
Chapter 1: Demographics and Housing

Introduction

During the past two decades, Southampton has become one of the fastest growing communities in the Pioneer Valley. Most of this growth is residential, which has become a reason for some tension within the community between Southampton's historical identity as an agriculturally based rural New England town and its emerging role as a suburban community. To help address this issue, the town funded a detailed assessment of community and housing needs in 2008. The resulting Housing Needs Assessment and Action Plan identified specific actions to advance and improve housing opportunities in town.¹ This chapter of the master plan updates important information from the 2008 Housing Needs Assessment and Action Plan with new data; it also revises previously identified actions for addressing Southampton's housing needs based on findings from this master planning process.

Two principal themes emerged during preparation of this plan. The first is the need to manage residential growth proactively. Identifying appropriate areas for growth can help Southampton accommodate sensible development in the future while maintaining and enhancing its rural character and quality of life. The goal is to designate appropriate geographic areas of town where new development makes sense, while limiting growth in other areas where it does not. Southampton, through the adoption of growth management policies, can encourage vibrant, enduring neighborhoods.

The second theme is the need to provide for a full range of housing opportunities that are affordable to all income ranges. Home value trends point to growing levels of un-affordability in town with the bulk of new housing units being higher-end housing. This housing trend corresponds with demographic trends



Varieties of housing in Southampton

¹ *The Massachusetts Department of Housing and Community Development (DHCD) approved the Southampton Housing Needs Assessment & Action Plan as a Housing Production Plan in November of 2010. DHCD's Housing Production Plan program is provision within the Chapter 40B regulations designed to make it easier for municipalities to withstand appeals under Chapter 40B. More information on the Housing Production Plan Program and Chapter 40B can be found in the 2010 Southampton Housing Needs Assessment & Action Plan. The primary benefit of having this Plan approved by the state is that Southampton is now eligible for special state grants for affordable housing. The Plan is valid from December 1st, 2010 to November 30th, 2015.*

show that Southampton is becoming more affluent as the community grows in population. While Southampton may have been a community where young singles, couples, and families with children could get started, increasing land and housing values are beginning to price many first-time home buyers out of the market. An associated concern is that long-time residents with reduced incomes may no longer be able to continue to afford to live in Southampton. Planning for additional housing opportunities is necessary to sustain a robust, intergenerational community now and into the future. The proposed goals and strategies in this chapter attempt to balance residential development, protect the town's natural, scenic and historic resources, and improve housing opportunities in town.

1.1 Data and Trends

1.1.1 Population and Household Growth Trends

Southampton grew steadily during the 20th century and this trend has continued to today (Figure 1). The U.S. Census Bureau established the town's population at 5,792 residents in 2010, which is an increase of more than 400 people since 2000.² Based on its current rate of growth, Southampton's population can be expected to surpass 6,000 residents by 2020.

Southampton is one of the Pioneer Valley's fastest growing communities. From 1990 to 2010, the town's population grew by almost 30% (1,300 persons), which made Southampton the fourth fastest growing town in the region during this period. Most of this increase occurred in the 1990s. By comparison, the region's total population grew by just 3% over the same period.

Southampton saw its number of households increase at a faster rate than the number of residents between 1990 and 2010 (Table 1). The number of people living in a housing unit (which defines a "household") has been declining for decades in the United States as a whole, as well as the Pioneer Valley region. One important aspect of this trend is that households now have both fewer people and fewer children. So, while Southampton's total student enrollment at the William Norris Elementary School increased by more than 20% from 1990 to 2010, this rate of growth was much less than the town's overall population growth rate of 30%. The growth in student enrollment drops to 12% when school choice students are subtracted from enrollment for the 2010-2011 school year.

1.1.2 Population and Household Characteristics

According to the 2010 U.S. Census, Southampton is a racially homogenous community with 97% of town residents being Caucasian. This is much higher than the proportion of Caucasian residents in the Pioneer Valley as a whole (80%), but is similar to the racial makeup of the communities to the west of Southampton. Less than 2% of Southampton's population identified their ethnicity as Hispanic in 2010.

More than 70% of Southampton households are "family households" that consist of a householder and one or more other people related to the householder by birth, marriage, or adoption.³ Almost 30% of

² The local 2010 Southampton Town Census counted 5,892 residents.

³ Family households do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households.

Southampton households are family households with children. There are relatively few single parent households in Southampton, but it is important to be aware that the number of these households is increasing and they tend to be more financially burdened than other types of households.

Approximately one-quarter of Southampton households are “non-family households” that consist of either one person living alone, or multiple members who are not related to the householder. Single-person households are the main subset of non-family households in Southampton and comprise approximately 20% of Southampton households.

Figure 1-1: Southampton Population Growth and Projected Growth

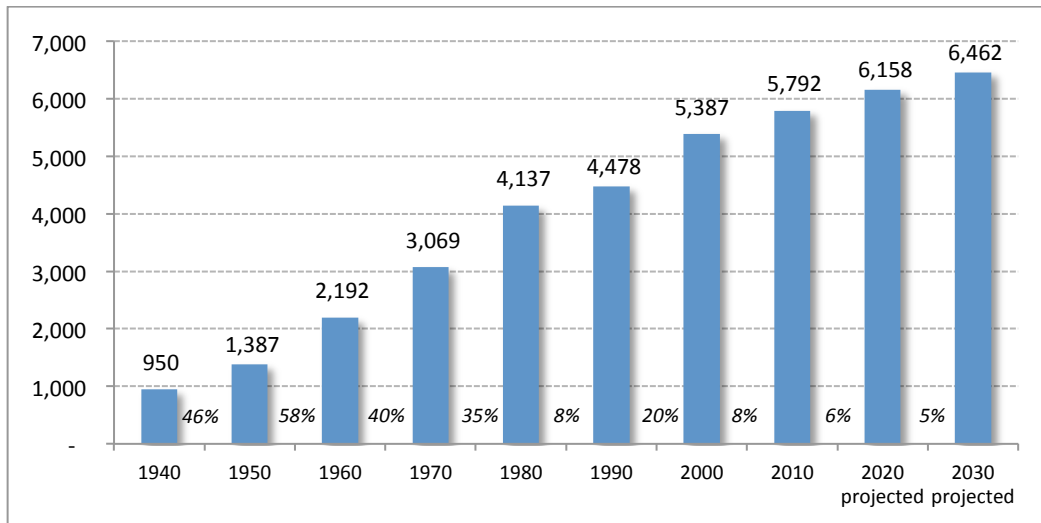


Table 1-1: Southampton Demographic Trends Summary

	1990	2010	Change
Residents	4,478	5,792	29%
Households	1,543	2,249	46%
Average Household Size	2.90	2.58	-11%
Public Student Enrollment*	453	557	23%

