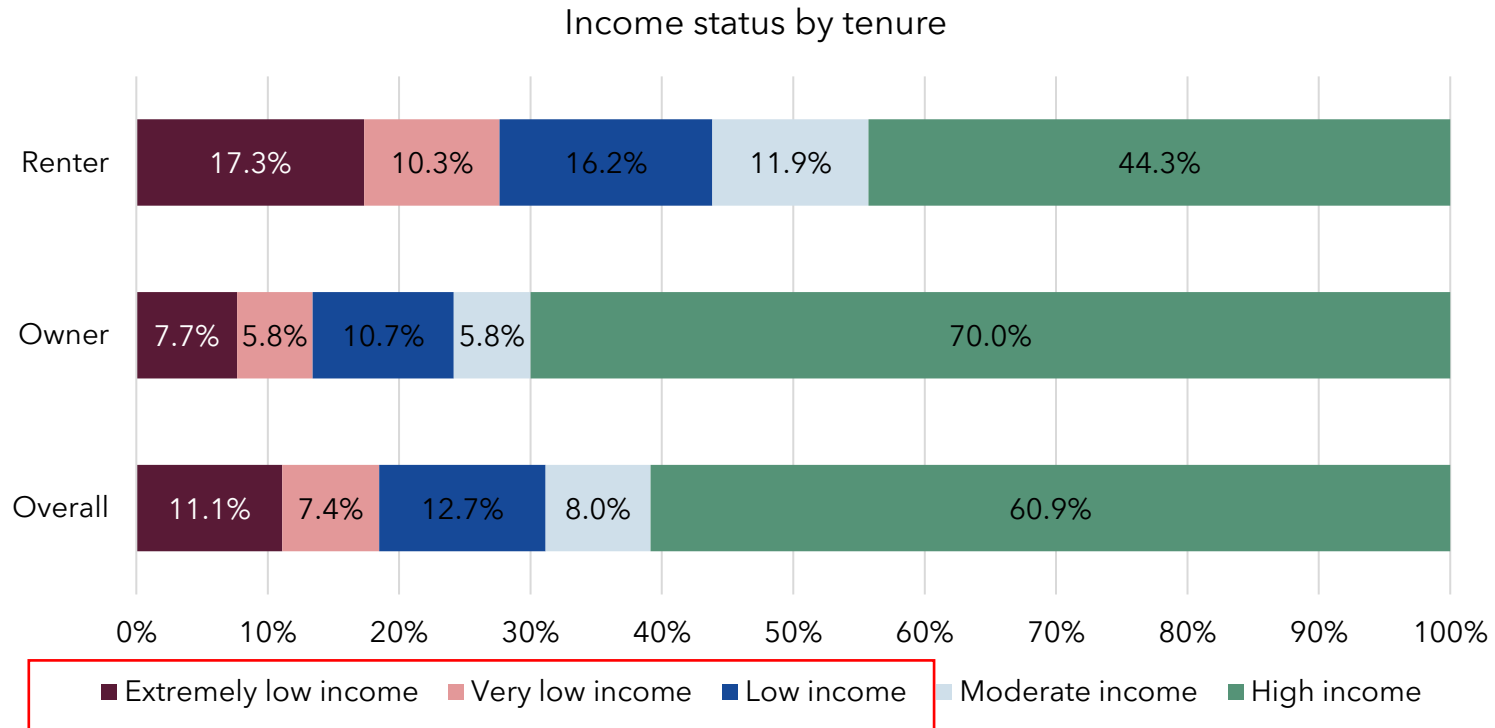
Median household income by tenure, 2015 - 2020



Source: ACS 2016 - 2020 and 2011 - 2015

Key findings: Incomes (status)

Even so, renters are twice as likely as owners to have low incomes.



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2015 - 2019

Read more about the CHAS [here](#).

