

CHAPTER 3

HOUSING

Introduction

Diverse, affordable housing is important for all communities. After paying housing costs, residents need adequate remaining income to cover other basic expenditures, including food, health care, utilities, and transportation. Housing is generally considered to be affordable when households spend no more than 30% of their gross income on housing costs. Fortunately, under this definition, housing is currently affordable for the majority of Wendell residents.

The Town of Wendell is committed to addressing the Town's housing needs and to providing affordable appropriate housing for its residents. The Town works with the Franklin County Housing and Redevelopment Authority (HRA) and the Franklin Regional Council of Governments (FRCOG) to support the development of affordable housing both regionally and within Wendell, and to implement the housing recommendations of the FRCOG's Regional Policy Plan. In addition, the Town works to encourage appropriate housing development in Wendell through its zoning and through its planning initiatives, such as this Community Development Plan.

Although housing in Wendell is presently affordable for the majority of residents, the Town recognizes that some residents have housing costs that are unaffordable based on their household incomes, or have other unmet housing needs. One concern, for example, is the level of poverty among single-parent households and single-person households in Wendell and how these households may have difficulty finding housing that is affordable given their very low incomes. The poverty rate for people in such households is approximately 20%, double Wendell's overall poverty rate of 10%. Another concern is the increasing property taxes faced by homeowners in Wendell. Between 1990 and 2003, the average property taxes paid by homeowners in Wendell grew from \$1,377 to \$1,975, an increase of 43% (MA Department of Revenue, 2004). This increase is smaller than that experienced in many Massachusetts towns during this time period, but still presents a challenge to Wendell residents on limited or fixed incomes. A third concern is the need to maintain the older housing stock in town and to upgrade existing septic systems. The Town of Wendell, through this Community Development Plan and its other planning endeavors, is working to address such housing issues. The Town is also focused on establishing options and strategies that will encourage future residential development to occur in a way that is sustainable and compatible with Wendell's vision for the future.

The Housing chapter of the Community Development Plan presents an overview of housing in Wendell. It discusses how well the current housing supply is meeting demand and

evaluates housing affordability. It also recommends strategies that the Town could adopt to address identified housing issues and needs in the community.

The Housing chapter is organized into the following main sections:

- A list of the housing goals and objectives established during the EO 418 visioning process;
- A discussion of the planning and legislative context for affordable housing;
- A summary of Wendell's current housing characteristics;
- A review of population characteristics that influence housing demand;
- An assessment of housing costs and affordability in Wendell; and
- Recommendations and strategies for helping the Town meet its housing goals and objectives.

Housing Goals and Objectives

Prior to commencing the preparation of this Community Development Plan, forums were held to discuss town issues and priorities, and to establish a vision for Wendell's future. The vision statement created through this process focuses on preserving Wendell's "rural and unique character while seeking to improve the quality of life for its residents." This vision recognizes the need to engage in careful management of land use and population growth, and views "land use planning and [the] regulation of development as key tools to meet our specific community needs, while at the same time, allowing for a more controlled population increase over the long term that is sustainable for the Town of Wendell." (*The full vision statement is contained in the Executive Summary at the front of the Community Development Plan.*)

The following goal and objectives for Wendell's housing are based on the results of the Town's visioning process, and on input from Community Development Plan Committee members.

Goal

- To encourage diverse housing and rental options while preserving Wendell's rural character and unique community.

Objectives

- Encourage efforts to make Wendell's housing inventory both affordable and energy efficient.

- Encourage the development of housing for elderly residents, and the construction of low to moderately-priced rental units.
- Review current subdivision regulations and cluster development options and, if necessary, pursue changes to make them more effective.
- Determine a rate of residential growth that the Town and its residents could sustain without creating adverse fiscal or environmental impacts, to aid in the development of future zoning bylaws.
- Find ways to allow residential growth while preserving Wendell's rural character and biodiversity.

Planning and Legislative Context

This section provides background information and context for the Housing chapter. It summarizes Massachusetts legislation to encourage affordable housing, including Executive Order 418 and Chapter 40B. It also discusses Wendell's current community housing activities. Lastly, it provides a short overview of the types of residential development allowed under the Town of Wendell's Zoning Bylaws, and under Board of Health regulations on development.

State Legislation to Promote Affordable Housing

Executive Order 418 (EO 418)

Issued in 2000 by former Governor Cellucci, Executive Order 418 (EO 418) continued the Commonwealth's long commitment of encouraging the creation of affordable housing. Entitled "Assisting Communities in Addressing the Housing Shortage," EO 418 provided new incentives and resources for communities to promote affordable housing development. The directive offered funding to create plans, such as this one, to help communities consider the ways they would like to grow in the future, and to help them establish options and strategies for addressing future development. Each Community Development Plan typically contains the following four elements: housing, economic development, open space and resource protection, and transportation. Wendell received a waiver for the open space and resource protection section due to its 2002 Open Space and Recreation Plan. Wendell's Open Space and Recreation Plan was approved by the Massachusetts Executive Office of Environmental Affairs; the Open Space Plan was used to inform this current community development planning process and to identify where important natural, historic, and scenic resources in Wendell are located.

In addition to encouraging planning, EO 418 established a new affordable housing certification process. Municipalities must obtain housing certification to be eligible to receive state funds through certain discretionary grant programs and to receive bonus rating points for

other grant programs. The affected programs are administered by the Department of Housing and Community Development (DHCD), the Executive Office of Environmental Affairs (EOEA), the Department of Economic Development (DED), and the Executive Office of Transportation and Construction (EOTC). The grant programs requiring housing certification were expected to provide a total of \$91 million in funding to communities statewide in Fiscal Year 2004 (which started July 1, 2003). Competitive grant programs that give a rating bonus for housing certification should have provided \$487 million.

To receive housing certification, communities must demonstrate that they are working to increase their supply of housing that is affordable to individuals and families across a broad range of incomes. Housing certification is obtained on an annual basis. Wendell achieved individual housing certification for FY 2001, FY 2002, and FY 2003. For FY 2004, Wendell received housing certification through a regional application submitted on behalf of all Franklin County towns by the Franklin Regional Council of Governments and the Franklin County Housing and Redevelopment Authority.

Chapter 40B

In 1969, the Massachusetts Legislature passed the Comprehensive Permit Law (MGL Chapter 40B, Sections 20-23) to promote the creation of affordable housing for low and moderate-income households statewide. Known as Chapter 40B, the legislation streamlined the development permit process for affordable housing projects, and established the goal of increasing the amount of long-term affordable housing in each community to 10% of the total year-round housing stock. Under Chapter 40B, communities with less than 10% long-term affordable housing may be required to allow new housing developments that override local zoning restrictions, such as density and setback requirements. In these communities, a developer can submit an application for a Comprehensive Permit (known as a Chapter 40B application) for an affordable housing development that does not adhere to local zoning. Local review of the proposal is limited. This application is acted upon by the local Zoning Board of Appeals (ZBA). If the ZBA denies the permit, the developer may appeal the decision to the State Housing Appeals Committee. The Appeals Committee can overrule the local ZBA decision and allow the housing project to proceed. Given Wendell's rural nature and limited community infrastructure, including many unpaved roads and the lack of public water and sewer services, the community may be less likely to face Comprehensive Permit development projects than more urban places. However, it is still desirable for Wendell to increase its percentage of affordable housing to maintain local control over potential future housing development projects.

The Chapter 40B definition of "affordable housing" is more restrictive than the general definition based on housing costs not exceeding 30% of household income. In determining a town's total number of affordable housing units under Chapter 40B, the Massachusetts government has historically included only state or federally subsidized units with guaranteed long-term affordability for low and moderate-income households. Rental units and sales of units must be restricted to affordable levels for at least 30 years after construction. All unsubsidized units have been excluded from Chapter 40B status, even if their monthly costs are less than 30% of the average household income. This restriction has been a disadvantage

to rural communities, such as in Franklin County, where subsidized housing is less likely to be developed, but where housing costs relative to income are generally lower than in metropolitan areas.

Under the general definition of affordability (less than 30% of income spent on housing), 78% of Wendell households have housing that is affordable based on their incomes. In contrast, Wendell has only a small number of housing units which have long-term affordability guarantees for low or moderate-income households, and that therefore can count as affordable housing under Chapter 40B. The communities in Franklin County that currently have the most Chapter 40B affordable housing are Greenfield (13.9% as of 2001), Orange (13.4%), and Montague (8.6%).¹

The Commonwealth of Massachusetts has recently begun to expand the Chapter 40B definition of affordable housing to count additional types of units towards the 10% goal. Among the units that can now count as affordable under Chapter 40B are locally subsidized housing units, long-term housing for the mentally ill or mentally retarded, accessory apartments developed after June 30, 2002, and housing created through the Community Preservation Act.² These types of housing are now considered affordable as long as they are serving low or moderate-income residents.

The State has also been working to revise other aspects of Chapter 40B to provide communities with more flexibility and local control in expanding their affordable housing supply. As a result of these changes, when a community has not yet reached the 10% affordable housing level, but has indicated a commitment to expanding its affordable housing, the local Zoning Board of Appeals (ZBAs) has the ability to deny a Chapter 40B development permit. This commitment can be demonstrated in part, through the creation of a local housing plan which has been certified by the Department of Housing and Community Development. In addition, local Zoning Boards of Appeal can now refuse to issue permits for large-scale housing projects that are inappropriately sized for their communities.

Further revisions to Chapter 40B are now under consideration. In 2003, Governor Romney established a Chapter 40B Task Force to review the current law and suggest changes. The Task Force's final report and recommendations were released in the Spring of 2003, and are now being reviewed by the Governor and the Legislature.

¹Wendell's Chapter 40B affordable housing percentage in 2001 was also one of the highest in Franklin County (at 19.0% of the year-round housing units) Wendell's affordable housing included homes that had received housing rehabilitation loans. At least some of those units do not have guaranteed long-term affordability for low or moderate-income households. As a result, when the Department of Housing and Community Development updates its Chapter 40B counts for municipalities, it is possible that Wendell's percentage of affordable housing could drop to under 10%.

² The Community Preservation Act is local option legislation that gives municipalities the ability to impose an additional local property tax to raise funds for affordable housing, open space protection, and historic preservation. Communities that adopt the legislation have access to state matching funds for eligible projects. Wendell has not adopted the Community Preservation Act as of the writing of this plan.

Regional and Town Initiatives and Policies to Create Affordable Housing

As discussed in Wendell's housing certification applications for 2001, 2002, and 2003, and in the regional application for 2004, the Town has a multi-faceted approach to addressing community housing issues. First, Wendell has adopted the Franklin Regional Council of Government's Regional Policy Plan, a policy document to help guide future growth in Franklin County. The Regional Policy Plan contains numerous strategies for promoting appropriate development, including the creation of affordable housing, in the region. Second, like other Franklin County communities, Wendell has worked with the Franklin County Housing and Redevelopment Authority and its affiliated non-profit Rural Development, Inc., to rehabilitate and upgrade older housing stock and to facilitate the development of affordable units both regionally and within Wendell. Lastly, the Town supports appropriate and responsible housing development through its planning initiatives, and zoning and development regulations.

Franklin Regional Council of Governments Regional Policy Plan

In 1988, the Franklin Regional Council of Governments (FRCOG) established the Regional Policy Plan to help guide future growth in Franklin County. The Plan includes an assessment of housing affordability on a regional basis. Implementation steps for the Plan's housing-related recommendations include close coordination between communities and the Franklin County Housing and Redevelopment Authority (HRA) (*Please see the Appendix for a listing of the Regional Policy Plan's housing goals and recommendations*). The Plan also addresses transportation and regional land use. It suggests areas that may be suitable for future residential development, and discusses transportation options for serving new homes.

Franklin County Regional Housing and Redevelopment Authority and Rural Development Inc.

The Town of Wendell works with the Franklin County Regional Housing and Redevelopment Authority (HRA) to address local housing and community development needs. HRA was created in 1973 by the Massachusetts Legislature as the Commonwealth's first regional public housing authority. At that time, the Legislature recognized that the 26 towns of Franklin County, as small communities in Massachusetts' most rural county, did not have sufficient access to housing and community development resources, and were unlikely to develop and sustain adequate housing and community development capacity independently. HRA was established to help address housing and development issues and to assist with housing and community development, both for the region as a whole and for local communities.

HRA works with Wendell and other communities in the region on a variety of housing concerns. HRA provides counseling for first-time homebuyers, tenants and landlords, and offers assistance and funding for the rehabilitation of single-family and multi-family structures, compliance with State septic system (Title 5) requirements, and municipal infrastructure improvements, including accessibility improvements to town buildings. HRA's funding comes primarily from public state and federal sources.

HRA works closely with Rural Development Inc. (RDI), an independent, private, non-profit spin-off organization of HRA that builds affordable homes and rental housing for low-income seniors, families and people with special needs. RDI has developed more than \$15 million in single and multi-family housing in the past ten years. Ten to twelve homes are now built each year in the region, and over 60 RDI homes have been constructed in the past seven years. Six of these homes are in Wendell, on West Road. Prior to the creation of RDI, HRA helped build a few other affordable homes in Wendell, on Montague Road and on Jennison Road, using federal self-help funds for affordable housing. The funds that RDI uses for its projects come from a variety of sources, including the Massachusetts Department of Housing and Community Development (DHCD) HOME Program, the U.S. Department of Agriculture Rural Development Program, and the Self-Help Opportunity Program run through the Housing Assistance Council.