Sources: U.S. Census Bureau, Decennial Census 2000, 2010; Massachusetts Department of Education. Southampton student enrollment compares 1993-94 school year enrollment to 2010-11 school year enrollment for grades pre-K through 6. Southampton began participating in the school choice program in the 2000s. Of the 557 students in 2010, 48 students were school choice students, which is 12% of total student enrollment.

Table 1-2: Southampton Households by Household Type: 2000 to 2010 Comparison

Household Category	Year 2000 Number	Year 2000 Percentage	Year 2010 Number	Year 2010 Percentage
Total households	1,985	100%	2,249	100%
Family households	1,556	78%	1,682	75%
Family households with children	726	37%	672	30%
Husband-wife family with children	609	31%	544	24%
Single mother with children	90	5%	96	4%
Nonfamily households	429	22%	567	25%
Householder living alone	334	17%	456	20%
Households with individuals 65 years and over	393	20%	557	25%
Average household size	2.71	(X)	2.58	(X)
Average family size	3.07	(X)	2.98	(X)

Source: U.S. Census Bureau, Decennial Census 2000 & 2010

One demographic factor that can affect future housing need and demand is the age distribution of the population. Different age groups have different housing needs. Table 1-3 shows the population distribution for Southampton in 2000 and 2010. Notably, in 2010 the median age in Southampton was 45 years, which was much higher than the statewide median age of 39 years. The largest proportion of Southampton residents are between the ages of 40 and 60, which is a change from the prior decade (1990 to 2000) when most of the population was between the ages of 30 and 50. This demographic shift is strongly related to the decrease in the number of Southampton residents age 10 years and younger during this same period because residents in the 30 to 50 age group are more likely to bear children or have children living with them.

Table 1-3 also shows an aging Southampton population. Approximately 17% of the Southampton population is 62 years old or older compared to the year 2000 when that proportion was only 12%. An aging population is a demographic trend that is occurring statewide. Towns can expect to see demand rising for smaller more maintenance free homes and supportive services to help this population age in place. In addition to the challenge of housing affordability, many seniors have health issues that make living independently a challenge.

Table 1-3: Southampton Residents By Age: Comparison of 2000 Population to 2010 Population

	2000	2000	2010	2010
	Number	Percentage	Number	Percentage
Total population	5,387	100	5,792	100
Under 10 years	716	13%	572	10%
10 to 19 years	787	15%	823	14%
20 to 29 years	406	8%	483	8%
30 to 39 years	869	16%	549	9%
40 to 49 Years	1,074	20%	1,029	18%
50 to 59 years	796	15%	1,128	19%
60 to 69 years	351	7%	756	13%
70 to 79 years	250	5%	287	5%
80 years and older	138	3%	165	3%

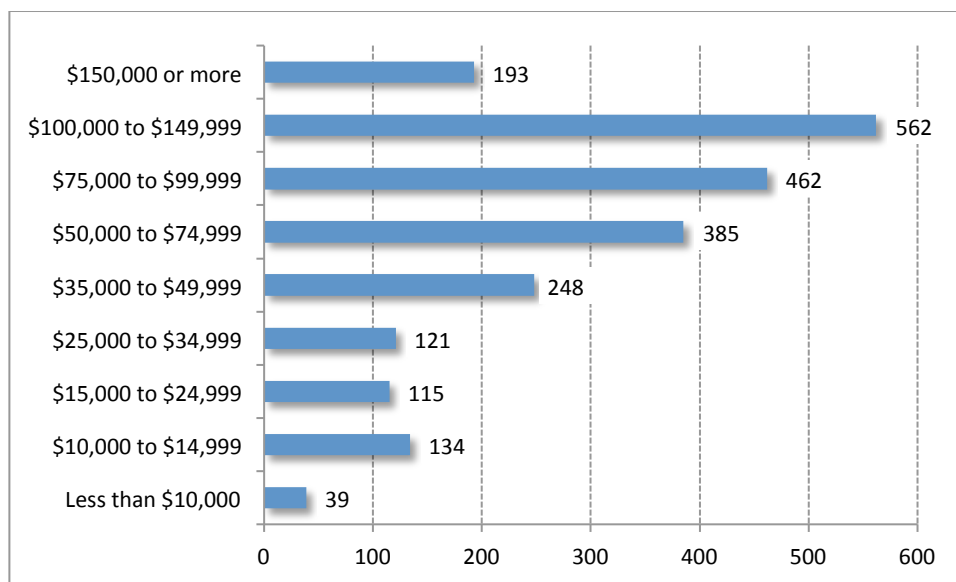
1.1.3 Socio-Economic Characteristics of Population

Characteristics of household income are important indicators of economic security in a community. Southampton's estimated median household income over the five-year period from 2005 to 2009 was \$80,667, which was much higher than the \$64,496 statewide median household income during this same period. The estimated median household income for Southampton householders age 65 years or older (senior citizens) was \$27,460, which was lower than the statewide median income for seniors. One reason that Southampton seniors may have a lower than average household income is that the Southampton Meadows apartment complex provides a significant supply of subsidized housing for the elderly and disabled persons. Overall, the estimated median household income of Southampton has remained relatively stable during the past 20 years, which indicates that wealth has not declined in town.

However, this does not mean that poverty is not a concern in Southampton. The U.S. Census Bureau's American Community Survey estimated that approximately 5% of individuals living in Southampton had incomes below the poverty line (approximately \$18,500) in 2005-2009. Similarly, the estimated number of families in Southampton below the poverty line (\$21,710 for a family of four) during this same period was also about 5%.