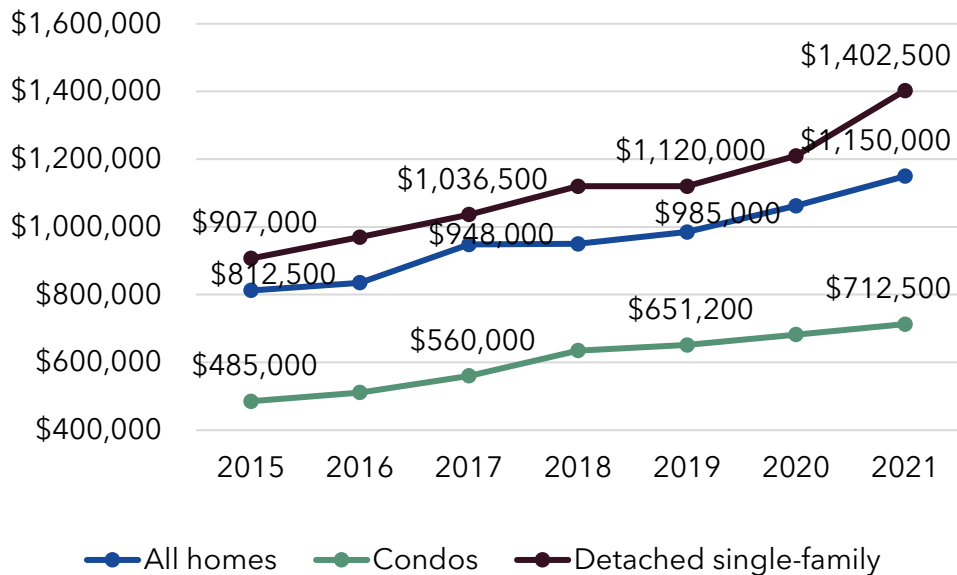
Key findings: Housing cost

Home sale prices have risen over 30% since 2015, while rents remained comparatively more stable.