Also, HRA administers Wendell's housing rehabilitation loan program. Housing rehabilitation loans are available to low and moderate-income households, and can be used for home repairs, Title 5 upgrades, home improvements, or accessibility projects. The income generated through repayment of housing rehab loans is channeled back into the program so that additional households can be assisted. Between 2000 and 2003, HRA issued housing rehab loans to six Wendell households.

To date, HRA has secured more than \$220 million in housing and community development resources for Franklin County towns. HRA and RDI programs help hundreds of families each year in Franklin County. HRA and RDI are flexible in working with communities, and try to tailor their programs and projects in each town to the housing issues identified by the individual community.

Western Millers River Watershed Growth Management Plan

The purpose of the Western Millers River Watershed Growth Management Plan (FRCOG, 2002) and associated planning process was to initiate a joint discussion of growth management issues among residents in Orange, Erving, Warwick, and Wendell, and to identify specific community preservation strategies that would help the towns develop in a manner that would retain their unique characteristics. The planning process involved numerous discussions to consider important resource protection and growth management issues, and to select and prioritize strategies to help address these concerns. During the final phase of the project, a public forum was held, and growth management issues and implementation strategies were prioritized. These implementation steps were identified by members of the Growth Management Planning Committee as being vital for realizing effective growth management in the Western Millers River Watershed.

- Issue: Lack of understanding among community members of the issues and costs of growth.
Implementation step: Develop an easily accessible fact book on the costs of growth that includes a cost of community service analysis for each of the four communities, and estimates of the costs related to potential environmental impacts of unplanned residential, commercial, and industrial development.

- Issue: Manageable growth may not be a likely outcome without the right tools.
Implementation step: Have the Planning Boards of all four towns draft a letter to send to their legislators to support Massachusetts zoning reform.
- Issue: Older subdivision regulations mandate sprawl.
Implementation step: Revamp each town's subdivision regulations using examples from towns that have been successful controlling sprawl.
- Issue: Given a certain level of potential growth, the region's aquifers may be insufficient to supply an adequate amount of drinking water.
Implementation step: Acquire the services of a University of Massachusetts hydrogeologist graduate student to identify and measure the capacity of the aquifers in Wendell, Warwick, Erving, and Orange.
- Issue: Voluntary town boards do not have consistent membership, planning support staff, time, and financial resources to effectively manage growth.
Implementation step: Jointly hire a planner or a lawyer with a specialty in land use to assist all four towns' boards in managing and controlling growth.

Wendell's Zoning Regulation of Residential Development

The Town of Wendell has one zoning district. This district allows the following residential uses by right:

- Single-unit dwelling;
- Two attached dwelling units (duplex) without a secondary dwelling on the same lot;
- Conversion of a one-unit dwelling to a two-unit dwelling;
- Rental of single rooms in principal residential structures; and
- Boardinghouses with three or less rental rooms.

There are also a few residential uses that are allowed by special permit. They are:

- Three-unit dwelling;
- Conversion of a one or two-unit dwelling to a three-unit dwelling;
- Secondary dwelling, defined as a single unit limited to 600 square feet of living space which provides complete, independent living facilities for not more than two people, and has facilities for living, sleeping, cooking, and sanitation;
- Guest cabin, defined as a housing structure (not a mobile home) without a septic system, which provides continuous lodging for up to four (4) people for no more than 30 days; and
- Conservation Development, development with single-unit and/or two-unit dwellings which clusters homes together and allows for dwellings to have reduced lot sizes in exchange for land being set aside as open space.

(Source: Wendell Zoning Bylaws, 2004)

All residential development in Wendell must adhere to town requirements regarding lot size, lot coverage, setbacks, parking, as well as Board of Health regulations on wells and septic systems. Residential development allowed only by special permit may also need to meet additional requirements as specified in Wendell's Zoning Bylaws. For the construction of a single-unit or two-unit dwelling, the building lot must have a minimum of three acres. For the construction of a three-unit dwelling or a secondary dwelling, a lot must have a minimum of four acres. Any lot for residential development is required to have 200 feet of frontage along an existing public way or an approved subdivision road.

Secondary dwellings were added to the list of allowed residential uses by Town Meeting vote in the Spring of 2003. According to the Secondary Dwelling Bylaw (Wendell Zoning Bylaws, Article V, Section J), its purpose is to "provide residents of Wendell with additional affordable housing options while maintaining [the Town's] rural character and established development patterns." Under this bylaw, a secondary dwelling can be added to a building lot on which there is a one or two-unit dwelling that has been in existence for at least 10 years. This secondary dwelling is similar to having an accessory apartment or adding a second unit to an existing single-family home. The difference is that the secondary dwelling is not attached to the primary home. However, the secondary dwelling still must be in close proximity to the primary dwelling, with a maximum distance no greater than 120 feet between any part of the secondary dwelling and the primary dwelling.

Under the Secondary Dwelling Bylaw, a special permit applicant requesting a secondary dwelling must agree to one of the following two options: (1) the applicant places two acres of undeveloped land in Wendell under permanent conservation restriction; this land can be part of the lot on which the secondary dwelling will be built, or can be somewhere else in town; or (2) the applicant makes a monetary donation to the Town of Wendell equivalent to the cost of two acres of undeveloped land in town for the purposes of open space conservation and purchase. This cost is estimated at about \$2,000 for land rated type R in the most recent (2004) Wendell Land Schedule (type R land is the least expensive). The Secondary Dwelling Bylaw is currently in effect for three years (until June 5, 2007) unless extended by Town Meeting within that time frame.

The development of all new homes in Wendell must be consistent with the Town's Phased Growth Bylaw (Wendell Zoning Bylaws, Article XI) that was established to promote orderly, phased growth. The intent of the Phased Growth Bylaw is to "phase growth so that it will not unduly strain the community's ability to provide basic public facilities and services...and to preserve and enhance existing community character and the value of property."

Under the Phased Growth Bylaw, ten building permits are made available each year for the construction of new principal dwellings. Up to five of the permits may be issued for the development of affordable housing. The affordable housing must be for individuals or families earning no more than the median income for Franklin County. In the first three months of the year, three of the ten permits will be set-aside for affordable housing projects; after that, all the permits will be distributed on a first-come, first-serve basis.

The Phased Growth Bylaw also allows for a building permit to be issued for one Conservation Development (Zoning Bylaws, Article X) each year. The development can contain up to six

homes, and the building permit for the development will not count to the annual maximum of ten permits. This exemption is designed to encourage this type of housing development, both because it can help preserve natural resources and open space, and because such housing can be less expensive than standard subdivisions as a result of reduced infrastructure costs, such as for roads. The Phased Growth Bylaw is in effect for one year (until June 5, 2004) unless extended by Town Meeting.

Wendell has a Back Lot Development Bylaw (Zoning Bylaws, Article IX). The Back Lot Development Bylaw's stated purpose is to "encourage efficient, economic use of backland ... so as to enhance the rural character of the community while providing for the protection of the health, safety, and welfare, of the residents of the Town, and the protection of wildlife habitats." The bylaw allows the construction of new homes on lots behind existing homes. The new homes must have a minimum of 50 feet of frontage on an existing public way, in contrast to the 200 feet of frontage that the Town typically required for residential development.

Wendell's Zoning Bylaws provide for future development in a flexible manner that accommodates future growth and housing to meet community needs. The bylaws permit a number of residential uses by right and others by special permit, and allow for a variety of housing types. At the same time, the bylaws work to ensure that future development will be phased to limit any negative impact on community resources and needs, and to encourage future growth that is compatible with the Town's character and vision for the future.

Wendell Board of Health Regulation of Development

The Wendell Board of Health has adopted regulations concerning wells and sewage disposal systems which impact development in town. These regulations have been enacted for the protection of Wendell residents, and for the protection of the environment. The Town of Wendell has no public sewer system and relies on on-site subsurface systems for the disposal of sewage in 100% of the Town. The Board of Health regulations detail this situation, stating that "there are considerable areas in town of severe geologic conditions that consist of poorly drained soils, shallow soil depth to fractured ledge and ground water, wetlands, flood plains, and excessively-draining sand and gravel deposits. As a minimum code, Title 5 is incomplete and ambiguous in certain specifications and silent on other topics. Accordingly, local Board of Health regulations are necessary to assure more complete protection from sewage overflows to the ground surface, and from potential pollution of ground water, wells, surface waters, wetland complexes, and certain geologic and water-bearing deposits." Wendell's Board of Health regulations are intended to complement Title 5 and provide additional guidance and protection.

The Town of Wendell has no public water lines, and residents rely on wells and ground water for their water needs. A significant portion of the Town is within the Quabbin Reservoir Watershed, a public water supply resource used by communities in eastern Massachusetts. Also identified within Wendell are several potential water supplies that could possibly be used to provide the Town with public water service a future date. The Board of Health regulations

are designed to protect the current and potential future drinking water resources located within the town boundaries from pollution and degradation.

Current Housing Characteristics

This section summarizes Wendell's current housing characteristics, including housing type, housing age, tenancy, and new construction trends. The section also compares housing statistics for Wendell to those for Franklin County and for Massachusetts overall. The information presented in this section primarily comes from the U.S. Census. The Census information was supplemented with data from the Wendell Building Inspector and the Wendell Assessors.

Housing Supply

Wendell experienced significant growth during the past three decades. In 1970, the Town had 405 residents (U.S. Census). By 2000, its population had grown to 986 people, an increase of over 140% in 30 years (U.S. Census). The main factors behind Wendell's population growth include housing pressures in Amherst and Shutesbury, and an in-migration of new residents looking for housing that is still affordable since housing prices in other parts of the region have risen significantly.

The increase in people wanting to move to Wendell has led to growing housing demand, which in turn has promoted the creation of new housing units. During the past two decades, the number of housing units in Wendell increased by 44%, growing from 305 (1980) to 439 (2000) (see *Table 3-1*.)

Table 3-1: Housing Units in Wendell, 1980 to 2000, Comparison to the County and State

Area	Number of Housing Units			Percentage Change		
	1980	1990	2000	1980-1990	1990-2000	1980-2000
Wendell	305	400	439	+31.1%	+9.8%	+43.9%
Franklin County	26,832	30,394	31,939	+13.3%	+5.1%	+19.0%
Massachusetts	2,208,146	2,472,711	2,621,989	+12.0%	+6.0%	+18.7%

Source: U.S. Census Bureau, Census of Population and Housing, 1980, 1990, and 2000.

Table 3-1 shows that Wendell experienced significantly more housing growth than Franklin County and Massachusetts overall between 1980 and 2000. During the twenty-year period, the number of homes in both Franklin County and Massachusetts increased by 19%. The table also indicates that for Wendell, Franklin County, and Massachusetts, more new housing construction and growth occurred during the 1980s than the 1990s. It is expected that during this current decade, Wendell will continue to experience a slower rate of housing growth than the region overall.

Types of Housing

Housing in Wendell consists primarily of single-family homes (*see Table 3-2*). According to the 2000 U.S. Census, 86% of Wendell's housing units are single-family residences. The rest of the Town's housing mix is primarily comprised of mobile homes (10% of the Town's total units), and two-family homes (4%).

Table 3-2: Types of Housing Structures in Wendell, 2000

Structure Type	Number of Housing Units	Percent of all Housing Units
Single Unit Building	378	86.1%
Two Unit Building	17	3.9%
3-4 Unit Building	1	0.2%
5 or more Unit Building	0	0.0%
Mobile Home	43	9.8%
Total	439	100.0%

Source: U.S. Census Bureau, *Census of Population and Housing, 2000*.

Wendell's proportion of single-family residences is greater than that for Franklin County or for the State as a whole. The Census Bureau estimates that 66% of housing units countywide and 56% of housing units statewide consist of single-family homes (2000 U.S. Census). Wendell also has a greater percentage of mobile homes compared to the State and the County. In Franklin County, an estimated 3% of housing units are mobile homes.

Housing Tenancy

Housing tenancy refers to whether a home is occupied by a renter or homeowner. Most of Wendell's housing units are occupied by homeowners. As shown in Table 3-3, as of 2000, homeowners account for 73% of all Wendell's housing units, and 85% of the Town's occupied housing units. Between 1990 and 2000, the number of owner-occupied housing units in the Town increased by 47. The number of rental units decreased by 15 during the same time period, suggesting that some previous rental housing stock is now owner-occupied.

Table 3-3: Housing Tenancy in Wendell, 1990 and 2000

Unit Type	1990			2000			Change in Occupied Units 1990-2000
	Number of Units	Percent of Occupied Units	Percent of All Units	Number of Units	Percent of Occupied Units	Percent of All Units	
Owner-Occupied	275	79.5%	68.8%	322	85.2%	73.3%	+17.1%
Renter-Occupied	71	20.5%	17.8%	56	14.8%	12.8%	-21.1%
Total Occupied (Households)*	346	100.0%	86.5%	378	100.0%	86.1%	+9.2%

*Each household occupies one housing unit. Only housing units that have year-round residents are considered occupied.

The Census Bureau considers housing units that have seasonal or occasional residents to be vacant.

Source: U.S. Census Bureau, *Census of Population and Housing, 1990 and 2000*.