Another important indicator of financial need in a community is the proportion of students who receive free and reduced lunch at school. Children from families with incomes at or below 130% of the poverty line (\$21,710 for a family of four) are eligible for free meals. Those between 130% and 185% of the poverty level (\$30,895 for a family of four) are eligible for reduced-price meals, for which students can be charged no more than 40 cents. Approximately 12% of Southampton students (69 students) in sixth grade or below participated in the free and reduced lunch program during the 2010-2011 school year. The number of Southampton students enrolled in the free or reduced lunch program has not increased substantially in the last decade as has been the case in most school districts in the region.

Figure 1-2: Southampton Households by Income Level (2005-2009 Estimates)



Source: U.S. Census Bureau, American Community Survey, 2005-2009, Estimates based on a projected number of 2,259 households in Southampton.

The U.S. Census Bureau has not released updated estimates on the number of Southampton residents with a disability, but data available from the 2000 U.S. Census shows that 12% of Southampton residents between the ages of 21 to 64 claimed a disability that year.⁴ More than 35% of residents with a disability in this age group in the year 2000 were unemployed, likely due to their disability. Almost 50% of Southampton residents age 65 years and older in 2000 claimed some type of disability, which is a very high proportion. Residents with disabilities often face substantial rental affordability problems. With 40 units of subsidized affordable housing reserved for elderly individuals or individuals with disabilities and a one-year wait list, Southampton does not have sufficient subsidized housing for disabled persons to serve its existing population.

1.1.4 Existing Housing Supply

Market based housing is the main source of affordable housing in the region, even though no subsidies are attached to such housing. The affordability of market based housing is closely related to the housing structure type. Multi-family housing units, two-family housing units, and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single family homes on large lots. Condominiums are also typically more affordable than larger single family homes on large lots.

⁴ The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Zoning

Municipal zoning authority has an important influence over housing development patterns and housing cost in a community. Zoning regulations substantially determine the location, size, and type of housing in a community. Southampton allows residential uses in four of its six zoning districts: Residential Rural, Residential Neighborhood, Residential Village, and Commercial Village. Residential uses are not permitted in the Commercial Highway or Industrial Districts. The distinction between these four zoning districts is the allowable development intensity.

Table 1-4: Southampton Residential Zoning Summary

Zoning District	% of Town	Allowable Uses	Approval Type	Minimum Lot Size sq ft	Minimum Frontage ft
Residential Rural	62%	Single-family	BR	60,000	175
Residential Neighborhood	25%	Single-family, Two-Family	BR & SP	40,000	140
Residential Village	11%	Single-family, Two-Family,	BR & SP	30,000	130
		Multi-family, Elderly housing	SP	65,340	250
Commercial Village	0.2%	Multi-family, Elderly housing	SP	65,340	250

BR = By-Right SP = Special Permit

Residential Rural is Southampton's largest zoning district, and it covers the most rural areas of the town. The Residential Neighborhood District is the second largest zoning district in Southampton and it provides a transition area from the village residential zones to primary agriculture areas. The Residential Village District encompasses a large proportion of the land along Route 10 (including the village center) as well as the area along County Line Road, Hampton Pond/Pequot Pond. The mixed use area between Pomeroy Meadow Road and Gunn Road along College Highway is zoned Commercial Village as well as Residential Village. For the most part, the Commercial Village District boundaries define existing small retail and professional business as well as some of the apartment complexes in this area. Both the Residential Village and Commercial Village Districts are entirely served by town water.

Southampton could increase housing diversity as well as channel residential growth to areas where new development makes sense by establishing one or more new zoning districts with more flexible dimensional standards. The Southampton Planning Board is interested in this growth management approach and has identified three areas along College Highway that the town could consider for targeting future growth based on research conducted by the PVPC. These areas are:

- Village Center—Potential strategy: Allow select commercial uses only in conjunction with an existing residential use, such as the model set by the Sage Books building, to preserve the historic character of this area while encouraging more neighborhood vitality. *Desired uses: mixed use, single-family, two-family, three- and four-family buildings that mimic the character of a large single-family home.*
- Midtown (Pomeroy Meadow Road to Gunn Road along College Highway)—Potential strategy: Enhance area as a vibrant mixed use district by adopting more flexible dimensional standards

to encourage creative site design. *Desired uses: small retail and professional, mixed use, small lot single family homes, townhomes, and garden apartments.*

- Gateway area (Retail area at the Southampton-Easthampton town line)—Potential strategy: Enhance area as an attractive gateway into Southampton by allowing residential uses to encourage infill residential and mixed use development. *Desired uses: Larger-scale retail and professional, mixed use, and garden apartments.*

The main challenge to more compact development in these three areas is the lack of availability of a public wastewater system. The fact that a good portion of these areas lie within the Barnes Aquifer Water Supply Protection Area also complicates the ability accommodate denser residential or commercial development. Title 5 (310 CMR 15.000) of the State Environmental Code limits any form of residential development to approximately four bedrooms an acre in those locations without a public wastewater system. Reduction of minimum lot sizes and relaxation of other dimensional standards would still allow developers more creativity to take advantage of compact design principles, create a range of housing opportunities and choices, mix land uses with greater flexibility, and create walkable communities. Southampton, through the adoption of growth management policies, can encourage vibrant, enduring neighborhoods.

Southampton's Zoning Bylaw allows accessory apartments and cluster developments in all residential zoning districts. Accessory apartments are secondary housing units within an existing single family home. This section of the Zoning Bylaw was adopted in 2007 and limits the size of an apartment to 600 square feet. At present, the only one homeowner has expressed interest in converting a portion of their home into an apartment. The town may want to consider increasing the allowable size to 800 square feet or utilize some other mechanism, such as a ratio of the apartment size to the total living area of the house, to increase incentives to use the accessory apartments provision of the bylaw.

The Zoning Bylaw also includes a section on residential cluster development that allows reduced lot sizes and dimensional requirements for residential developments that group homes more compactly and reserve at least 20% of the parcel as permanently protected open space. There have not been any cluster developments built in town to date.