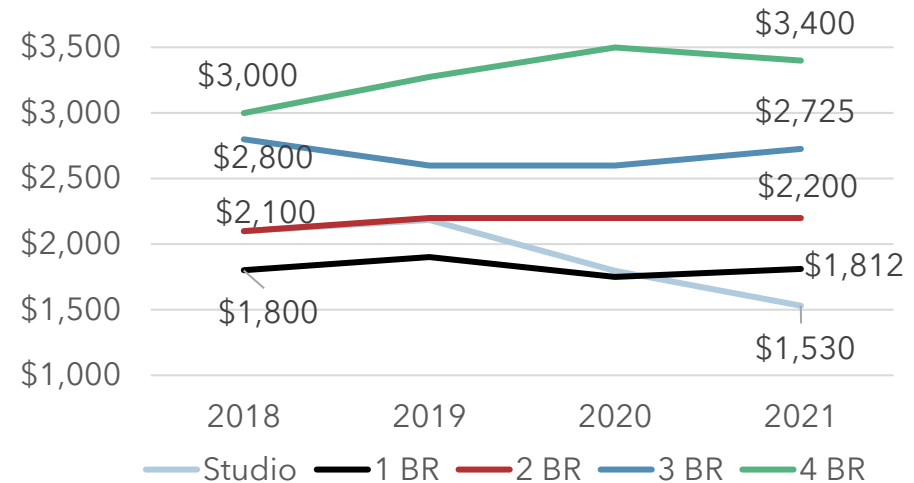
2021 median sale price: \$1,150,000

2021 median 2-bedroom rent: \$2,200

Median home sales prices



Median rents by unit size, Belmont



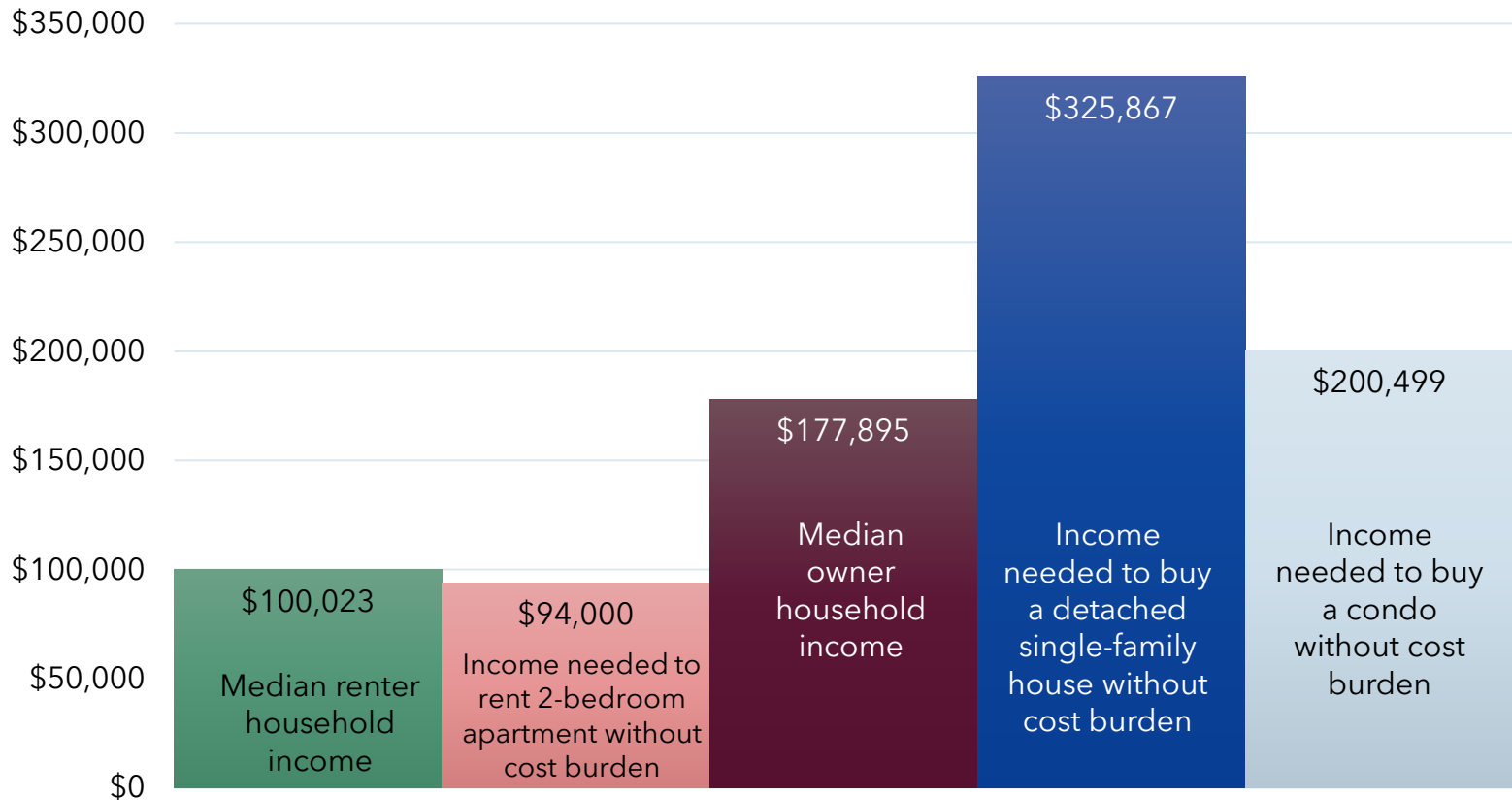
Source: MAPC Rental Database

Sources: The Warren Group (sales)

Key findings: Housing cost

Median housing costs are far above what many current or prospective residents can afford.

Housing Affordability In Belmont



Calculations based on 2021 median rent/sale prices and including \$150 monthly utilities. Mortgage calculations assume 20% down payment and 5.5% interest rate on conventional 30 year mortgage; and include property taxes + insurance.

Key findings: Workforce

Most people who work in Belmont cannot afford to live in town.