Housing Vacancies

The Census Bureau characterizes as “vacant” any residence that does not have a full-time occupant, even if the residence is used as a second home or vacation home. According to the 2000 U.S. Census, 64% of the “vacant” housing units (39 of 61 vacant units) in Wendell have seasonal or occasional residents. In 2000, other vacant units in Wendell included seven unoccupied units that were for sale, one unoccupied unit for rent, and five units which were rented or sold, but which had no one living in them. The remaining nine vacant units were likely uninhabitable or undergoing renovation.

The Census Bureau calculates vacancy rates for communities based on the number of homes and rental units that could be available for new residents to live in year-round. These vacancy rates exclude residences with seasonal or occasional occupants, as well as homes that are uninhabitable, and homes that have been sold or rented, but which remain unoccupied.

According to the 2000 U.S. Census, the current homeowner vacancy rate in Wendell is 2.1%, and the rental vacancy rate is slightly lower at 1.7%. These vacancy rates mean that approximately 8 housing units, combining both rental and homeowner units, could be available for someone to move into. According to housing research, a healthy housing market is generally considered to have vacancy rates of 2-3% for owner-occupied homes and 4-5% for rental properties. Lower vacancy rates in rural towns, such as Wendell, are reasonable given the Town’s relatively small number of homes, especially rental properties. In addition, Wendell’s low housing vacancy levels reflect the fact that Wendell is a desirable place to live and has a high quality of life. At the same time however, the low vacancy rates also suggest that people seeking to move to Wendell, or to relocate within the town, may have difficulty finding affordable, suitable housing. Anecdotal evidence presented by Community Development Plan Committee members suggests that the rental housing market in Wendell is very tight, with many more people interested in renting than there are homes available.

Housing Age

According to the 2000 U.S. Census, two-thirds (67%) of the homes in Wendell have been built since 1970, and the median year for construction of the Town’s current housing stock is 1977. Seventeen percent (17%) of Wendell’s housing units were built before 1940. There are a number of potential issues related to older housing stocks, including lead paint poisoning. The State Department of Public Health (DPH) screens children up to age six for lead paint poisoning, and Massachusetts law requires all children to be screened before they can enroll in kindergarten. The latest DPH figures show that no screened children in Wendell have elevated blood lead levels.

Table 3-4: Age of Housing in Wendell, 2000

Year Built	Number of Housing Units	Percent of all Housing Units
1999 to March 2000	4	0.9%
1995 to 1998	15	3.4%
1990 to 1994	49	11.2%
1980 to 1989	124	28.2%
1970 to 1979	102	23.2%
1960 to 1969	45	10.3%
1940 to 1959	26	5.9%
1939 or earlier	74	16.9%
Total	439	100.0%
Median Year Built	1977	

Source: U.S. Census Bureau, *Census of Population and Housing, 2000*.

New Construction

Between 1990 and 2000, the number of housing units in Wendell increased by 10% (*see Table 3-1*). All of the new construction during this period was for single-family homes. Table 3-5 provides a summary of authorized new housing construction in Wendell between 1990 and 2003, based on building permit data provided by the Wendell Building Inspector.

Over the 1990-2003 period, the Wendell Building Inspector issued 61 building permits for single-family new construction, and 70 building permits for home additions. Six of the new homes built over this time period were affordable housing constructed by Rural Development Inc. They are located on West Road and Rush Road. The other new homes were distributed throughout town. According to the Building Inspector, development over the 1990-2003 time period was not concentrated in any particular sections of Wendell.

Table 3-5: Authorized Construction for New Housing Units in Wendell, 1990 to 2003

Year	Building Permits Issued for Construction of New Single-Family Homes
2003	4
2002	7
2001	4
2000	2
1999	5
1998	4
1997	5
1996	4
1995	2
1994	1
1993	2
1992	6
1991	5
1990	10
Total	61

Source: Wendell Building Inspector, February 2004.

One issue with residential development, especially sprawling development along a town's primary roadways, are the potential impacts on the community's rural and scenic character. Another issue are the costs of providing municipal services to the new residences and new population. Cost of Community Service studies conducted by the American Farmland Trust (1991) and the Southern New England Forest Consortium (1995) have examined the relationship of tax revenues to municipal costs for different land uses, in a number of New England towns. These studies have found that residential uses generally cost more in needed municipal services than they provide in tax revenues. These studies also found that protection of farmland and open space, land uses which typically have greater tax revenues than service costs, can be an important means of balancing the municipal tax base. Commercial and industrial uses similarly generally have a positive net fiscal impact providing more in tax revenues than they cost in municipal services.

Substandard Housing

Census indicators of "substandard" housing in a community include overcrowding (defined as more than 1 occupant per room) or a lack of complete plumbing or kitchen facilities.³ Although these statistics do not include qualitative information about housing conditions in Wendell, the Census figures suggest that few Wendell residents live in substandard housing.

According to the 2000 U.S. Census, none of Wendell's housing has overcrowding. Approximately 4% of Wendell's occupied housing is reported to have incomplete plumbing, and 5% is reported to lack complete kitchen facilities. The homes with incomplete plumbing include homes with outhouses.

Population Characteristics that Influence Housing Demand

This section examines population characteristics that influence housing demand. These characteristics include population size, household size, age distribution, and disabilities and other special needs. This section also discusses potential housing issues, both for Wendell's population in general, and for particular population segments, such as families living below the poverty level and people with disabilities.

Total Population

Wendell has grown significantly during the last thirty years. In 1970, the Town had 405 residents. Between 1970 and 2000, Wendell's population more than doubled, growing to 986 people (an increase of 144%). As shown in Table 3-6, during the past three decades, the

³The U.S. Census Bureau defines complete plumbing as including: (1) hot and cold piped water, (2) a flush toilet, and (3) a bathtub or shower. All three facilities must be located in the housing unit. Complete kitchen facilities are defined as including: (1) a sink with piped water, (2) a range or cook top and oven, and (3) a refrigerator. All three must be located in the housing unit, but need not be in the same room (U.S. Census Bureau, Technical Documentation 2000 Census, 2002).

Town's population growth far exceeded that of Franklin County and Massachusetts overall. Between 1970 and 2000, Franklin County grew by 21% and the State by 12%.

Table 3-6: Population for Wendell, 1970 to 2000, Comparison to the County and State

Area	Population				% Change			
	1970	1980	1990	2000	1970-1980	1980-1990	1990-2000	1970-2000
Wendell	405	694	899	986	+71.4%	+29.5%	+9.7%	+143.5%
Franklin County	59,210	64,317	70,092	71,535	+8.6%	+9.0%	+2.1%	+20.8%
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097	+0.8%	+4.9%	+5.5%	+11.6%

Source: U.S. Census Bureau, Census of Population and Housing, 1970, 1980, 1990, and 2000.

Households

The number of households is more important than total population size for determining the amount of housing needed by a community. A household is generally defined as an individual or a group of people living in one housing unit. Changes in the number of households therefore reflect not only changes in population, but also societal shifts that influence average household size.

Nationally, average household size is decreasing. The reduction in people per household is occurring for a variety of reasons. These reasons include a reduction in the average number of children per family and an increase in the number of single-parent households. Other factors are that families today are more mobile and more spread out than in the past and that more adults now live by themselves. The 2000 U.S. Census estimated that more than one-quarter (28%) of Wendell households consist of one person.

As Table 3-7 indicates, the average household size in Wendell fell 14% between 1980 and 2000 (U.S. Census), decreasing from 2.76 persons per household in 1980 to 2.36 in 2000. Wendell's change in household size over the last two decades was greater than the 8% decrease in household size seen at the County and State levels over the same time period.

Table 3-7: Average Household Size in Wendell, 1980 to 2000, Comparison to the County and State

Area	Average Number of Persons Per Household*			Percentage Change		
	1980	1990	2000	1980-1990	1990-2000	1980-2000
Wendell	2.76	2.51	2.36	-9.1%	-6.0%	-14.5%
Franklin County	2.65	2.53	2.43	-4.5%	-4.0%	-8.3%
Massachusetts	2.82	2.68	2.60	-5.0%	-3.0%	-7.9%

*Excludes persons living in group quarters or an institutional setting, such as Lake Grove School.

Source: U.S. Census Bureau, Census of Population and Housing, 1980, 1990, and 2000.

Household size in Wendell varies between homeowner and renter households. The average household size for homeowner households in Wendell is 2.45 people. In comparison, the average household size for rental housing is 1.88 people, 23% smaller. The difference in household size is related to the kinds of households who typically rent. Renters are most likely to be young, and tend to have smaller households than owners. The majority of

Wendell households with a householder (head of household) under age 25 rent their housing *(more information on tenancy by householder age is available in the Housing Appendix at the back of this chapter)*.

Three-quarters (75%) of renter households in Wendell consist of one or two people. In comparison, 64% of owner households are of that size. The difference in household size between owners and renters reflects in the number of bedrooms in owner and renter housing. Over half (57%) of the Town's owner-occupied housing units have three bedrooms or more compared to 39% of rental units *(please see the Housing Appendix for more details on household size and number of bedrooms by tenancy)*.

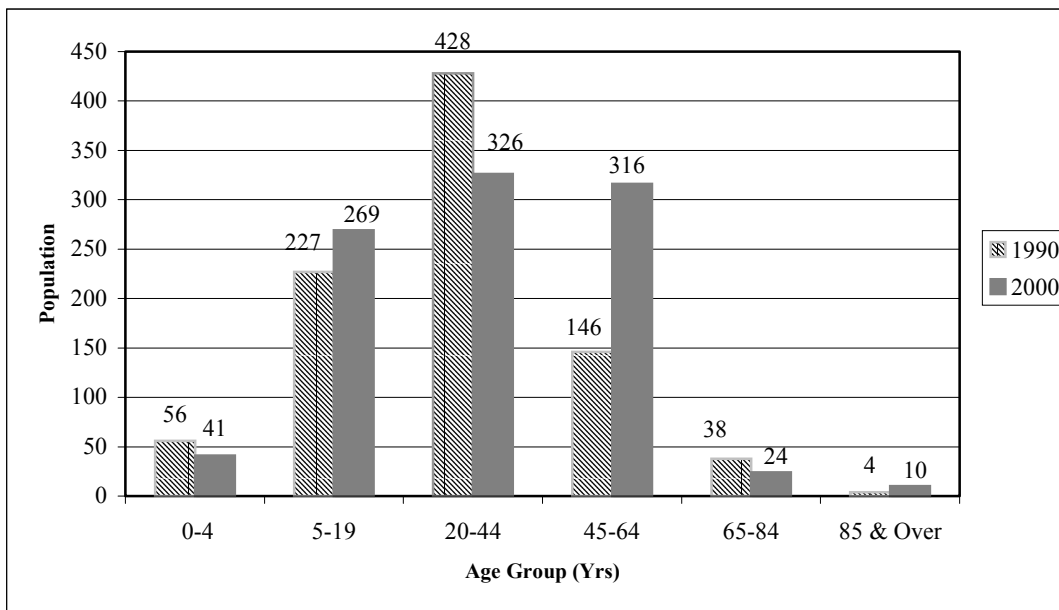
In Wendell, 8% of households with elderly householders (age 65 or over) are renters. In contrast, in Franklin County overall, 23% of elderly households lease their housing. This suggests that there could be a potential shortage of rental housing for Wendell's elderly population. As town residents get older, some may be interested in moving into rental housing or senior housing because it can be less responsibility and less expensive than continuing to own a home. It is important that the Town help establish adequate housing options for its elderly population.

Population Distribution by Age Group

One demographic factor that can affect housing demand is the age distribution of the population. Different age groups have different housing needs. The population distribution for Wendell in 1990 and 2000 is shown in Figure 3-1. Table 3-8 shows the population distribution figures for Wendell, the County, and the State for the same years. The information on the population distribution by age group comes from the Census Bureau.

Between 1990 and 2000, the largest population increase in Wendell occurred for 45-64 year olds. This increase was driven by the aging of the baby boomer generation (born 1946-1964) who began turning 45 in 1991. Correspondingly, the largest population decrease was for 20-44 year olds, some of whom moved into the next age bracket.

Figure 3-1: Population Distribution by Age Group in Wendell, 1990 and 2000



Source: U.S. Census Bureau, Census of Population and Housing, 1990 and 2000.

Table 3-8: Population Distribution in Wendell, 1990 and 2000, Comparison to the County and State

Age Group	Population Distribution (% of total population in each age group)					
	1990			2000		
	Wendell	Franklin County	State	Wendell	Franklin County	State
Under Age 5	6.2%	7.3%	7.0%	4.2%	5.2%	6.3%
Ages 5-19	25.3%	19.8%	18.9%	27.3%	20.7%	20.1%
Ages 20-44	47.6%	40.9%	42.1%	33.1%	34.0%	37.7%
Ages 45-64	16.2%	17.5%	18.4%	32.0%	25.9%	22.4%
Ages 65-84	4.2%	12.8%	12.0%	2.4%	12.3%	11.7%
Ages 85 & Over	0.4%	1.6%	1.5%	1.0%	1.9%	1.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, Census of Population and Housing, 1990 and 2000.