Southampton's Zoning Bylaw does not have an inclusionary zoning section that would require or provide incentives to developers to include a certain number of affordable housing units in new housing developments. Incentives could include density bonuses, reduced dimensional requirements, fee waivers, property tax waivers. This type of regulation could allow Southampton to improve its affordable housing inventory while better integrating homebuyers or renters whose income is below the regional median household income into typical market-rate development.

Southampton's Zoning Bylaw does allow townhomes, multi-row condominiums, garden house apartment and three-family homes in a comparably large area of town. However, the bylaw's regulations governing multi-family housing development limit creativity and flexibility in design, as well as density. The Bylaw requires a minimum lot size of 65,340 square feet (1.5 acres) for multi-family housing and requires an additional 10,000 square feet (.23 acres) for each housing unit in excess of four units. The Bylaw allows "elderly housing" in the RV zone, but does not define these terms. (The building inspector has advised that "elderly housing" is loosely interpreted to mean "55-plus" housing.)

Also, the Bylaw does not identify whether the “elderly housing” use is an apartment building or a small development of single-family homes.

Occupancy Status of Southampton Housing Units

The latest 2010 decennial census shows that Southampton has 2,337 housing units. During the past 20 years, the number of housing units in Southampton increased by almost 50% while its population increased by approximately 30%. More than 95% of Southampton’s housing units were occupied by year-round residents in 2010, while roughly 3% of housing units were used seasonally, occasionally, or for recreation. About 1% of Southampton homes were vacant because they were in the process of being sold or rented, or were unoccupied.

Ownership Status of Southampton Housing Units

Approximately 87% of occupied housing units in Southampton are owner-occupied units, while 13% are renter occupied units. As Figure 3 shows, the ratio of owner-occupied units to renter-occupied units has remained constant during the past two decades due to the increase of both owner occupied and rental units in town. Southampton has far fewer rental units than its neighboring communities of Easthampton, Huntington, Holyoke, and Westfield.

Housing Unit Type

In Southampton, there are almost 2,000 lots with single family homes. Condominiums are the second most prevalent housing type. Almost all condominium units are located in near the William Norris Elementary School. There are five apartment complexes in town which are also located in this same area. One of the five apartment complexes offers subsidized housing for the elderly/disabled. Southampton also has a couple of two-family units, three-family units and mobile homes. In addition, there are several parcels of land with multiple houses on them as well as parcels with both residential and commercial uses.

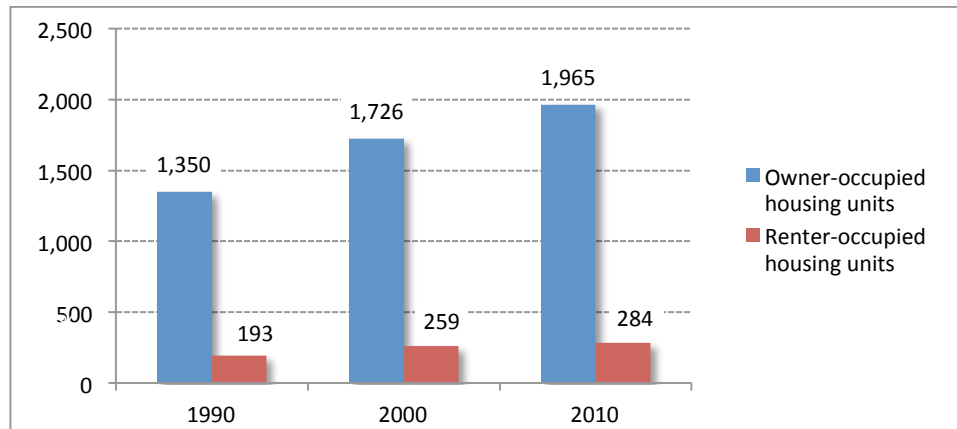
Age of Housing Units

The age of housing stock is an indicator of the type and quality of homes, but it should not be interpreted as “good” or “bad.” Well-maintained older homes are an important part of a town’s local history and help preserve historic character, but older houses also tend to have more problems. Older homes often contain environmental hazards such as asbestos and lead-based paint. The Massachusetts Department of Housing and Community Development estimates that close to 70% of housing units built before 1940 and about 40% of built between 1940 and 1959 have significant lead-based paint hazards. Approximately 12% of single family homes in Southampton were built before 1940 and 25% were built before 1960. The median age of all single family homes was 1976.

Table 1-5: Southampton Housing Stock: 1990 & 2010 Comparison

	1990 Number	1990 Percent	2010 Number	2010 Percent
Total Units	1,595	100%	2,337	100%
Occupied Housing Units	1,543	97%	2,249	96%
Total Vacant Housing Units	52	3%	88	4%
Number of Units Used for Seasonal, Recreational, or Occasional Use	17	1%	27	1%

Source: U.S. Census Bureau, 1990 & 2010 Decennial Census

Figure 1-3: Southampton Owner-Occupied Units Compared to Renter-Occupied Units: 1990 Through 2010