Town website job postings - 10/5/22

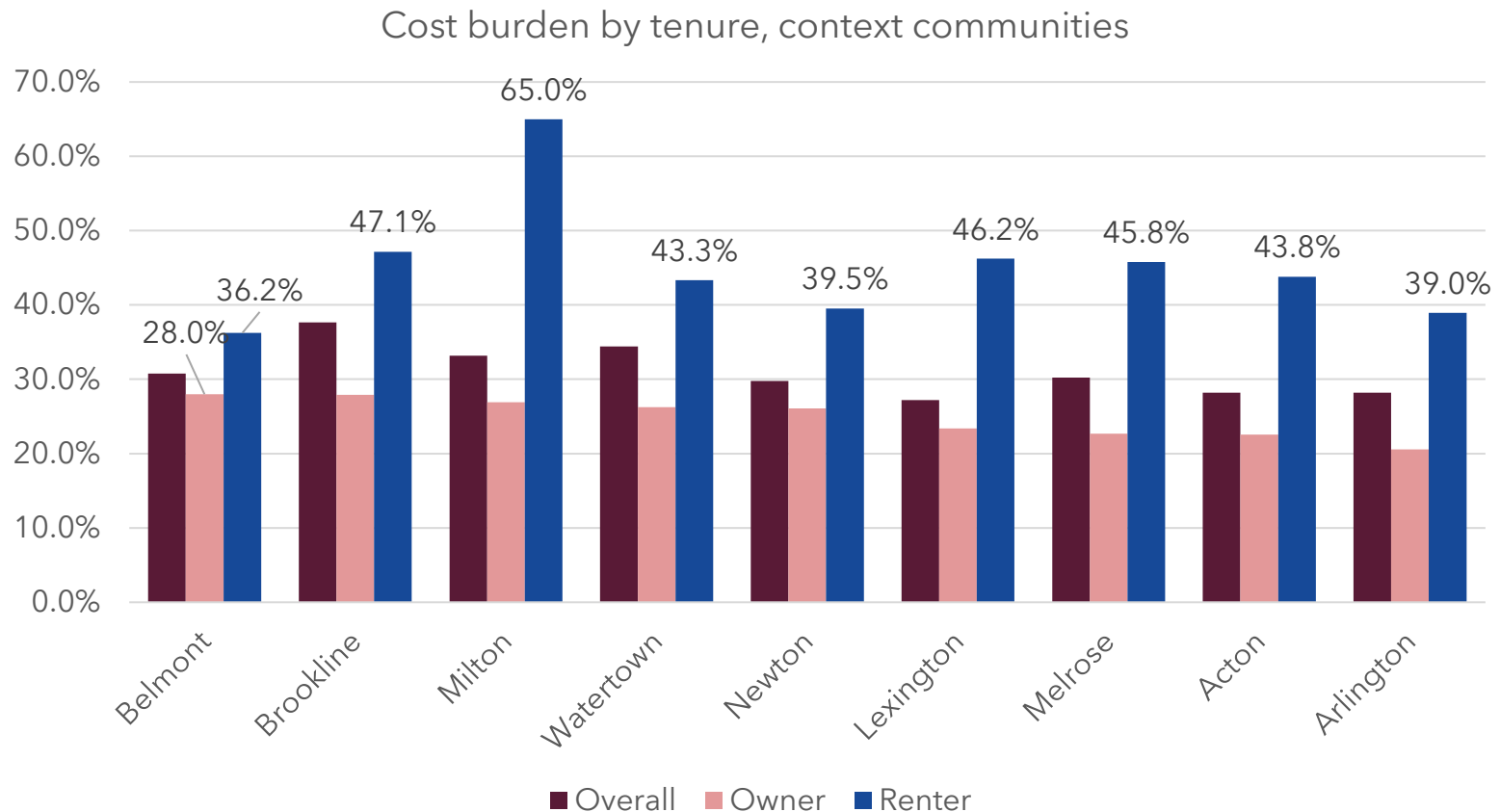
	Hourly rate - high	Annual pay - high
Community Dev - Code Enforcement Officer	\$40.84	\$84,952
Community Dev - Planner		\$96,843
Facilities - Plumber	\$38.68	\$80,458
Facilities - Lead Custodian	\$29.94	\$62,280
Facilities - Supervisor		
History Librarian		
Recycling Coordinator	\$40.84	\$84,952
HR Director		\$130,000

