

LENOX HOUSING PRODUCTION PLAN

2017-2021



June 30, 2017

For:
Town of Lenox, Massachusetts
Land Use Department
Affordable Housing Committee & Trust

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Lenox Housing Production Plan
2017-2021

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1. INTRODUCTION

SNAPSHOT OF LENOX TODAY

- **A Beautiful, Historic Town!** By any measure, Lenox is an unusually beautiful town. Its appeal stems from the prevalence of exceptionally well-preserved historic homes, many with the exuberant architectural features of grand, late nineteenth century buildings – and many of them having been converted to cultural destinations, spas and health enclaves, and high-end housing. However, Lenox is much more than Tanglewood or The Mount, for its scenic landscape is like a postcard of The Berkshires and its town center is a delightful collection of inviting small shops and restaurants. Lenox has several distinct neighborhood areas, too, each with a distinctive face.
- 
- **Vacation & Seasonal Housing.** About 15 percent of Lenox's housing stock is occupied intermittently by seasonal or occasional residents. (Some residents believe the percentage of seasonal units is even higher.) In the summer, Lenox's population increases because of resident artists and visitors, and this puts additional pressure on Town services and the year-round resident population. Berkshire tourism also has a lot to do with the character and make-up of the businesses in Lenox's town center and changes evident in the hospitality industry, notably the development of new hotels on Route 7 and Airbnb activity. Indeed, there has been considerable growth in short-term rentals in Lenox even during the development of this Housing Production Plan (HPP).
 - **Housing Market Conditions.** Berkshire County has grown very little, and much of the housing growth occurring here caters to high-end seasonal and vacation housing demand. Lenox has some new housing, but new construction is sluggish in "fits and starts," and many for-sale signs can be seen along local streets. There has been virtually no Chapter 40B housing development in Lenox, and this is largely because demand is so low relative to other parts of the Commonwealth. (Demand is not the same as need, however.) The Mid-County and South County employment base has strikingly limited opportunities for what might be called "living wage" jobs, and this has much to do with the population losses witnessed in just about every town in the county over the past 30 years. Berkshire towns are struggling, and while Lenox is better off than many, it is not as affluent or secure as its reputation suggests. It seems that just about everyone interviewed for the development of this plan knew people who had either left Lenox in

search of more affordably priced housing or were trying to stay in Lenox in housing they could not afford.

- **Older Population.** Lenox's population is older, with a median age of 54.8 years as opposed to 45.8 and 39.1 years for Berkshire County and state, respectively. As a result, Lenox has a strikingly small labor force participation rate – 49.9 percent – the lowest in Berkshire County.
- **Employment Opportunities.** In some ways, Lenox has more economic opportunities than many other small towns in Berkshire County. Its average monthly employment of 4,150 jobs offers reasonable choices to Lenox residents and translates into a jobs-housing ratio of 1.38. Unfortunately, most of the jobs in Lenox pay much lower wages than a single person would need to afford housing in Lenox. A household with two employed people working in industries such as construction, manufacturing, finance, or professional services can afford a home in Lenox, but these industries provide a very small share of the total employment base. As a result, over 60 percent of Lenox residents (excluding the self-employed) commute to out-of-town, out-of-county, and out-of-state jobs.
- **Low- and Moderate-Income Residents and Housing Cost Burden.** Available data from the U.S. Department of Housing and Urban Development (HUD) show that about 47 percent of Lenox households have low or moderate incomes. For example, in Berkshire County today, a four-person family with annual income below \$64,000 qualifies as moderate income (see chart next page), but most Lenox residents with low or moderate incomes have much lower incomes than that. Not surprisingly, most of them are unaffordably housed, which means they are **housing cost burdened** because they pay more than 30 percent of their gross monthly income for housing. The lower the income band, the larger the percentage of cost burdened homeowners and renters.
- **Preserved Open Space.** According to the most recent *Open Space and Recreation Plan* (2015), about 25 percent of the land in Lenox is protected in perpetuity for conservation, watershed protection, open space, and recreational purposes. The achievements of the Town and open space organizations have a lot to do with Lenox's beauty and environmental quality, yet these achievements sometimes contribute to the shortage and cost of housing, too. Lenox benefits from having so many volunteers involved with related or overlapping land use issues because unlike many parts of Massachusetts, the town seems to have considerable awareness of the need for organizations to work together to address shared needs.



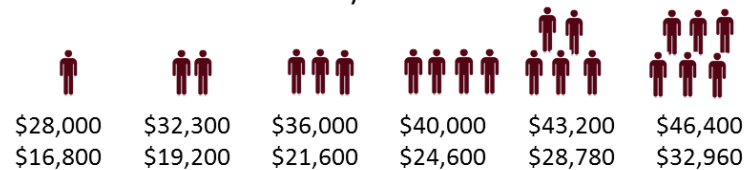
What is low or moderate income?

- **Up to 80%** of area median income (AMI) for the Pittsfield Metro Area, adjusted for household size

In 2017, moderate income means . . .



Low-income and extremely low income mean ...



WHY PREPARE THIS PLAN?

The main purpose of a Chapter 40B Housing Production Plan is to help a community make steady progress toward the 10 percent statutory minimum under Chapter 40B. The emphasis is on **production**, mainly through new construction and redevelopment and adaptive reuse that increases the supply of decent affordable housing in locations of choice. In doing so, the HPP creates an opportunity to:

- Assess demographic and housing data;
- Identify local housing needs;
- Recognize a community's ongoing efforts;
- Identify housing development barriers;
- Identify specific locations and sites that meet sustainability criteria for affordable and mixed-income housing development; and
- Potentially guide future mixed-income housing development to optimal sites and locations.