As indicated in Table 3-8, Wendell's population distribution in 1990 and 2000 was similar to that for Franklin County and State, except for in a few age groups. For example, the percentage of 5-19 year olds in Wendell was higher than the County and State averages, in part because of Lake Grove School. The percentage of the population age 65 and older was lower in Wendell than in Franklin County and Massachusetts. This is likely due to Wendell's rural nature and the limited number of services that are available in the community. One other significant difference between Wendell's population and that of the County and State is the larger proportion of baby boomers who live in Wendell. The size of this population in Wendell is related to the Town's population boom during the 1970s and 1980s and the young families that chose to settle in Wendell during those decades.

Populations with Special Housing Needs

Three population groups that may have special housing needs and that may have the most difficulty finding suitable, affordable housing are people with disabilities, seniors, and families with young children. One issue facing these population groups is that they often have limited or fixed incomes, and may have difficulty finding suitable housing they can afford (*Housing affordability in Wendell by age group and income is discussed more under “Housing Costs and Affordability” later in this chapter*).

These population groups can also benefit greatly from housing with good access to services, including stores, health care, and community facilities and programs. Also, the disabled may need housing that has modifications to make it fully accessible.

Households with Children

Of Wendell’s estimated 380 households, 28% (106) are families with children under age 18 (*see Table 3-9*). Thirty of these families are headed by one parent without a spouse present.

Table 3-9: Household Types in Wendell and Franklin County, 2000

	Town of Wendell		Franklin County
Household Type and Presence of Children	Number of Households	Percent of All Households	Percent of All Households
Married-couple family*	169	44.5%	48.7%
With children under 18	76	20.0%	20.8%
With no children under 18	93	24.5%	27.9%
Family* with female householder, no husband present	39	10.3%	10.2%
With children under 18	22	5.8%	6.7%
With no children under 18	17	4.5%	3.5%
Family* with male householder, no wife present	18	4.7%	3.9%
With children under 18	8	2.1%	2.2%
With no children under 18	10	2.6%	1.6%
1-person household	111	29.2%	29.0%
Householder 65 years of age or older	18	4.7%	10.7%
Householder under 65 years of age	93	24.5%	18.3%
Unrelated (non-family) households*	43	11.3%	8.2%
Total Households	380	100.0%	100.0%

**The Census Bureau defines a family as including “a householder [head of household] and one or more people living in the same household who are related to the householder by birth, marriage, or adoption.”*

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Residents Living in Poverty

Poverty status is established using federal income thresholds that vary according to family size and composition. Individuals are then determined to have income levels above or below these thresholds. For 2004, the poverty income threshold (as determined by the U.S.

Department of Health and Human Services) stands at \$12,490 for a family of two people and \$18,850 for a family of four. According to the 2000 U.S. Census, Wendell has a slightly higher poverty rate (10.2%) than Franklin County as a whole (9.4%). There are some Wendell residents who voluntarily choose to have low incomes and live in poverty, living off their land and not contributing income taxes to government spending they do not approve of. However, these residents are in the minority, and many low-income residents struggle to meet their expenses and to keep their housing costs affordable.

Table 3-10: Population Living in Poverty in Wendell, by Age and Household Type, 1999

Age and Household Types	Income Above Poverty Level	Income Below Poverty Level	Total Population With Known Poverty Status*	Percent Below Poverty Level
Total Population by Age Group				
under age 5	34	7	41	17.1%
age 5 to 17	145	11	156	7.1%
age 18 to 64	593	67	660	10.2%
age 65 to 74	16	4	20	20.0%
age 75 or over	12	2	14	14.3%
Total Population	800	91	891	10.2%
Population under Age 65				
in married-couple families**	479	14	493	2.8%
in family** with male householder, no wife present	49	0	49	0.0%
in family** with female householder, no husband present	97	30	127	23.6%
in non-family households (unrelated individuals living together and one-person households)	147	41	188	21.8%
Total under Age 65	772	85	857	9.9%
Population Age 65 or Over				
in married-couple families**	11	0	11	0.0%
in family** with male householder no wife present	3	0	3	0.0%
in family** with female householder, no husband present	0	0	0	--
in non-family households (unrelated individuals living together and one-person households)	14	6	16	37.5%
Total Age 65 or Over	28	6	34	17.5%

*89% of Wendell's population has a known poverty status. Most of the population without a known poverty status consists of resident students at Lake Grove School.

**The Census Bureau defines a family as including "a householder [head of household] and one or more people living in the same household who are related to the householder by birth, marriage, or adoption."

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Poverty in Wendell is the most prevalent among single-parent headed households and non-family households. Non-family households include people living by themselves, and unrelated individuals living together. In 1999, 47 people in non-family households (23% of the total population in such households) lived below the poverty level. Thirty people in female-headed households with no spouse present (23%) also lived below the poverty level.

It is essential that the Town of Wendell continue to work to provide affordable housing options for these residents. Individuals and families with incomes below the poverty level often have great difficulty finding housing they can afford.

Residents with Disabilities

The U.S. Census provides basic information on the prevalence of disabilities.⁴ Data on disabilities among Wendell residents are presented in Table 3-11. The table excludes people living in institutionalized settings, such as group homes or nursing homes (In 2000, Wendell had 93 such residents, all at Lake Grove School). Overall, an estimated 11% of Wendell's population age 5 and over (equal to 97 people) have a disability of some type. Among the elderly population (age 65 and over), 47% (16 people) have a disability. Unfortunately, the U.S. Census provides no qualitative data to determine the relative severity of these disabilities. The proportion of Wendell residents with disabilities is lower than in Franklin County as a whole. For Franklin County, it is estimated that 18% of the population age 5 and over have a disability of some type. The lower proportion of Wendell residents with disabilities is likely a reflection of the Town's limited infrastructure and town services. People in need of more services due to a disability may not choose to live or to stay in Wendell.

Table 3-11: Disabilities in the Non-Institutionalized Population in Wendell, 2000

Age Group	Total Population **	Number with Disabilities	Percent with Disabilities	Types of Disability (Number of people)*			
				Sensory Disability	Physical Disability	Mental Disability	Self-Care Disability
Age 5 to 15	143	5	3.5%	0	0	5	0
Age 16 to 64	675	76	11.3%	28	25	25	11
Age 65 & Over	34	16	47.1%	10	10	9	3
Total Age 5 & Over**	852	97	11.4%	38	35	39	14

*A person can have multiple disabilities and can be counted in more than one disability category.

**The Census Bureau does not track disabilities in children under age 5.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

The Town of Wendell is committed to providing accessibility for residents. Some Town facilities in Wendell are handicapped accessible, and Wendell's Open Space and Recreation Plan makes recommendations for how to improve handicapped access to Town buildings and recreation areas. In addition, the Wendell housing rehabilitation program, funded with Community Development Block Grant (CDBG) monies and administered by the Franklin

⁴The U.S. Census Bureau considers people 5 years old and over to be disabled if they have a physical, mental, or emotional condition lasting more than 6 months which is characterized by "one or more of the following: (1) blindness, deafness, or a severe vision or hearing impairment; (2) a substantial limitation in the ability to perform basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying; (3) difficulty learning, remembering, or concentrating; (4) difficulty dressing, bathing, or getting around inside the home. In addition to the above criteria, people 16 years old and over are considered to have a disability if they have difficulty going outside of the home alone to shop or visit a doctor's office, and people 16-64 years old are considered to have a disability if they have difficulty working at a job or business." (U.S. Census Bureau, Technical Documentation 2000 Census, 2002).

County Regional Housing and Redevelopment Authority (HRA), offers loans to low and moderate-income households for housing repairs and renovations, including accessibility projects. Another potential source of funding for accessibility improvements is the Farmers Home 504 Program, which offers low-interest loans for accessibility modifications to low-income elderly and handicapped residents. STARVOS and the Massachusetts Rehabilitation Commission sometimes also have funds available.

Housing Costs and Affordability

This section explores the cost of housing in Wendell for renters and owners and the degree to which housing is affordable to individuals and families of different incomes. One of the main goals of Executive Order 418 is to encourage the creation of new affordable housing units for people across a range of incomes, including low, middle, and moderate incomes.

As was mentioned earlier, housing is generally defined to be “affordable” when households spend no more than 30% of their gross income on housing costs. For renters, counted housing costs include rent and utilities, such as hot water, electricity, and heat. For homeowners, counted housing costs include mortgage principal, mortgage interest, mortgage insurance, property taxes, and property insurance. (Homeowners’ costs for utilities and for maintenance are not included.) Households that spend over 30% of their income on housing are considered to be “cost-burdened.”

Data on housing costs show that housing in Wendell is affordable for most residents, but some residents, such as those with low or moderate incomes, may be cost-burdened by their housing expenses.

The housing costs described here, reported in the 2000 U.S. Census, may differ from market-rate home and rental prices. There are a number of explanations for this. Market-rate prices reflect only what is being charged to new renters and homeowners, not the housing costs for households who have lived in the same dwelling for a long time. For example, rents for long-term tenants are often well below the rents charged to new tenants. In addition, a key limitation of the Census information is that it is only updated every 10 years, the last time in 2000, and therefore does not reflect recent changes to the housing market and to housing-related costs, such as rising property taxes. Although it becomes somewhat dated over the decade, the U.S. Census still represents the most reliable available information concerning overall housing costs in the community. When available, more recent rents and housing prices are presented in this section in addition to the Census data.

Housing Costs

This section presents information on owner and renter housing costs in Wendell, and on these costs relative to household income. The data presented here are from the 2000 U.S. Census, and reflect the costs of all housing in the community, not just the housing that is available for sale or rent. The 2000 Census estimated the monthly costs, and costs relative to income, for 191 owner-occupied homes and 39 rental housing units in Wendell.

Of the 191 owner-occupied homes with estimated monthly costs, 140 (73%) have mortgages. Homeowner costs can vary considerably depending on whether the home is mortgaged. For example, the median monthly total housing cost in Wendell for homes without mortgages is \$292, and the median total cost for homes with mortgages is \$900, three times as great. Similarly, 77% of mortgaged homes in Wendell have monthly costs over \$600, compared to only 4% of homes without mortgages. Half (50%) of homeowners with mortgages have expenditures of \$900 or more per month (*please see the Housing Appendix for more information on Census-reported housing costs*).

For rental housing, the median monthly total housing cost in Wendell was calculated at \$613 per month. This is based on the estimated expenditures for 39 rental units. Estimated costs for rental housing in Wendell have a wide range, varying from under \$200 to over \$1,000 per month. Over half (53%) of the units have monthly costs between \$500 and \$1,000. An estimated 18% have costs under \$500 per month, and 29% have costs above \$1,000 per month (*see the Appendix for more information*). Six rental units were estimated to have no cash rents.

Between 2000 and 2003, the average property tax bill for a single-family home in Wendell increased 11%, growing from \$1,784 per year to \$1,975. Property tax increases can affect housing affordability in a community, especially among residents on fixed or limited incomes.

Current housing costs in Wendell may be increasing due to housing pressures in the region and growing housing prices in Amherst, Shutesbury, Montague, and other nearby communities. As housing prices in these communities increase, demand is growing for Wendell homes, which still are relatively affordable. This demand is then driving up the cost of housing in Wendell.

Housing Values

The Census Bureau gathers data on housing values by asking owners what they believe their homes, including land, to be worth in the current real-estate market (*see Table 3-12*). According to the Census data, the median value of owner-occupied housing units in Wendell grew 39% between 1990 and 2000, increasing from \$75,800 to \$105,100. In 2000, 69% of the Town's owner-occupied homes were valued between \$50,000 and \$150,000. Approximately 10% were valued under \$50,000, 15% between \$150,000 and \$200,000, and 6% at \$200,000 or more. It is important to note that the values reported here (from the U.S. Census) reflect what owners believe their homes to be worth. These values may or may not coincide with what those homes are worth in the current real-estate market.

Table 3-12: Housing Values for Owner-Occupied Housing Units in Wendell, 2000

Housing Value	Number of Housing Units	Percent of All Owner-Occupied Units*
Under \$50,000	32	9.9%
\$50,000 to \$79,999	44	13.7%
\$80,000 to \$99,999	70	21.7%
\$100,000 to \$124,999	73	22.7%
\$125,000 to \$149,999	35	10.9%
\$150,000 to \$174,999	29	9.0%
\$175,000 to \$199,999	19	5.9%
\$200,000 to \$249,999	18	5.6%
\$250,000 to \$299,999	0	0.0%
\$300,000 to \$399,999	2	0.6%
\$400,000 or More	0	0.0%
Total	322	100.0%
Median Housing Value	\$105,100	

*Housing values in Wendell were estimated for 100% of the Town's owner-occupied housing stock, including mobile homes.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Residential Sales

The Warren Group (Bankers & Tradesman) collects town-level residential sales data for much of New England on a monthly and annual basis. The Warren Group data combine local Assessors' records and its own home sales records. Table 3-13 presents data on Wendell home sales during the 2000-2003 period. Unfortunately, home sales data were not readily available for earlier years.

Table 3-13: Single-Family Home Sales in Wendell, 2000 to 2003

Year	Number Of Sales	Median Sales Price	Range of Sales Prices
2003	4	\$107,550	\$79,900 - \$135,000
2002	10	\$119,250	\$45,000 - \$205,000
2001	2	\$68,900	\$75,000 - \$122,000
2000	9	\$110,000	\$50,000 - \$128,000

Sources: The Warren Group, Town Statistics, 2004; Wendell Assessors, 2004.

The data from the Warren Group suggest that Wendell's real estate market has fluctuated up and down during the 2000-2003 period, in terms of both the number of properties sold and sales prices. Some of the fluctuation in sales prices reflects the characteristics of the homes that were sold in particular years.