MA Executive Office of Labor and Workforce Development Average Employment and Weekly Wages (2018, escalated to 2022)

Top sectors (by employees)	Average Weekly Wage (escalated)	Annual
Education and Health Services	\$ 1,130.01	\$ 58,761
Elementary and secondary schools	\$ 1,420.39	\$ 73,860
Trade, Transportation and Utilities	\$ 1,068.11	\$ 55,542
Leisure and Hospitality	\$ 540.24	\$ 28,093
Other Services	\$ 712.45	\$ 37,047
Restaurants and other eating places	\$ 417.56	\$ 21,713
Professional and Business Services	\$ 1,743.41	\$ 90,658
Construction	\$ 1,646.62	\$ 85,624
Financial Activities	\$ 2,083.32	\$ 108,333
Child day care services	\$ 685.43	\$ 35,643

Key findings: Cost burden

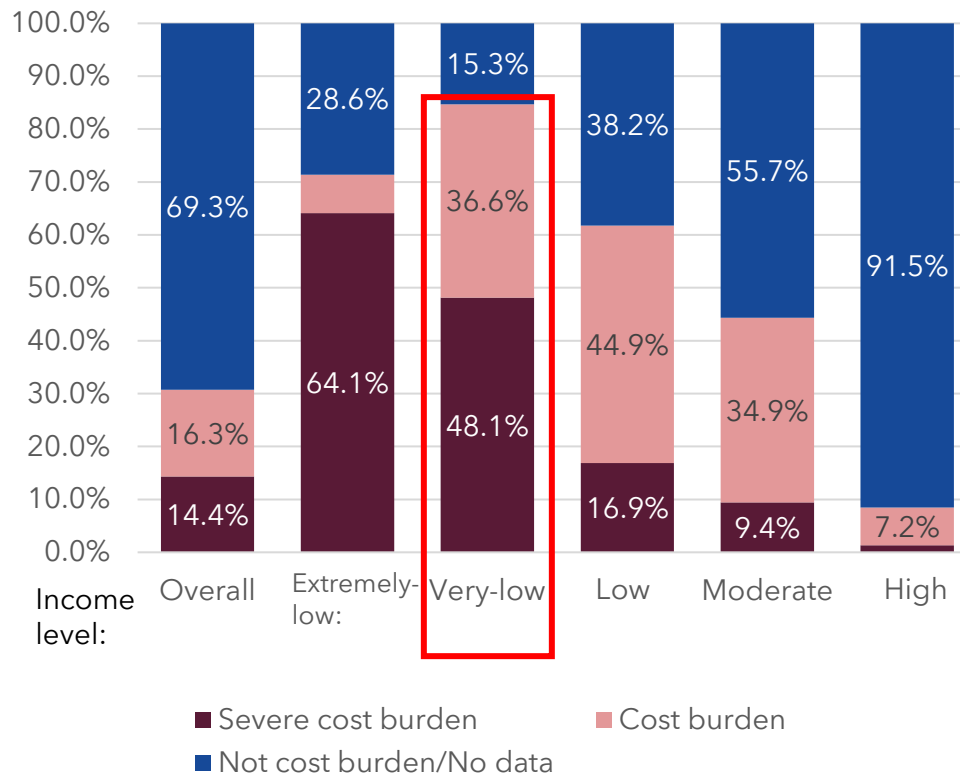
Cost burden rates are similar for owners and renters. Belmont has the highest cost burden rates among owners and the lowest cost burden among renters of all context communities.