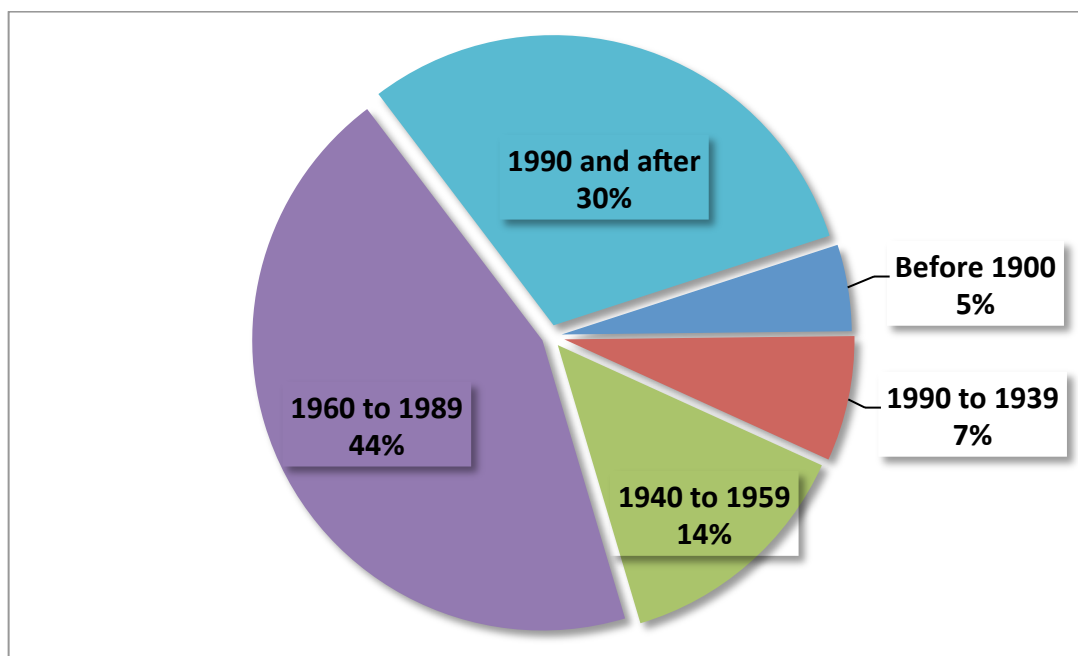
Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 1-6: Southampton Housing Stock by Parcel Type

Number of Parcels	Residential Use Category
1,995	Single Family Homes
78	Condominiums
10	Mobile Home Units
12	Two Family Homes
5	Three family Homes
12	Parcels with multiple houses
5	Apartment Complexes
37	Mixed Uses

Source: Southampton Assessor's Office, 2010 Parcel Data

Figure1 4: Southampton Housing Stock by Age, 2010



Source: Southampton Assessor's Office, 2010 Parcel Data

Subsidized Housing Units in Southampton

The Massachusetts Department of Housing and Community Development (DHCD) maintains an inventory of all subsidized housing units in the state called the Subsidized Housing Inventory (SHI), which is the official state list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B. Massachusetts municipalities are encouraged to increase their overall percentage of subsidized affordable units to 10% or more.

Subsidized housing units are made available to households whose income falls below the median household income for the region. (Please see Appendix 11 Affordable Housing Terms and Criteria for more details.) Most providers of subsidized housing use HUD's income limit thresholds to determine eligibility for their units. The income limits are determined by the Area Median Income (AMI), a number based on all Springfield metropolitan area household incomes, and calculated annually by HUD. The AMI is the "middle" number of all of the incomes for the given area; 50% of people in that area make more than that amount, and 50% make less than that amount. The income levels are percentages of that AMI number and are adjusted for household size.

The following table shows the FY 2011 household income limits for the Springfield Metropolitan Area that qualifies a household for affordable housing using the three most commonly used income thresholds.

Table 1-7: Area Median Income Limits for the Springfield Metropolitan Area (Hampden & Hampshire Counties)

Median Income	FY 2011 Income Limit Category	1 Person	2 Person	3 Person	4 Person
\$69,300	Extremely Low (30%) Income Limits	\$17,300	\$19,750	\$22,200	\$24,650
	Very Low (50%) Income Limits	\$28,750	\$32,850	\$36,950	\$41,050
	Low (80%) Income Limits	\$44,950	\$51,400	\$57,800	\$64,200

*Source: U.S. Department of Housing and Urban Development, June 2011
See Appendix 11 Affordable Housing Terms and Criteria for additional information*

At present, Southamptton has 44 units on the state's subsidized housing inventory (SHI) for the town, which is 1.9% of the town's total year-round housing stock. Six municipalities in the Pioneer Valley surpassed the 10% goal and these towns are: Amherst, Chicopee, Hadley, Holyoke, Northampton, and Springfield. The percentage of subsidized housing units on this inventory has been decreasing as no new subsidized units have been created since the late 1990s while the number of market rate units in town has been increasing.

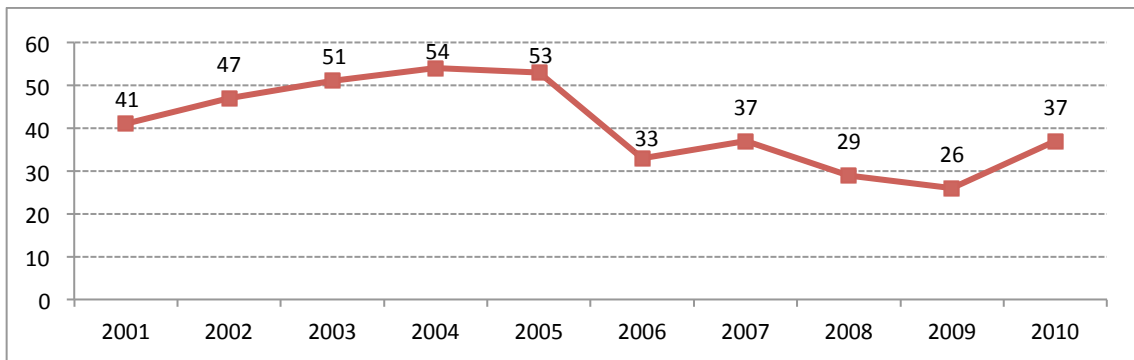
A total 40 of the town's 44 subsidized housing units are located in the Southamptton Meadows complex at 128 College Highway, which contains one-bedroom and efficiency units for the elderly/disabled. The remaining four units on the town's SHI are group homes, which are state-licensed facilities for occupancy by elderly persons and/or persons with disabilities who do not require continuous medical or nursing care. The town would need an additional 187 subsidized housing units to reach its 10% affordable housing requirement to be exempt from Chapter 40B developments. To date, there has not been a Chapter 40B Comprehensive Permit application submitted to the Zoning Board of Appeals for a housing development that includes affordable housing units.