Housing Affordability

Housing is generally defined to be “affordable” when households spend no more than 30% of their gross income on housing costs. This section assesses Wendell’s housing prices and costs in terms of how affordable housing is for residents, based on household income.

Number of Low, Moderate, and Middle-Income Households

The first step in assessing housing affordability in Wendell involves estimating the number of low, moderate, and middle-income households that reside in the Town. Under EO 418, low income households are considered to be households making 50% or less of the area-wide median income, moderate-income households are those making up to 80% of the area-wide median income, and middle-income households are those making up to 150% of the area-wide median income. The area-wide median income is defined as the median family income⁵ in the county where the housing units are located. For Fiscal Year (FY) 2004, the median income used for Wendell’s EO 418 housing certification, and that of most other Franklin County towns, is \$48,400.⁶

With this median income level, low-income households are considered to be those households earning \$24,200 or less. Moderate-income households earn between \$24,200 and \$38,700, middle-income households earn between \$38,700 and \$72,600, and upper-income households earn \$72,600 or more.

Table 3-14 estimates the number of Wendell households in each income category, based on the incomes reported in the 2000 Census. The Census does not break incomes down into income categories that match the above groupings exactly, so approximate groupings were used. Based on the definitions above, it is estimated that 25% of Wendell households are low income, 25% are moderate income, and 33% are middle income. The remaining 17% are upper income. *(The full distribution of household incomes in Wendell is provided in Table B-6 in the Housing Appendix).*

Low-income status is the most prevalent among young households and elderly households. For example, over half (58%) of the households where the householder (head of household) is age 65 or older, have incomes under \$25,000, as do one-fifth (20%) of the households where the householder is age 25 or younger (note: there are only five households in this age group.) In the middle age groups, with householders ages 25-44 and 44-64, at least half the households are either middle income or upper income. For these two age groups combined, 38% of households are middle income and 19% are upper income.

⁵The EO 418 guidelines focus on the median income for families. There are many households that are not considered families, including people living alone and non-related individuals living together. These types of households often have lower incomes than families do. This report primarily uses household incomes for its analysis, instead of family incomes, because of the more inclusive nature of the household data.

⁶The only Franklin County town with a different median income for housing certification is Sunderland. Sunderland is considered part of the Springfield metropolitan region for EO 418 Housing Certification purposes. That region has a slightly higher median income (\$50,700) and therefore, slightly higher affordability thresholds for certification.

Table 3-14: Households by Income Level, by Householder Age, in Wendell, 1999

Income Level	Total		Age of Householder							
			Under Age 25		Age 25 to 44		Age 45 to 64		Age 65+	
	#	%	#	%	#	%	#	%	#	%
Low Income (\$24,999 or less)	89	23.4%	1	20.0%	38	24.2%	35	18.2%	15	57.7%
Moderate Income (\$25,000 to \$39,999)	86	22.6%	4	80.0%	40	25.5%	37	19.3%	5	19.2%
Middle Income (\$40,000 to \$74,999)	135	35.5%	0	0.0%	50	31.8%	82	42.7%	3	11.5%
Upper Income (\$75,000 or above)	70	18.4%	0	0.0%	29	18.5%	38	19.8%	3	11.5%
Total	380	100.0%	5	100.0%	157	100.0%	192	100.0%	26	100.0%

Source: U.S. Census Bureau, *Census of Population and Housing, 2000*.

Affordability of Home Ownership for Low, Moderate, and Middle-Income Households

One important measure of housing affordability is the purchasing power for prospective first-time home buyers who are currently renting in the community. Approximately 90% of rental households in Wendell are of low, moderate, or middle income, and earn under \$75,000 gross income annually (\$6,250 per month).

A middle-income household earning \$60,000 per year (equivalent to \$5,000 per month) can afford up to \$1,500 per month in housing costs. With the following assumptions regarding a potential home purchase, a household with an income of \$5,000 per month could afford to buy a house valued at up to \$185,000.

Assumptions:

- The home will be bought with a 30-year mortgage with 6% interest;
- 10% of the purchase price will be paid as a down payment;
- Annual property taxes and property insurance costs will equal 1.65% of the house value (tax rate of 1.5% (\$15/\$1,000 valuation) and property insurance rate of 0.15%);
- Mortgage insurance costs will equal 0.7% of the borrowed principal; and
- Utilities will cost approximately \$150 per month.

As shown in data from the Census Bureau and the Warren Group, there are many houses in Wendell valued in this price range. According to the 2000 U.S. Census, 88% of owner-occupied homes in Wendell have values under \$175,000.

A household of moderate income earning \$30,000 annually (\$2,500 per month) can also find homes that are affordable in Wendell, though they are slightly less common. A household with a \$30,000 annual income can afford to spend approximately \$750 per month on housing costs. Using the same assumptions as above, such a household could afford to buy a home valued at \$83,000 or less. According to the 2000 Census, 23% of owner-occupied homes in Wendell have values in this price range.

Median Housing Costs

Table 3-15 reviews the median monthly housing costs for households in Wendell, Franklin County, and Massachusetts overall, based on tenancy. The data come from 2000 Census. In 2000, the median monthly housing costs for Wendell households totaled \$900 for homeowners with a mortgage, \$292 for homeowners without a mortgage, and \$613 for renters. On average, these housing costs represented 22.6% of gross household income for owners with a mortgage, 10.0% of household income for owners without a mortgage, and 24.4% of income for renters. As Table 3-15 indicates, for homeowners, both with and without mortgages, and for renters, the median percentage spent on housing was below 30% of gross household income, the general threshold for affordability. This indicates that the majority of Wendell households have housing that is affordable based on their incomes. However, as discussed below, some households, typically those of low and moderate income, spend a large percentage of their incomes on housing costs and have unaffordable housing expenses.

Table 3-15: Median Housing Costs as a Percentage of Gross Income for Wendell, 1999, Comparison to the County and State

Area	<u>For owners with mortgage</u>		<u>For owners without mortgage</u>		<u>For renters</u>	
	Median Monthly Costs	Median % of Income Spent on Housing	Median Monthly Costs	Median % of Income Spent on Housing	Median Monthly Costs	Median % of Income Spent on Housing
Wendell	\$900	22.6%	\$292	10.0%	\$613	24.4%
Franklin County	\$978	21.7%	\$336	12.2%	\$541	26.1%
Massachusetts	\$1,353	21.9%	\$406	12.4%	\$684	25.5%

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

A comparison of Wendell's median housing costs with those for Franklin County and Massachusetts as a whole show that overall, Wendell homeowners with mortgages spend slightly more of their incomes on housing than the Franklin County and State averages, and that Wendell renters and homeowners without mortgages spend slightly less.

Housing Costs Compared to Incomes

Although housing in Wendell is affordable for many residents, a significant percentage of residents in low and moderate-income brackets, especially renters, are cost-burdened by their housing costs. The 2000 U.S. Census estimated housing costs relative to income for 230 (61%) of the Town's households (*shown in Table B-7 in the chapter appendix*). Of those households with cost and income data, 36 homeowner households (19%) and 15 rental households (39%) spent 30% or more of their incomes on housing. Combining renters and homeowners, it is estimated that approximately 22% of Wendell households have burdensome housing costs.

The Census data indicate that lower income households in Wendell tend to have higher rates of burdensome housing costs, compared to higher income households. Approximately two-thirds of Wendell's low-income households spend at least 30% of their incomes on their

housing. In contrast, less than 5% of the Town's middle-income households face such high expenditures.

The Census Bureau also collects data on housing expenditures as a percentage of income, by age group. Table 3-16 summarizes this information for Wendell. The table shows that, for owners, the youngest and oldest age groups tend to have the highest rates of burdensome housing costs. For example, among households headed by someone age 65 or over, 72% of owners spend at least 30% of their incomes on housing costs. Among renters, the youngest age groups have the highest rates of unaffordable housing.

Table 3-16: Percentage of Income Spent on Housing Costs, by Householder Age, 1999

Tenancy and Householder Age	Households with Cost Data	Housing Costs as a Percentage of Household Income (Number of Households)				Total Households with Unaffordable Housing (Housing Costs are 30%+ of Income)	
		Under 25%	25-29%	30-34%	35% or More	# of Hshds	% for Income Group*
Owners							
Under Age 25	0	0	0	0	0	0	--
Age 25 to 34	36	23	4	0	9	9	25.0%
Age 35 to 44	53	39	6	0	8	8	15.1%
Age 45 to 54	57	42	11	2	2	4	7.0%
Age 55 to 64	31	24	2	0	5	5	16.1%
Age 65 or Over	14	4	0	0	10	10	71.4%
Total for Owners	191	132	23	2	34	36	18.8%
Renters							
Under Age 25	4	0	0	2	2	4	100.0%
Age 25 to 34	10	4	2	2	2	4	40.0%
Age 35 to 44	11	6	0	0	5	5	45.5%
Age 45 to 54	3	3	0	0	0	0	0.0%
Age 55 to 64	9	5	2	2	0	2	28.6%
Age 65 or Over	2	2	0	0	0	0	0.0%
Total for Renters	39	20	4	6	9	15	38.5%

**Percentages are calculated based on the total number of households in each income category with cost percentage data.
Source: U.S. Census Bureau, Census of Population and Housing, 2000.*

Young households in Wendell could benefit from more housing choices and from programs to assist first-time homebuyers. Another population group that could benefit from additional housing choices and affordable housing programs are elderly residents.

There are a small number of households in Wendell who expend more than 50% of their incomes on housing. These households are considered to be severely cost-burdened by their housing expenditures. In Wendell, the severely cost-burdened group consists of at least 23 households, including 6 renters and 17 homeowners. Most of the severely cost-burdened households likely have fixed or limited incomes, and as a result, have experienced issues with affordability as housing costs have risen. Households that are severely cost-burdened by

housing expenditures may find themselves with little money left over to pay for other necessities, including food, health care, transportation, and home maintenance costs.

Overall, the available data show that housing in Wendell is affordable for most residents. At the same time, however, it is also true that a significant proportion (22%) of households have unaffordable housing when comparing housing costs to household incomes. It is important that cost-burdened households have adequate options and opportunities to decrease their housing expenses. The Town of Wendell is committed to addressing housing needs in the community and to assisting its cost-burdened residents. The Town of Wendell participates in regional initiatives to support the creation of affordable housing and currently has a housing rehabilitation program (administered by HRA) for low and moderate-income homeowners.

Affordable Housing under EO 418

To achieve housing certification under Executive Order 418, towns are required to demonstrate that they are working to increase their supply of housing that is affordable to residents, and to address the community's identified housing needs.

Housing certification is obtained on an annual basis. Wendell received individual housing certification in FY 2001, FY 2002, and FY 2003. For FY 2004, Wendell obtained housing certification through a regional application being submitted on behalf of all Franklin County towns by the Franklin Regional Council of Governments and the Franklin County Housing and Redevelopment Authority.

To count for housing certification, new housing units must be affordable to middle-income households, and can either be for renters or homeowners. Qualifying rental units for housing certification must be affordable to families earning 100% of the area-wide median income, and qualifying homeownership units must be affordable to families earning 150% of the area-wide median income.

The qualifying rental and home sales prices for housing certification are shown in Table 3-17. For FY 2004, new homes must cost \$228,927 or less to count as affordable, and new apartments must have monthly rents of no more than \$1,210. Most of Wendell's housing stock is considered affordable under these definitions. According to the 2000 Census data on housing costs, 90% of rental units in Wendell have monthly costs under \$1,000 and 94% of owner-occupied units have values under \$200,000.

Table 3-17: Affordable Housing Rents and Purchase Prices under Executive Order 418 for Non-Metro Franklin County, FY 2004

Area Median Family Income (Non-Metro Franklin County)*	\$48,400
150% of Area Median Family Income	\$72,600
Affordable Homeowner Units	
Home Price Affordable for Middle-Income Households (150% of Median Family Income)	\$228,927
Affordable Rental Units	
Monthly Rents Affordable for Middle-Income Households (100% of Median Family Income)	\$1,210

**Includes all of Franklin County except Sunderland. Sunderland is considered part of the Springfield metropolitan area.
Source: Massachusetts Department of Housing and Community Development, Instructions for Completion of FY 2004 Request for Housing Certification, 2003.*

Executive Order 418 focuses on having new housing that is affordable, not just having an affordable housing stock overall. Based on the recent home sales prices in Wendell provided by the Warren Group, Wendell's new homes are also typically valued under \$228,927, the EO 418 affordability threshold. For example, in 2003, the median single-family home sales price in Wendell was \$107,550 (*Table 3-13*).

Affordable Housing under Chapter 40B

Chapter 40B of the Massachusetts General Laws, enacted in 1969, was the State's first major legislation to promote affordable housing. It encouraged towns to increase their amount of affordable housing to 10% of their year-round housing units. As was discussed earlier, the Chapter 40B definition of "affordable housing" is more restrictive than the general definition of affordability which is based on housing costs not exceeding 30% of household income.