Key findings: Cost burden

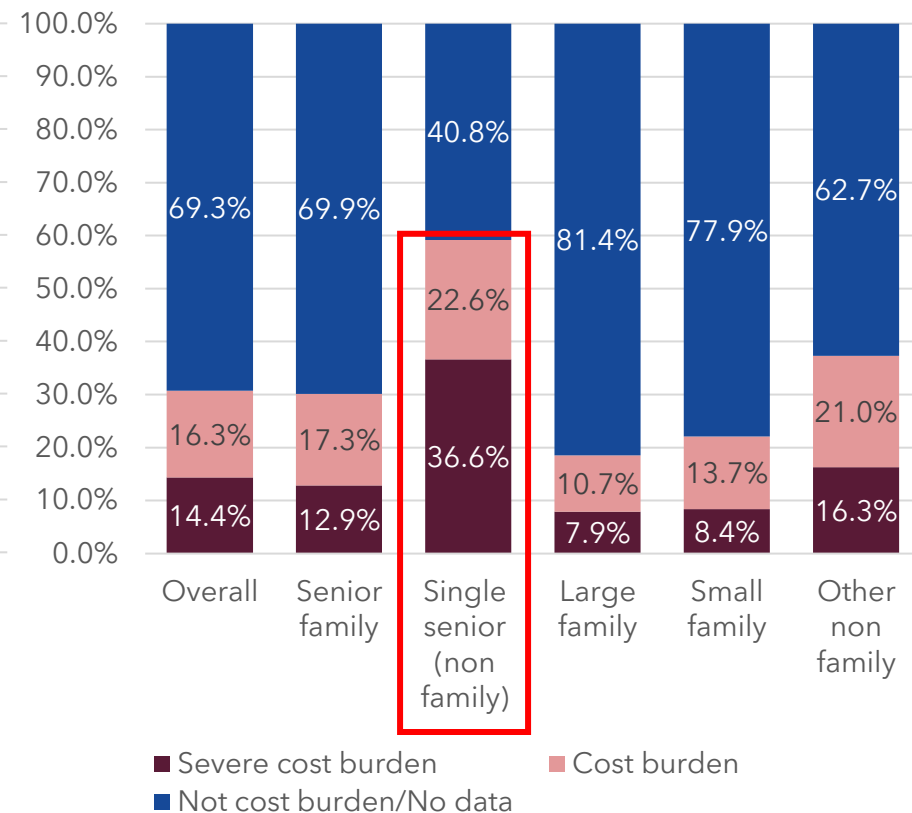
But certain households experience cost burden more acutely. **Very low-income households and seniors living alone face the highest rates of cost burden.**

Cost burden by income status



Source: CHAS 2015-2019

Cost burden by household type



Source: CHAS 2015-2019

Key findings: Affordable Housing

Though the Town has made progress towards its SHI goals (added 308 units to SHI since last HPP), **there is still less than one Affordable Housing unit for every four eligible households.**

673

housing units on the SHI
(6.65% of housing stock)



3,060

Low-income households
(31% of households)



5 minute break!

**Time in breakout rooms
when we return**

2018-2023 HPP: Goals

Belmont developed its first HPP five years ago for the period from 2018 to 2023. That HPP set a goal of producing at least 337 new SHI units, focusing on housing that is appropriate and affordable for:

- Seniors
- Newly formed families
- Households with extremely- and very-low incomes

Other potential housing goals

- Create new housing that is affordable for families with young children
- Create new housing that is affordable and accessible for seniors seeking to downsize
- Build new and preserve existing deed-restricted Affordable Housing for low-income households
- Address racial disparities in housing access and affordability
- Reduce the carbon footprint of new housing construction
- Promote the development of walkable/bikeable neighborhood centers

Q&A

- **Please take the online survey!**
 - <https://bit.ly/3DzuMZw>
- **Focus groups**
 - Contact Alisa at Metro West if interested in participating:
alisa@metrowestcd.org
- **Second HPP public forum in March** to gather feedback on next phase of planning work:
 - Development constraints and opportunities
 - Draft goals and strategies

Thank you!

- Gabriel Distler, Belmont Staff Planner: gdistler@belmont-ma.gov
- Betsy Lipson, Belmont Housing Trust: lipson.housingtrust@gmail.com
- Lydia Slocum, MAPC: lslocum@mapc.org

Building 
Belmont's Future 