1.1.5 Housing Market & Development Trends

Building Activity

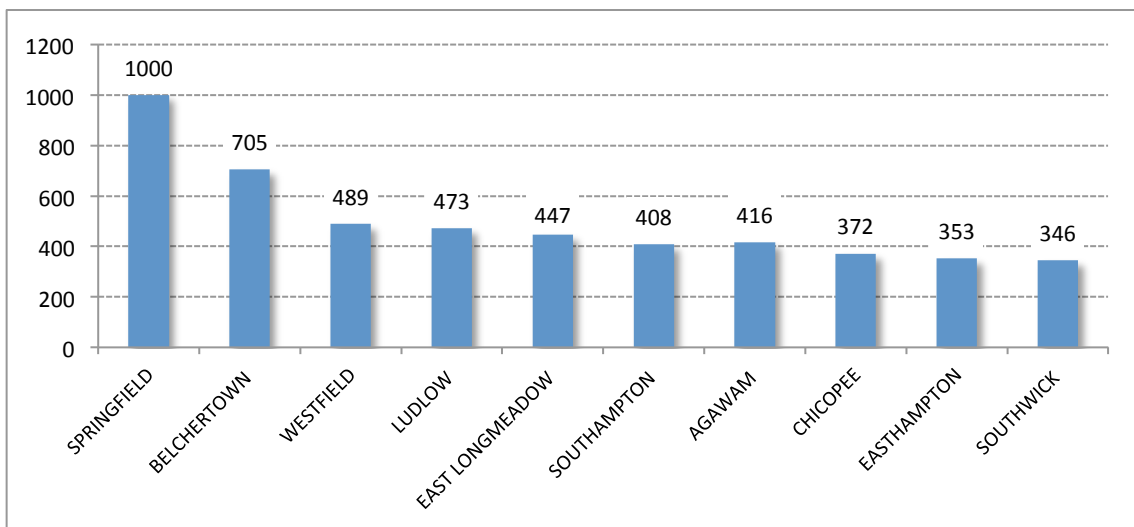
Despite the downturn in the housing market nationwide, residential construction trends over the last decade show that people still desire new homes in Southampton. During this past decade residential construction reached its peak in 2004 with 54 building permits issued. Since 2005 the volume of residential construction decreased significantly in Southampton as in most of the Commonwealth and the nation. The market appears to be showing signs of recovery as the Town permitted 37 new units in 2010, which was 10 more units than the prior year. Comparatively, building permit activity in Southampton has been voluminous over the last decade. The number of building permits issued for new single family homes over the course of a decade compares to towns whose populations are triple to quadruple the size of Southampton respectively.

Figure 1-5: Number of Building Permits Issued By Year, 2001-2010



Source: U.S. Department of Housing and Urban Development, Building Permit Database.

Figure 1-6: Regional Comparison of Building Permit Activity from 2001 through 2010.



Source: U.S. Department of Housing and Urban Development, Building Permit Database.

Single Family Home Market

Since the mid 1980s Massachusetts has been among the states with the highest housing costs. Starting in the early 2000s, housing prices in Massachusetts began to climb even more dramatically and many areas in Massachusetts saw housing prices double by the end of the 2000s (Figure 7). This phenomenon touched every part of the state, including Southampton where the median sales price went from \$184,660 in 2001 to \$295,000 in 2007. Since 2007, the median sale prices have declined, although they have not weakened to their pre-2003 levels. This local rise and subsequent fall in housing costs over the course of the 2000s was also consistent with regional and statewide trends. Also consistent with regional market trends, Southampton single family home sales rose and fell during the first half of the 2000s, peaking at 66 sales in 2004, and then declined in volume after 2006.

Assessed Housing Values

The dramatic rise in housing cost is even more apparent when one looks at home value trends over the last decade. The average assessed value of a single family home in Southampton increased almost 50% during the 2000s from \$188,854 in 2001 to \$280,205 in 2010.⁵ Table 8 categorizes Southampton's single family homes by their assessed value to show the range of housing values in town. In 2010, Southampton had the tenth highest average assessed value for a single family home in the Pioneer Valley. The average tax bill for a single family home in 2010 was \$3,463, which is up from \$2,164 in the year 2000.

Foreclosures

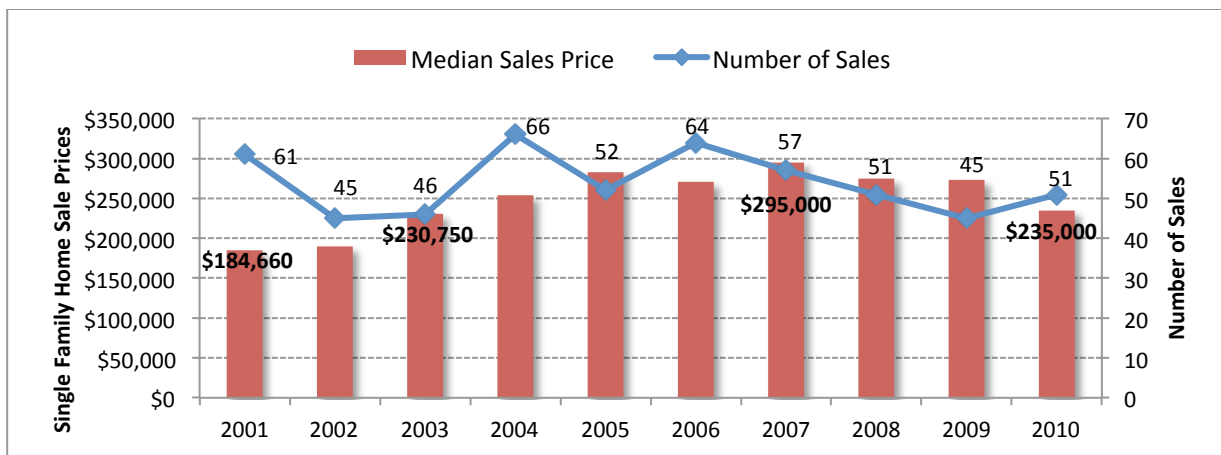
Foreclosure rates, as well as mortgage defaults have increase significantly nationwide due to the collapse of the housing market collapse that began in 2008, predatory lending practices, and persist high unemployment. However, unlike other municipalities in the region, the number of foreclosures in Southampton has not dramatically increased during this period (Table 9). Southampton, in fact, saw its largest number of foreclosures occur in 2010. However, local foreclosure activity should continue to be monitored closely, as the housing market, while rebounding somewhat, remains volatile.