According to the latest Chapter 40B counts provided by the Department of Housing and Community Development (DHCD), Wendell has 77 affordable housing units, which represent 19% of the Town's year-round housing stock (*Table 3-18*). As was mentioned earlier, it is probable that Wendell's affordable housing count is overstated. The count currently includes homes that had received housing rehabilitation loans. Some of these housing units do not have deed restrictions or other guarantees of long-term affordability for low and moderate income households. Guaranteed long-term affordability is a key element of the definition of "affordable housing" under Chapter 40B. Under Chapter 40B, affordability restrictions are required to last for at least 30 years. When DHCD updates its Chapter 40B counts for communities, Wendell's percentage of Chapter 40B affordable housing could drop significantly. Having over 10% affordable housing under Chapter 40B enables communities to have more control over future development and to turn down Comprehensive Permit developments that the community may consider undesirable. None of the homes built in Wendell by RDI meet the long-term affordability criteria to count as affordable under Chapter 40B.

Table 3-18: Residential Units in Wendell and Nearby Towns that Count as Affordable under Chapter 40B, 2001

Town	Year-Round Housing Units (2000 U.S. Census)	Chapter 40B Affordable Housing Units*	Percent of Units that are Affordable, Chapter 40B Definition
Wendell	405	77**	19.0%**
Erving	625	2	0.3%
Leverett	642	0	0.0%
Montague	3,826	327	8.5%
New Salem	399	0	0.0%
Orange	3,236	435	13.4%
Shutesbury	680	0	0.0%
Warwick	314	2	0.6%

*Count as of October 1, 2001.

**Wendell's affordable housing count in 2001 included homes that had received housing rehabilitation loans. Some of those units do not have guaranteed long-term affordability for low or moderate-income households. As a result, when the Department of Housing and Community Development updates its Chapter 40B counts for municipalities, it is possible that Wendell's percentage of affordable housing could drop to under 10%.

Source: MA Department of Housing and Community Development, 2002.

As shown in Table 3-18, aside from Orange (13.4% affordable housing) and Montague (8.5%), most of the communities near Wendell have very little Chapter 40B affordable housing. One reason that the Chapter 40B percentages are so low for most of the towns, is because the definition of "affordable housing" under Chapter 40B has been so restrictive and has traditionally only counted federally and state-subsidized housing units. As was discussed earlier, Massachusetts has recently begun to revise Chapter 40B, and to expand its definition of "affordable housing" to count additional types of units, including accessory apartments and housing created through the Community Preservation Act. These types of units count as long as they have deed restrictions guaranteeing access and affordability for low or moderate-income households. The changes to Chapter 40B thus far give communities more options for increasing their affordable housing supply. Further Chapter 40B changes are in progress. One change being proposed is to expand the definition of affordable housing to include at least some percentage of a town's mobile homes. Given Wendell's relatively large proportion of mobile homes (10% of the Town's housing stock), such a change could make a big difference in Wendell's Chapter 40B affordable housing percentage.

Population Projections and Future Housing Demand

This section discusses population projections for Wendell and the anticipated future demand for housing within the Town. One possible constraint on future growth in Wendell may be the Town's Phased Growth Bylaw. The Bylaw currently caps new residential construction at 10 housing units per year. This cap on residential construction is brought to Town Meeting each year for renewal, and will currently expire in June 2004 unless Town Meeting votes to extend it. As shown by the data provided by the Wendell Building Inspector (*Table 3-5*), during the 1990-2003 period, the greatest number of building permits authorized in any calendar year was 10 (in 1990) and that typically the number was much smaller. This suggests that the Phased Growth Bylaw has not had any effect on development in Wendell.

At the same time, however, as population pressures increase in Wendell due to rising housing costs in nearby communities, the Phased Growth Bylaw may help to ensure that any growth Wendell experiences is at a sustainable rate, and that the Town does not face large increases in municipal service and infrastructure costs due to high levels of growth over a short period of time.

MISER Population Projections

The Massachusetts Institute of Social and Economic Research (MISER) develops population projections for all Massachusetts towns. MISER, located at the University of Massachusetts, serves as the U.S. Census Bureau's main data center for the Commonwealth. MISER's latest projections (2003) forecast population levels out through 2020, and are based on 1990 and 2000 Census data, and on current birth, death, and migration trends. In forecasting future population, MISER develops projections by age and race for each town in the State. In its population forecasts, MISER creates low, middle, and high projections, each with slightly different assumptions. MISER's projections for Wendell for 2010 and 2020, and estimated population change between 2000 and 2020 are shown in Table 3-19. According to the 2000 U.S. Census, in 2000, Wendell's population stood at 986. MISER's projections suggest that Wendell's population will increase between 5% and 23% during the 2000-2020 period.

Table 3-19: MISER Population Projections for Wendell, 2000 to 2020

	Projected Population 2010	Projected Population 2020	Population Change (%) 2000-2020
Total Population 2000 (U.S. Census)	986		
Low Projection	1,038	1,035	+5.0%
Middle Projection	1,078	1,122	+13.8%
High Projection	1,118	1,214	+23.1%

Source: Massachusetts Institute of Social and Economic Research, Population Projections for Massachusetts, 2000-2020, released 2003.

FRCOG Population Projections

The Franklin Regional Council of Governments developed its own population projections out to 2025, as part of its 2003 Regional Transportation Plan. These population projections were based on historic population trends for the 1970 to 2000 period. The FRCOG population projections estimated that by 2020, Wendell's population would grow to approximately 1,180 residents, an increase of 19.7% from the year 2000 to 2020. This level of growth falls between the middle and high projections made by MISER.

Population Projections by Age Group

Both the MISER and FRCOG projections estimate greatest population increases between 2000 and 2020 will be in Wendell's older populations. According to the MISER's middle projections, the number of Wendell residents age 65 and over is expected to almost quadruple

over the two decades, increasing from 45 people (2000) to 166 (2020). Much of the elderly population growth will be driven by the aging of the baby boom generation. By 2020, many baby boomers will be at least 65 years old. According to MISER's figures, the elderly population increase in Wendell is expected to account for over 90% of the Town's growth during this time period.

Future Housing Demand

According to MISER's middle projections, Wendell's population is expected to grow by 136 people between 2000 and 2020. Assuming an average household size of 2.3 people per household in 2020, the additional 136 residents will make up approximately 60 households, each of which will need housing. Some of this population growth can be accommodated in existing homes, including through additions to single-family homes to create another housing unit. The remainder will necessitate new residential construction. Based on building permit data for 1990-2003, the current rate of new construction in Wendell is 4-5 homes per year. That should be sufficient to meet the expected population demand.

One particular element of future housing demand that the Town may need to address more explicitly is the growing number of elderly living in town. As mentioned above, by 2020, Wendell's elderly population age 65 and over is expected to grow to over 160 people. This large elderly population may have different housing needs than younger generations, and may seek homes with good accessibility and low maintenance responsibilities. It is important that there be sufficient housing options and opportunities for the expanding elderly population.

Summary of Wendell's Primary Housing Assets and Issues

Based on the results of the Town's visioning process and the information that has been gathered on Wendell's current housing conditions and affordability, the following primary housing assets and issues have been identified:

Assets

- High level of homeownership. An estimated 73% of Wendell's housing units are occupied by homeowners. In Franklin County as a whole, 62% of housing units are owner-occupied. A high level of homeownership generally adds to a town's sense of community and stability, and increases residents' involvement and commitment in the town.
- Historic buildings. Wendell is fortunate to have a number of historic buildings and homes. The Wendell Town Common Historic District includes 25 contributing buildings, sites, and objects which comprise the historic, civic, commercial and residential core of Wendell. The Town Common Historic District is listed on the National Register of Historic Places.

- Zoning bylaws to promote a range of housing options and sustainable development patterns. Wendell's Zoning Bylaws allow for future development in Wendell in a flexible which accommodates future growth and housing to meet community needs. The bylaws also allow one and two-unit dwellings by right, and three-unit dwellings and secondary dwellings by special permits. To help preserve open space and encourage development to occur near other development, the Town has a Conservation Development Bylaw, which allows for the clustering of new homes in exchange for preserving other sections of the home lots as open space. Wendell also has a Phased Growth Bylaw to help phase growth so that it occurs at a sustainable rate.
- Rural character and level of protected open space. As many towns near Wendell have experienced tremendous growth and growth pressures, Wendell has managed to retain much of its rural character. The Town's commitment to protecting open space in town has played a large role in keeping Wendell rural, and in limiting undesirable and unsustainable types of development, such as sprawl.

Issues

- The need for more affordable housing options for families and individuals with limited or fixed incomes, particularly residents who are cost-burdened by their housing expenditures. According to the 2000 U.S. Census, approximately 22% of Wendell households have housing costs that are unaffordable based on their incomes. This includes at least 36 homeowners and 15 renters. The level of housing cost burden is greatest among low and moderate-income households (especially young and elderly households), and among renters. For homeowners of low or moderate income, home maintenance expenses can be a significant issue. It is important that these owners have access to housing rehabilitation funds, such as the loan program administered by HRA, to assist them financially with housing maintenance and repairs, or to organizations such as HRA that can assist with home repairs. Renters and homeowners with unaffordable housing costs can also benefit from the Town's Secondary Dwelling Bylaw approved in 2003, which allows for a small second home to be built on the same lot as an existing home. This bylaw offers a new affordable housing option for Wendell residents.
- The need for additional rental housing options. Renters currently occupy approximately 60 dwelling units in Wendell, 13% of the Town's total housing stock. Rental options are needed for adults ages 20-30 who grew up in Wendell and want to live there on their own, but who don't yet have the money to buy their own home. Better rental options may also be needed for elderly residents who want to stay in Wendell but find continuing to maintain their own home too expensive and time-consuming.

- Rising property taxes may be unaffordable to residents on fixed or limited incomes. Between 1990 and 2003, Wendell's average single-family tax bill increased from \$1,377 to \$1,975, an increase of 43% (MA Department of Revenue, 2004). This change is small than that experienced in many Massachusetts towns during this time period; between 1990 and 2003, the median single-family tax bill statewide increased 81%, from \$1,504 to \$2,734. Although Wendell residents experienced less growth in property taxes than Massachusetts residents in general, the Town's increase in taxes over this time period still presents a challenge to Town residents with fixed or limited incomes, and contributes to Wendell homes becoming more expensive and less affordable than they used to be.
- Housing pressures in nearby communities are contributing to rising housing prices in Wendell. Housing prices are increasing in the region due to regional growth and rising demand for affordable homes within commuting distance to regional employment centers, such as Amherst and Northampton. As the housing prices increase in Amherst, Leverett, Shutesbury, Montague, and other nearby communities, the demand is growing for homes in Wendell, which are still relatively affordable compared to these other towns. This rising demand is contributing to increasing housing prices in Wendell.
- The need to balance future residential development with natural, scenic, and historic resource protection. Wendell has done a good job of protecting many of its most significant open space and natural resource areas from development. Over half of the total land acreage in Wendell has been permanently protected as open space. Nonetheless, future development pressures may threaten important natural, scenic, and historic assets in town that are currently unprotected. In addition, new residential growth that is predominantly comprised of ANR (Subdivision Approval Not Required) development could adversely affect the Town's character and historic, natural, and scenic resources. Wendell should consider ways to further promote desirable patterns of development and to further protect its natural, historic, and scenic assets including through new and current planning initiatives, and through additional zoning changes. The Town may also want to consider ways to encourage the usage of its existing Conservation Development Bylaw which helps preserve open space areas, and which may promote housing affordability since clustered homes allow for greater sharing of infrastructure (such as roads), thereby decreasing construction costs.
- The need to make Wendell's Zoning Bylaws more effective. Wendell's Zoning Bylaws allow for a variety of housing types and options. However some of the Bylaws are not as effective as they could be and should be revisited and revised. One issue is that some of the housing options allowed in the bylaws are rarely ever used. One example is the Conservation Development Bylaw, which allows developments to have clusters of single-family and/or two-family homes. Since this bylaw was established, not a single cluster development has been built. Clearly, it is important to review the Conservation Development Bylaw, and to consider where changes to the bylaw could help promote clustered development over typical Subdivision Approval-Not-Required (ANR) construction.

- Wendell's soil and slope characteristics and limited infrastructure have made the Town an inappropriate location for intensified housing development. The Open Space and Recreation Plan explored Wendell's soil and slope conditions and other environmental characteristics which limit future development in Wendell. Wendell is currently zoned to require three-acre minimum lot sizes for single-family and two-family homes, and four-acre lots for three-family homes and for lots with both a primary and a secondary dwelling. The Town presently has no public water or sewer systems. It would be challenging for Wendell to accommodate much higher densities without better water infrastructure and septic/sewer infrastructure (either public sewer or shared septic systems) and further study to determine the feasibility of higher density development. The Town is currently studying septic and public water systems options. Public water and/or sewer infrastructure may be established in limited parts of town in the future, such as near the town common. However, until expanded infrastructure exists, or until Wendell has conducted sufficient research to show that higher densities could be accommodated in some parts of town with the current limited infrastructure, Wendell is most appropriate for low-density, rural-scale development.

Quantifying Wendell's Housing Needs

Earlier in this chapter, there was an evaluation to estimate the percentage of income spent on housing costs, for different income and age groups, and to determine the number of low, moderate, and middle-income households in Wendell with unaffordable housing costs. On the next page, Table 3-20 summarizes the findings of this analysis.