Rents

A 2009 survey of rental prices in town revealed that one-bedroom apartments ranged from \$600 to \$900 per month, two-bedroom apartments ranged from \$775 to \$950 per month, and three units and above were well over \$1,200 per month. Most listings boasted that Southampton featured "scenic farmland and great schools." The American Community Survey five-year estimates for 2005-2009 show that Southampton's median rent of \$1,087 was more than \$200 greater than Hampshire County's median rent of \$847. To afford a monthly rent of \$1,087 plus pay approximately \$100 a month in utilities, a household would need to earn at least a total \$47,000 a year, which is much less than the median household income of \$80,667 in Southampton.

⁵ The 2000 average assessed value of \$188,854 reflects the inflation adjusted value to 2010 real dollars.

Figure1- 7: Single Family Home Sales in Southampton by Year



Source: Warren Group with inflation-adjusted values completed by the PVPC. Median Sale Prices are shown in 2010 inflation-adjusted dollars.

Table 1-8: Southampton Single Family Homes by Assessed Value

Assessed Value of Single Family Home	Number of Parcels in Category
Less than \$150,000	70
\$150,000 to \$199,999	322
\$200,000 to \$249,999	477
\$250,000 to \$299,999	420
\$300,000 to \$399,999	495
\$400,000 to \$499,999	144
Over \$500,000	64

Source: Town of Southampton Assessor's Department, 2010 Assessors Data

Table 1-9: Number of Foreclosures in Southampton by Year

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Southampton	2	4	2	1	2	1	3	3	1	2	5
Hampshire County	45	64	49	40	26	33	43	80	104	99	

Source: Hampshire County Registry of Deeds & Warren Group

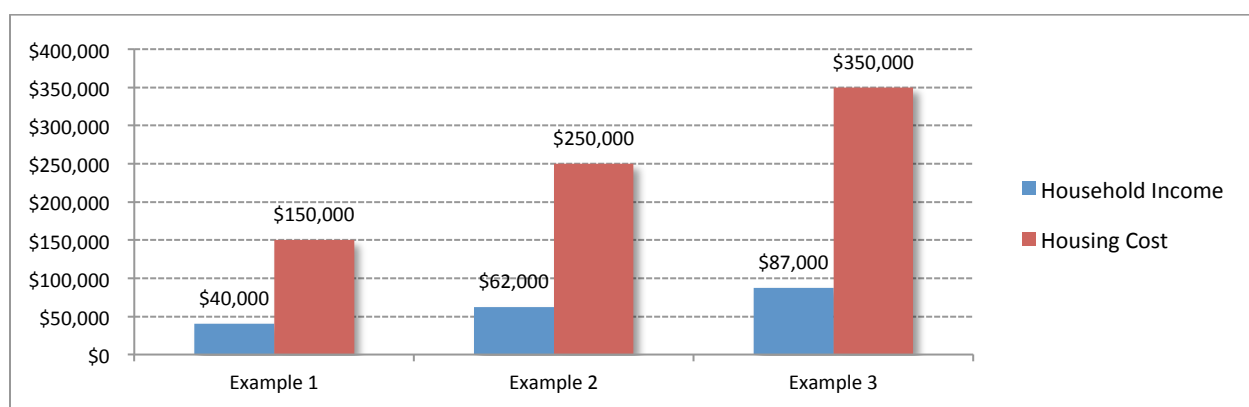
Housing Affordability in Today's Market

Housing is generally considered to be affordable if the household pays no more than 30% of its gross annual income on housing. Households who pay more than 30% of their income for housing are considered "cost-burdened" and may have difficulty affording necessities such as food, clothing, transportation and medical care as well as saving for their future and that of their families. A diverse housing stock—in unit type, size of unit, occupancy type, and location—increases housing choice and housing affordability. The American Community Survey five-year estimates over 2005-2009 show that

27% of Southampton homeowners and 29% of Southampton renters spend more than 30% of their income on housing related costs. Positively, these figures were less than the percentage of housing-cost burdened households in the region, which were 31% and 51% respectively.

A household who wanted to purchase a home in Southampton selling at the 2010 average assessed value of \$280,205 would need an annual household income of approximately \$70,000 if they were to put down a 20% down payment. For this reason, homeownership opportunities in Southampton appear to be more available to households who earn close to the median household income or above, which was estimated by the U.S. Census Bureau to be approximately to be \$80,667 in 2005-2009.

Figure 1-8: Examples of Maximum Housing Price Affordable by Household Income Level



Source: Pioneer Valley Planning Commission, 2011

1.2 Goals and Strategies for Housing

Target Dates for Completion are organized into four categories: Short-term (1-5 years); Mid-term (6-10 years); Long-term (11-15 years); and Ongoing.

Goal 1-1: Balance residential development with the protection of the town's natural, scenic and historic resources.

Strategy 1-1A: Establish new mixed-use commercial/residential districts, such as at the Village Center, Midtown or Gateway areas, with flexible development requirements to direct future housing unit growth to appropriate areas in town. This new district should establish Design Guidelines for architectural elements and signage.

Responsible Party: Planning Board

Resources Needed: Volunteer time, funding for consultants

Target Date for Completion: Short-term (1-5 yrs)

Strategy 1-1B: Selectively invest in infrastructure improvements to direct new residential units to areas the community has identified for growth.

Responsible Party: Select Board, Highway Department, Water Commission

Resources Needed: Community Development Block Grant funds, staff time

Target Date for Completion: Ongoing

Strategy 1-1C: Amend the existing Cluster bylaw to encourage use of the bylaw, or reconsider the proposed Open Space Residential Development bylaw drafted in 2006 by the Pioneer Valley Planning Commission under a Smart Growth Technical Assistance grant.

Responsible Party: Planning Board, Select Board, Conservation Commission

Resources Needed: Volunteer time

Target Date for Completion: Short-term (1-5 yrs)

Goal 1-2: Consider amendments to Southampton Zoning Bylaw to expand housing options in Southampton and clarify ambiguous zoning definitions.