Table 3-20: Current Estimates of Low, Moderate, and Middle-Income Households with Affordability Needs, by Age and Tenancy, 1999

Household Types	Low Income	Moderate Income	Middle Income	All Income Eligible Households EO418
Number of Households with Housing Cost Data				
Homeowners	34	49	78	161
Renters	17	9	13	39
Total	51	58	91	200
Elderly Households with Affordability Needs				
Homeowners	6	3	1	10
Renters	0	0	0	0
Total	6	3	1	10
Non-Elderly Households with Affordability Needs				
Homeowners	19	5	2	26
Renters	11	4	0	15
Total	30	9	2	41
Total Homeowners with Affordability Needs	25	8	3	36
Total Renters with Affordability Needs	11	4	0	15
Total Households with Affordability Needs	36	12	3	51

Estimates prepared by FRCOG. The estimates are based on data from the 2000 U.S. Census, Summary File 3.

Wendell has a total of 200 low, moderate, and middle-income households with housing cost data (According to the 2000 U.S. Census, there are 310 total households in these income categories, combined). An estimated 51 of these households have burdensome housing costs, based on their household incomes. These burdened households include 36 low-income households, 12 moderate-income households, and 3 middle-income households. As the table shows, the proportion of renters and homeowners with affordability issues varies among income groups, with low-income households being the most likely to have burdensome housing costs. Overall, 15 renters and 36 homeowners are estimated to have housing that they cannot fully afford. Wendell is dedicated to helping town residents of low, moderate, and middle income who face unaffordable housing expenditures and other housing challenges.

Housing Recommendations

- **Promote the use of Wendell's Conservation Development Bylaw** which encourages residential development to occur in a way that helps preserve open space areas. The Conservation Development Bylaw can also help create housing that is more affordable than traditional subdivisions because of reduced infrastructure costs. Consider if any changes to the bylaw would help promote this types of development over standard Subdivision Approval-Not-Required (ANR) development.
- **Promote the use of the Town's new Secondary Dwelling Bylaw**, which allows a small secondary housing unit to be constructed on the same lot as an existing home, and offers an important affordable housing option for residents. Some secondary dwellings could provide housing for Wendell seniors. Secondary dwellings could also help increase the Town's supply of rental housing for elderly and young residents who cannot afford to buy and/or maintain a home.
- **Encourage the conversion of single-family dwellings to two-family dwellings in appropriate areas** for seniors and other homeowners who have extra space in their homes, and who could benefit from the extra income that subdividing their homes could bring. Another option could be the rental of single rooms in principal residential structures. Both of these residential uses are allowed by right under the zoning bylaws, and could help make homeownership more affordable for residents on limited or fixed incomes, including some elderly residents. Ensure that homes that add new housing units or new bedrooms are still in compliance with septic system regulations.
- **Explore other options to expand the current affordable housing options for elderly residents in order to reduce housing cost burdens for low and moderate-income seniors.** Strategies could include allowing seniors to volunteer for the Town in exchange for a partial abatement of property taxes. Massachusetts General Laws Chapter 59, Section 5K allows communities to grant tax abatements of up to \$750 per year for seniors who do volunteer work for their local government. Another option could be to encourage new housing specifically for the elderly.
- **Continue to work with the Franklin County Housing and Redevelopment Authority (HRA) to help low and moderate-income residents** access loans and grants for first-time home purchases and home rehabilitation projects, including handicapped accessibility improvements and septic system upgrades.
- **Investigate whether any section of town, such as village areas, could be appropriate for slightly higher residential development or for a mixed-use traditional neighborhood district.** Encourage the study of potential future public water and sewer options as part of this investigation.
- **Continue to work with HRA, RDI, FRCOG, and other regional agencies to promote the creation of affordable housing in the Franklin County region.**

- **Work with Rural Development Inc. to identify potential locations in Wendell for new affordable single-family homes.** Insist that any constructed new affordable homes have long-term deed restrictions so that they will qualify as affordable under Chapter 40B.
- **Work with legislators to encourage the State to continue revising Chapter 40B** to provide additional flexibility and local control in the creation of affordable housing, and to further expand its definition of “affordable housing.”
- **Work with legislators to encourage the passage of the Land Use Reform Act,** which proposes significant changes and reforms to the State Zoning Act (Massachusetts General Laws, Chapter 40A), and gives local governments more control over future residential development.
- **Investigate the procedures and restrictions regarding property owners building and updating their own homes.** Consider changes to facilitate this type of residential development. The Wendell Select Board has requested that the Town’s boards work together to create a guidance brochure for new home construction in Wendell. This brochure could include a discussion of the current procedures and restrictions regarding new construction.

Projected Impacts of These Strategies on Wendell’s Affordable Housing Supply

This section summarizes the projected impacts of the strategies which have been proposed here to expand Wendell’s supply of affordable housing for residents. Many of these strategies do not involve construction of new affordable housing. Rather, they look at potential options for increasing the affordability of the Town’s current residences. These options include housing rehabilitation loans, the creation of secondary dwellings or additional units in existing housing structures, and property tax abatements for low-income seniors who do volunteer work for the Town.

The proposed strategies to promote housing affordability for homeowners are outlined in Table 3-21, and the strategies to promote affordability for renters are shown in Table 3-22. These strategies will help increase housing affordability especially for Wendell’s low and moderate households who currently face burdensome housing expenditures (Only a few middle-income households have housing that is not affordable). These strategies will also help address other concerns of the community regarding recent development patterns and the need to preserve the Town’s natural, open space, and historic resources. The strategies presented here focus on encouraging future growth to occur in a way that helps preserve the Town’s rural character, natural resources, and open space.

The potential impacts of these strategies in addressing affordable housing issues are given in the tables below. The potential impacts shown are for a 10-year time period. This time horizon is used to recognize that some years may have less affordable housing creation than other years, and to give the community some flexibility in its strategies to promote housing affordability.

Table 3-21: Proposed Strategies to Promote Housing Affordability for Homeowners, and their Potential Impacts over a 10-Year Period

Strategy	Impact of Strategies (number of units impacted over a 10 year period)		
	Low Income Households	Moderate Income Households	Middle Income Households
<i>Total Homeowners with Affordability Needs</i>	25	8	3
Housing Rehabilitation Loan Program Available to low and moderate income households	3-5	3-5	
Tax-Abatement Program for Low-Income Seniors who Volunteer for the Town	3-5		
Income from Renting Extra Rooms in a Home or from Renting a Secondary Unit (including a Secondary Dwelling)	2-3	2-3	2-3
Homeowners Moving to a Secondary Dwelling to Cut Housing Costs	2-3	2-3	
New Market-Rate Residential Construction, continuing the current building construction rate of 4-5 units/yr. Estimated 40-50% of new homes for middle-income households Estimated 20-40% of new homes for moderate-income households Estimated 10-15% of new homes for low-income households (remaining homes would be for upper-income households)	4-8	8-20	16-25
New Low-Income Single-Family Homes Built through Developers Such as Rural Development Inc. with Deed Restrictions for Affordability	2-3	1-2	
Total Projected Impact of These Strategies	16-27	16-33	18-28

Table 3-22: Proposed Strategies to Promote Housing Affordability for Renters, and their Potential Impacts over a 10-Year Period

Strategy	Impact of Strategies (number of units impacted over a 10 year period)		
	Low Income Households	Moderate Income Households	Middle Income Households
<i>Total Renters with Housing Affordability Needs</i>	11	4	0
First-Time Homebuyer Assistance Programs to Help Rental Households Purchase Homes	2-3	2-3	
New Accessory Units/Secondary Dwellings For Low and Moderate Income Rental Households	3-5	3-5	
New Market Rate Rental Homes			3-5
Total Projected Impact of These Strategies	5-8	5-8	3-5

Some of these proposed strategies could help Wendell create housing that counts as affordable under Chapter 40B. For example, accessory units and single-family homes with guaranteed affordability are two types of housing that can count towards the Town's Chapter 40B affordable housing count. To count as affordable housing for Chapter 40B, the units must be

for low and moderate-income households and must be guaranteed affordable to these households for at least 30 years.

These strategies outlined in the tables above, if implemented, could significantly reduce the number of Wendell households with unaffordable housing. The proposed strategies presented above are projected to establish at least 50 more homeowner housing units and 13 new affordable rental units in the next 10 years that are affordable to the EO 418 target income groups. It is anticipated that most of this housing will be created via current market trends, and through the construction of new secondary dwellings and accessory housing units.

These strategies also look at providing sufficient housing not only for Wendell's current population, but to accommodate projected population growth. According to MISER's middle projections, Wendell's population is expected to grow by 92 people between 2000 and 2010. Assuming an average household size of 2.3 people per household, the additional 92 residents will make up approximately 40 households. According to building permit data from the Wendell Building Inspector, 15 new housing units were authorized in Wendell between 2000 and 2003. With the current building cap of 10 units per year (Conservation Development subdivisions are excluded from the cap), up to 60 new units could be created between 2004 and 2010, more than sufficient to meet the projected demand. Combined with the proposed ten-year strategies to address housing needs, Wendell should be able to accommodate the projected housing demand, and help address current community housing and development issues at the same time. Through its housing strategies and its approach to accommodating future growth, Wendell demonstrates its commitment to promoting housing affordability and encouraging suitable housing options for town residents.

Housing Appendix

Housing Goals and Recommendations from the Regional Policy Plan

Additional Housing and Demographic Data for Wendell from the U.S. Census

Table B-1: Tenancy by Age of Householder in Wendell, 2000

Table B-2: Household Size by Tenancy in Wendell, 2000

Table B-3: Number of Bedrooms by Tenancy and Occupancy in Wendell, 2000

Table B-4: Monthly Homeowner Costs in Wendell, 2000

Table B-5: Monthly Renter Costs in Wendell, 2000

Table B-6: Household Incomes in Wendell, 1999

Table B-7: Percentage of Household Income Spent on Housing Costs by Income Level and Tenancy, 1999

Comparative Housing Statistics for Wendell and Nearby Towns from the U.S. Census

Table B-8: Number of Housing Units, 1990 and 2000

Table B-9: Types of Housing Structures, 2000

Table B-10: Housing Tenancy and Vacancy Rates, 2000

Table B-11: Owner-Occupied Housing Costs and Housing Values, 2000

Table B-12: Rental Housing Costs, 2000

Income Eligibility Guidelines for Programs Administered by the Franklin County Housing and Redevelopment Authority (HRA) (Table B-13)

Regional Policy Plan

(Franklin Regional Council of Governments, 1988)

Housing Goals and Recommendations

GOALS

- To promote the provision of fair, decent, safe, affordable housing for rental or purchase that meets the needs of Franklin County residents.
- To raise the affordable housing stock throughout the region to 10% of all housing units.
- To raise the affordable housing stock in all communities in the region.

RECOMMENDATIONS

- Prioritize local housing efforts to meet the region's need for affordable housing.
- Support the Franklin County Regional Housing and Redevelopment Authority (HRA) in securing funds to complete a regional housing analysis to assess needs and the quality and quantity of existing affordable housing. This will allow agencies and municipalities to direct housing assistance and funds to the areas where they are needed most.
- Support the provision of affordable housing throughout the region, particularly in major employment centers served by public transit and village centers with public services.
- Assist agencies involved with planning and financing affordable housing, including alternative financing mechanisms such as land trusts, cooperative housing and limited equity cooperatives.
- Preserve existing affordable housing stock rather than converting it to other uses.
- Develop strategies that would guarantee long term affordability. Prioritize projects which offer long term affordability (e.g., first priority is 99+ years, second priority is 40 - 98 years, third priority is 15 - 39 years, and last priority is less than 15 years).
- Support adaptive reuse of abandoned buildings for affordable housing stock.
- Initiate pro-active housing projects by towns to maintain control of development scale and style as befits town character.
- Pursue public grants and other sources of funding to enhance the financial feasibility of affordable housing development.
- Support HRA and local housing authority efforts to increase awareness of need for affordable housing and resources available.

- Encourage housing that minimizes long term costs through high quality design, efficient construction and energy efficiency.
- Towns should consider provisions in local regulations for multi-family and clustered housing in village centers served by public water and sewer and preferably, public transit.
- Towns should consider contributing resources toward the development of long term (preferably 99 years) affordable elderly housing, such as tax title foreclosures of buildings or land for housing sites.
- Towns should consider implementing community home improvement programs and property tax deferrals which help low income households to make home improvements and remain in their homes.
- Support HRA and local housing authority efforts to encourage major employers to implement programs which contribute towards meeting their employees' affordable housing needs, such as mortgage assistance plans, mortgage guarantee programs and assistance with down payments and closing costs.
- Support HRA and local housing authority efforts that encourage lending institutions to make special provisions which are supportive of low income households.
- Town residents should take advantage of HRA's low and moderate income housing programs such as the Self-Help building funds, septic upgrades and home improvement financing.
- Support legislation offering funding mechanisms to remove lead-based paint in rental units.
- Support additional public funding for effective code enforcement for affordable housing.
- Support requirements and efforts to fund ongoing maintenance and management of rental housing complexes.

Additional Housing and Demographic Data for Wendell from the U.S. Census

Table B-1: Tenancy by Age of Householder in Wendell, 2000

Age of Householder	Number Of Households	Owner Households		Renter Households	
		Number	Percent	Number	Percent
Under Age 25	6	2	0.6%	4	7.1%
Age 25 to 34	66	48	14.9%	18	32.1%
Age 35 to 44	103	89	27.6%	14	25.0%
Age 45 to 54	116	107	33.2%	9	16.1%
Age 55 to 64	63	54	16.8%	9	16.1%
Age 65 to 74	16	14	4.3%	2	3.6%
Age 75 and Over	8	8	2.5%	0	0.0%
Total	378	322	100.0%	56	100.0%

One household is considered to occupy one housing unit.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Table B-2: Household Size by Tenancy in Wendell, 2000

Household Size	Number Of Households	Owner Households		Renter Households	
		Number	Percent	Number	Percent
1 person	105	91	28.3%	14	25.0%
2 people	143	115	35.7%	28	50.0%
3 people	50	47	14.6%	3	5.4%
4 people	55	47	14.6%	8	14.3%
5 people	19	16	5.0%	3	5.4%
6 people	6	6	1.9%	0	0.0%
7 or more people	0	0	0.0%	0	0.0%
Total	378	322	100.0%	56	100.0%
Average household size	2.36	2.45		1.88	

One household is considered to occupy one housing unit.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Table B-3: Number of Bedrooms in Wendell Housing, by Tenancy and Occupancy, 2000

	Owner-Occupied		Renter-Occupied		Vacant/Seasonal*	
	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total
No bedroom	5	1.6%	2	3.6%	15	24.6%
1 bedroom	29	9.0%	2	3.6%	25	41.0%
2 bedrooms	106	32.9%	29	51.8%	6	9.8%
3 bedrooms	130	40.4%	15	26.8%	13	21.3%
4 bedrooms	45	14.0%	8	14.3%	0	0.0%
5 or more bedrooms	7	2.2%	0	0.0%	2	3.3%
Total Units	322	100.0%	56	100.0%	61	100.0%

**The Census Bureau considers housing that is used only seasonally or occasionally to be vacant.*

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Additional Housing and Demographic Data for Wendell from the U.S. Census

Table B-4: Monthly Homeowner Costs in Wendell, 2000

Monthly Costs (2000)	Homes with Mortgages		Homes without Mortgages	
	Number of Homes	Percentage of Homes with Mortgages*	Number of Homes	Percentage of Homes without Mortgages*
Under \$200	0	0.7%	8	15.7%
\$200 to \$299	1	7.1%	19	37.3%
\$300 to \$399	10	2.1%	11	21.6%
\$400 to \$499	3	12.9%	10	19.6%
\$500 to \$599	18	10.7%	1	2.0%
\$600 to \$699	15	9.3%	0	0.0%
\$700 to \$799	13	7.1%	2	3.9%
\$800 to \$899	10	18.6%	0	0.0%
\$900 to \$999	26	16.4%	0	0.0%
\$1,000 to \$1,249	23	6.4%	0	0.0%
\$1,250 to \$1,499	9	8.6%	0	0.0%
\$1,500 to \$1,999	12	0.0%	0	0.0%
\$2,000 or More	0	0.0%	0	0.0%
Total	140	100.0%	51	100.0%
Median Costs	\$900		\$292	

*Percentages are based on the number of specified owner-occupied housing units with housing costs. The Census Bureau calculated these costs for 191 owner-occupied homes in Wendell.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Table B-5: Monthly Renter Costs in Wendell, 2000

Monthly Costs (2000)	Number of Rental Units	Percentage of Rental Units with Estimated Costs*
Under \$200	2	5.1%
\$200 to \$299	2	5.1%
\$300 to \$399	2	5.1%
\$400 to \$499	4	10.3%
\$500 to \$599	9	23.1%
\$600 to \$699	4	10.3%
\$700 to \$799	6	15.4%
\$800 to \$899	6	15.4%
\$900 to \$999	0	0.0%
\$1,000 to \$1,249	4	10.3%
\$1,250 or More	0	0.0%
Total with Estimated Costs	39	100.0%
Median Costs	\$613	

*Percentages are based on the number of rental-occupied housing with estimated housing costs. The Census Bureau estimated rental housing costs for 39 of Wendell's occupied rental units.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Additional Housing and Demographic Data for Wendell from the U.S. Census

Table B-6: Household Incomes in Wendell, 1999

Household Income Range	Number of Households	Percent of All Households
Low Income		
Under \$10,000	28	7.4%
\$10,000 to \$14,999	23	6.1%
\$15,000 to \$24,999	38	10.0%
Total Low Income	89	23.4%
Moderate Income		
\$25,000 to \$29,999	25	6.6%
\$30,000 to \$34,999	31	8.2%
\$35,000 to \$39,999	30	7.9%
Total Moderate Income	86	22.6%
Middle Income		
\$40,000 to \$49,999	31	8.2%
\$50,000 to \$59,999	41	10.8%
\$60,000 to \$74,999	63	16.6%
Total Middle Income	135	35.5%
Upper Income		
\$75,000 to \$99,999	43	11.3%
\$100,000 to \$149,999	13	3.4%
\$150,000 or More	14	3.7%
Total Upper Income	70	18.4%
Total Households	380	100.0%
Median Household Income Wendell	\$43,846	
Area-Wide Median Family Income**	\$48,400	

***From DHCD for FY 2004, used for EO 418 housing certification purposes.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Additional Housing and Demographic Data for Wendell from the U.S. Census

Table B-7: Percentage of Household Income Spent on Housing Costs, by Income Level and Tenancy, in Wendell, 1999

Tenancy and Household Income Level* (1999)	Households with Cost Data	Housing Costs as a Percentage of Household Income (Number of Households)				Total Households with Unaffordable Housing (Housing Costs are 30%+ of Income)	
		Under 25%	25-29%	30-34%	35% or More	# of Hshds	% for Income Group**
Owners							
Under \$10,000	11	0	0	0	11	11	100.0%
\$10,000 to \$19,999	9	3	1	0	5	5	55.6%
\$20,000 to \$34,999	43	24	6	2	13	15	34.9%
\$35,000 to \$49,999	42	33	6	0	3	3	7.1%
\$50,000 to \$74,999	56	48	6	0	2	2	3.6%
\$75,000 or More	30	26	4	0	0	0	0.0%
Total for Owners	191	134	23	2	34	36	18.8%
Renters							
Under \$10,000	0	0	0	0	0	0	--
\$10,000 to \$19,999	11	4	0	0	7	7	63.6%
\$20,000 to \$34,999	14	4	4	2	4	6	42.9%
\$35,000 to \$49,999	2	0	0	2	0	2	100.0%
\$50,000 to \$74,999	12	12	0	0	0	0	0.0%
\$75,000 or More	0***	0	0	0	0	0	--
Total for Renters	39	20	4	4	11	15	38.5%

*These income groupings approximate those presented earlier (in Table 3-14 and in Appendix Table B-6) for low, moderate, middle, and upper incomes but are not identical to them, due to the slightly different income categories used by the Census Bureau for the housing cost data shown here.

**Percentages are calculated based on the total number of households in each income category with cost percentage data.

***None of the renters in this income bracket had estimated housing costs available.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Comparative Housing Statistics for Wendell and Nearby Towns from the U.S. Census

Table B-8: Number of Housing Units, 1990 and 2000

Geography	Total Housing Units 1990	Total Housing Units 2000	Change 1990- 2000	Percent Change 1990-2000
Wendell	400	439	39	+9.8%
Erving	584	630	46	+7.9%
Leverett*	699	648	-51	-7.3%
Montague	3,695	3,844	149	+4.0%
New Salem	328	422	94	+28.7%
Orange	3,106	3,303	197	+6.3%
Shutesbury	702	807	105	+15.0%
Warwick	305	343	38	+12.5%
Franklin County	30,394	31,939	1,545	+5.1%
Massachusetts	2,472,711	2,621,989	149,278	+6.0%

**Town of Leverett officials believe that the U.S. Census Bureau undercounted the number of homes in Leverett in 2000 by at least 10 percent, and that the Leverett experienced housing growth between 1990 and 2000.*

Source: U.S. Census Bureau, Census of Population and Housing, 1990 and 2000.

Table B-9: Type of Housing Structures, 2000

Geography	Total Housing Units 2000	Percentage of Housing Units in Each Type of Structure			
		Single-Family Homes	Two-Unit Buildings	3 or More Unit Buildings	Mobile Homes
Wendell	439	86.1%	3.9%	0.2%	9.8%
Erving	630	77.8%	9.4%	11.4%	1.4%
Leverett	648	85.5%	8.0%	1.7%	4.3%
Montague	3,844	55.2%	16.5%	26.1%	2.2%
New Salem	422	96.9%	1.4%	0.5%	1.2%
Orange	3,303	59.0%	11.0%	21.5%	8.5%
Shutesbury	807	93.1%	4.2%	2.2%	0.5%
Warwick	343	92.1%	2.0%	1.7%	4.1%
Franklin County	31,939	66.3%	11.5%	18.3%	3.4%
Massachusetts	2,621,989	56.4%	11.6%	31.1%	0.9%

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Comparative Housing Statistics for Wendell and Nearby Towns from the U.S. Census

Table B-10: Housing Tenancy and Vacancy Rates, 2000

Geography	Total Housing Units 2000	Percent Occupied *	Of Occupied Housing Units*		Vacancy Rates	
			Percent Owner-Occupied	Percent Renter-Occupied	Ownership Units	Rental Units
Wendell	439	86.1%	85.2%	14.8%	2.1%	1.7%
Erving	630	95.6%	79.1%	70.9%	1.1%	5.8%
Leverett	648	97.5%	60.7%	39.3%	0.8%	3.2%
Montague	3,844	94.1%	60.7%	39.3%	0.8%	5.4%
New Salem	422	89.8%	89.4%	10.6%	1.2%	9.1%
Orange	3,303	92.2%	66.4%	33.6%	2.0%	5.9%
Shutesbury	807	82.0%	82.6%	17.4%	1.8%	1.7%
Warwick	343	84.8%	87.6%	12.4%	1.9%	n/a
Franklin County	5,678	92.3%	66.9%	33.1%	1.4%	3.6%
Massachusetts	2,621,989	93.2%	61.7%	38.3%	0.7%	3.5%

n/a: not available due to the small number of rental housing units.

**The Census Bureau considers housing units that have seasonal or occasional residents to be unoccupied.*

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Table B-11: Homeownership Housing Costs and Housing Values, 2000

Geography	Median Monthly Housing Costs		Housing Values for Owner-Occupied Single-Family Homes		
	For Homes with a Mortgage	For Homes without a Mortgage	Median	Lower Quartile Value	Upper Quartile Value
Wendell	\$900	\$292	\$100,800	\$81,100	\$128,000
Erving	\$775	\$218	\$96,300	\$82,200	\$116,700
Leverett	\$1,273	\$441	\$176,900	\$144,600	\$245,200
Montague	\$892	\$330	\$113,400	\$92,900	\$137,700
New Salem	\$884	\$310	\$121,400	\$99,800	\$155,600
Orange	\$816	\$295	\$86,600	\$72,700	\$110,800
Shutesbury	\$1,175	\$410	\$158,100	\$124,800	\$197,200
Warwick	\$866	\$286	\$107,600	\$84,700	\$135,500
Franklin County	\$978	\$336	\$119,000	\$92,200	\$154,100
Massachusetts	\$1,353	\$406	\$185,700	\$135,000	\$274,800

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Comparative Housing Statistics for Wendell and Nearby Towns from the U.S. Census

Table B-12: Rental Housing Costs, 2000

Geography	Monthly Contract Rent			Median Monthly Gross Rent*
	Median	Lower Quartile Value	Upper Quartile Value	
Wendell	\$505	\$394	\$671	\$613
Erving	\$456	\$371	\$528	\$515
Leverett	\$688	\$518	\$956	\$809
Montague	\$425	\$292	\$543	\$491
New Salem	\$443	\$300	\$617	\$525
Orange	\$364	\$200	\$485	\$430
Shutesbury	\$688	\$522	\$874	\$814
Warwick	\$469	\$359	\$535	\$588
Franklin County	\$462	\$338	\$596	\$541
Massachusetts	\$605	\$407	\$838	\$684

**Includes utilities.*

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Income Eligibility Guidelines for Programs Administered by the Franklin County Housing and Redevelopment Authority (HRA)

Table B-13: Maximum Income Eligibility for Affordable Housing Programs, 2004

Number Of People In Household	HOUSING PROGRAMS						
	State-Aided Housing for Families/ Elders/ Disabled ¹	Low Income Housing Tax Credit		Section 8 Housing Choice Vouchers ²		MA Rental Voucher Program	RDI Homeowner-ship Program Low Income (80% of median)
		Maximum Income	Minimum Earnings (or Section 8 Voucher)	Extremely Low Income (30% of median)	Very Low Income (50% of median)		
1	29,200	25,920	16,848	12,950	21,600	17,960	34,550
2	33,350	29,640	19,266	14,800	24,700	24,240	39,500
3	37,500	33,300	21,645	16,650	27,750	30,520	44,400
4	41,700	37,020	24,063	18,500	30,850	36,800	49,350
5	45,000	39,960	25,974	20,000	33,300	43,080	53,300
6	48,350			21,450	35,800	49,360	57,250
7	51,700			22,950	38,250	55,640	61,200
8	55,000			24,450	40,700	61,920	65,150

¹Applicants for state-aided housing for elders must be 60 years of age or older, or have a disability.

²75% of all vouchers must be issued to applicants whose income is at or below 30% of area-wide median income.

Sources: Franklin County Housing and Redevelopment Authority, 2004.