Strategy 1-2A: Adjust dimensional standards for Residential Village Zoning district to match the lot sizes of the existing historic homes and to promote smaller, more affordable homes.

Responsible Party: Planning Board

Resources Needed: Volunteer time of board or staff time of a consultant to prepare zoning amendments and conduct public outreach.

Target Date for Completion: Short-term (1-5 yrs)

Strategy 1-2B: Revise definition for “elderly housing” to be clear and transparent about the type of use the town allows in the Residential Village and Commercial Village Districts.

The definition for “elderly housing” should indicate age requirements and should distinguish between garden apartments, townhouses, assisted-living facilities and congregate housing.

Responsible Party: Planning Board

Resources Needed: Volunteer time of board or staff time of a consultant to prepare zoning amendments and conduct public outreach.

Target Date for Completion: Short-term (1-5 yrs)

Strategy 1-2C: Remove “townhouse” from existing “multi-family dwelling” definition and add “townhouse” or “single-family attached” as a new use for the existing Residential Village and Commercial Village Districts as well as to any future targeted growth districts.

Responsible Party: Planning Board

Resources Needed: Volunteer time of board or staff time of a consultant to prepare zoning amendments and conduct public outreach.

Target Date for Completion: Short-term (1-5 yrs)

Strategy 1-2D: Modify multifamily housing requirements to allow for greater flexibility in design.

Responsible Party: Planning Board

Resources Needed: Volunteer time of board or staff time of a consultant to prepare zoning amendments and conduct public outreach.

Target Date for Completion: Short-term (1-5 yrs)

Strategy 1-2E: Amend existing Accessory Apartments bylaw to increase the allowable apartment size to encourage use of the bylaw.

Responsible Party: Planning Board

Resources Needed: Volunteer time of board or staff time of a consultant to prepare zoning amendments and conduct public outreach.

Target Date for Completion: Short-term (1-5 yrs)

Goal 1-3: Increase awareness of housing needs and available housing resources.

Strategy 1-3A: Publicize existing affordable housing resources by expanding the Housing Authority webpage on the town’s website, by creating educational materials and by ongoing public outreach.

Responsible Party: Housing Authority in conjunction with Town Staff, Select Board, Council on Aging, and William Norris and Hampshire Regional School Department Staff.

Resources Needed: Community Preservation Act funds could be used to pay for a consultant to develop the website and associated outreach materials. CPA funding could also be used to pay for the production of housing materials.

Target Date for Completion: Ongoing

Strategy 1-3B: Establish partnerships with town committees, boards and local non-profit developers.

Responsible Party: Housing Authority

Resources Needed: CPA funds could be used to pay for the development of outreach materials related to publication of these meetings or events.

Target Date for Completion: Ongoing

Goal 1-4: Create affordable housing opportunities in Southampton.

Strategy 1-4A: Identify suitable property for the development of affordable housing such as town-owned land and donate town-owned land to appropriate housing entity such as Habitat for Humanity, HAP Housing, Valley Development Corporation, or Hilltown Development Corporation, etc to develop affordable housing.

Responsible Party: Southampton Housing Authority in conjunction with the Southampton Planning Board and Select Board.

Resources Needed: Volunteer/staff/consultant time to work with the Planning Board and Housing Authority to review and determine priority sites. The Hilltown CDC started work on this type of strategy for the town in 2011.

Target Date for Completion: Short-term (1-5 yrs)

Strategy 1-4B: Support the creation of local land trust to assist with acquiring land for future affordable housing.

Community Land Trusts (CLT) are private non-profit community organizations that support common land ownership. Most commonly, CLTs buy and hold land permanently, preventing market factors from causing prices to rise. CLTs build, or work with an affordable housing developer to build, affordably-priced homes to families with limited incomes. The CLT keeps the price of homes affordable by separating the price of the house from the cost of the land. When a family decides to sell a CLT home, the home is resold at an affordable price to another homebuyer with a limited income.

Responsible Party: Housing Authority

Resources Needed: Volunteer time. CPA funds from open space and housing could be used to purchase land for the development of housing and preservation of open space. CPA housing funds could also be used to develop the portion of land that will have housing.

Target Date for Completion: Long Term (11-15 yrs)

Strategy 1-4C: Establish a Housing Trust Fund to receive, purchase, and convey real or personal property.

Municipal affordable housing trusts have the legal power to receive, purchase, and convey real or personal property. The purpose of a Trust is to create and preserve affordable housing for the benefit of low and moderate income households. The primary advantage of establishing an affordable housing trust is that a trust can act quickly to capitalize on real estate opportunities as they arise without having to wait for town meeting approval. Town meeting approval is required to transfer money into the trust, but not additional approval from the town is required in order for the trust to spend the money.

Responsible Party: Housing Authority, Select Board

Resources Needed: Volunteer/town staff/consultant time to develop outreach materials and prepare documentation for official adoption of trust at town meeting. CPA funding can pay for the development of outreach materials and consultant support to set-up the program.

Target Date for Completion: Long Term (11-15 yrs)

Strategy 1-4D: Adopt a zoning bylaw, such as an inclusionary zoning bylaw or Chapter 40R bylaw, which provides one or more incentives to developers who choose to include affordable housing units in new housing developments in Southampton.

Responsible Party: Planning Board, Housing Authority

Resources Needed: Volunteer or staff time to prepare bylaw and conduct public outreach.

Target Date for Completion: Mid-term (6-10 yrs) (*Currently in process*)

Strategy 1-4E: Utilize Community Preservation Act funds to purchase existing single-family homes for affordable housing and convert into two or more rental or homeownership units and subsidize affordable units in future mixed-use and/or mixed-income housing developments.

Responsible Party: Housing Authority, Board of Selectmen

Resources Needed: Staff time, Volunteer time

Target Date for Completion: Ongoing

Strategy 1-4F: Continue to seek funds and implement a Community Development Block Grant Housing Rehabilitation Program

Responsible Party: Town Administrator, Select Board, Council on Aging

Resources Needed: Volunteer time by Select Board to apply for funding and ensure implementation; Council on Aging staff time to ensure adequate public outreach on funding availability

Target Date for Completion: Ongoing