With a DHCD approved HPP in place, Lenox may be in the best possible position to manage the flow of new Chapter 40B proposals. More importantly, this HPP should be used to help Lenox guide how it modifies and administers the inclusionary housing bylaw and make the best possible use of the financial and human resources of its Affordable Housing Trust. Due to the unique market conditions in Lenox and other small towns in Berkshire County, it will take local initiative more than anything else to create affordable housing. It may be hard to bring interest in Chapter 40B housing development to Lenox unless the Town proactively seeks it and is willing to assist with some form of subsidy.

WHAT MAKES AFFORDABLE UNITS “COUNT” ON THE CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI)? UNITS MUST BE:

- Affordable to households with incomes at or below 80 percent of the Area Median Income. For Lenox, this means the Berkshire County HUD FMR Area.
- Approved by a housing subsidy agency as eligible for a comprehensive permit or as “Local Action Units” (developed without a comprehensive permit).
- Protected by a long-term affordable housing restriction; and
- Marketed and sold or rented under a DHCD compliant Affirmative Fair Housing Marketing Plan (AFHMP).

FIVE-YEAR HOUSING PRODUCTION GOALS

To maximize the benefits of this Housing Production Plan, Lenox will need to create 60 new affordable housing units in the next five years. (See Chapter 3 for more information.) They do not have to be created all at once or in a large, out-of-character/out-of-scale development, but the Town does need to continue its efforts to provide housing for low- and moderate-income families and individuals, seniors and young citizens, and people of all ages with disabilities. Rental housing in which at least 25 percent of the units are affordable to low- or moderate-income households would help to accelerate Lenox’s progress toward the 10 percent minimum under Chapter 40B. This is because for rental developments with 25 percent affordable units, all the units are eligible for the Subsidized Housing Inventory – including the market-rate rental units (if any). However, new rental development will remain very challenging for Lenox because the attainable rents may not be able to support the cost of land and cost of construction, let alone long-term operations.



GOAL

60

Affordable Units

5 Years

MAJOR STRATEGIES

The following strategies could be very helpful to Lenox in its efforts to increase the supply of affordable housing for low-or moderate-income residents and attract median-income households to buy a home in Lenox and settle in the community. They are described in greater detail in **Chapter 4** of this plan.

REGULATORY STRATEGIES

- Strategy 1: Amend the zoning bylaw to encourage creation of accessory apartments.
- Strategy 2: Make it as easy as possible to create apartments over commercial space in business-zoned areas such as the Town Center and Lenox Dale, and horizontal mixed uses with free-standing residential buildings along Route 7.
- Strategy 3: Provide effective incentives to create affordable housing, e.g., by establishing realistic density standards for multifamily dwellings, townhouses, and “pocket neighborhoods” with affordable units and replace special permit decision criteria with performance standards for multifamily dwellings by right.
- Strategy 4: Revise, update, and clarify the Residential Inclusionary Zoning Bylaw.
- Strategy 5: Allow small affordable units on vacant nonconforming lots.



FUNDING & ASSETS

- Strategy 6: Maximize the allocation of Community Preservation Act (CPA) funds for affordable housing production, and give preference to activities that create new SHI-eligible units with long-term deed restrictions.
- Strategy 7: Use the CPA-funded Sawmill Brook property and other municipally owned sites for affordable housing development.
- Strategy 8: Work with nearby communities in Berkshire County to pool CPA funds and other revenue to construct affordable housing in suitable locations throughout the region and meet regional housing needs, including affordable assisted living residences.

- Strategy 9: Explore possibilities for local property tax incentives to help fund the creation and preservation of affordable housing.
- Strategy 10: Advocate for adoption of special legislation to create a seasonal and weekend rentals excise tax.
- Strategy 11: Expand the Housing Trust and Committee's current mortgage grant program.

LOCAL & REGIONAL EDUCATION, ADVOCACY, AND CAPACITY BUILDING

- Strategy 12: Create a regional housing coordinator position.
- Strategy 13: Develop a comprehensive housing education plan (public education).

LOCAL POLICY & PLANNING

- Strategy 14: Make the best possible use of Chapter 40B as a vehicle for creating affordable housing, and continue to loosen regulatory barriers through local zoning and other changes.

PUBLIC PARTICIPATION

As part of the overall HPP, Lenox conducted a public engagement program to bring in many opinions on the production and retention of affordable housing. Public workshops were designed to be interactive and allow community members the opportunity to interact with each other and the consultant team to help inform the process. Ideas from participants in these workshops as well as several people who agreed to be interviewed have been used to direct the plan in several key ways. The Town also conducted an online survey and provided "opinion" display boards in public locations so that residents unable to attend public meetings could weigh in on the goals of this plan.

- Interviews
 - Lenox School District (School Superintendent, Chair of School Committee)
 - Local Realtor (Mary Jo Piretti)
 - Local For-Profit Developer (Allegrone)
 - Local Non-Profit Developers (Tim Geller, CDC of South Berkshire, Inc., and Cara Davis, Construct, Inc.)
 - Regional Housing Developer and Manager (Elton Ogden, BHDC)

- Hospitality Employers (Toole Lodging)
- Clergy (Father Michael Tuck)
- Board of Selectmen (Channing Gibson)
- Housing Trust/Committee Meetings (4)
- Public Meetings (4)
- EPA. Building Blocks for Sustainable Development Meetings (2)
- Online Survey (January 2017)
- Opportunities to identify priorities in Town Hall over the course of two to three months

A main thrust of the public participation was to engage Housing Trust and Committee members, other elected/appointed officials, stakeholders, residents and community partners in developing actionable, priority strategies given the Lenox market, available resources, capacity, political will, and ongoing or planned initiatives and projects in the community. One of the early exercises in November/December included taking the regulatory requirements of Chapter 40B and dovetailing these with the strategies and goals of the 2009 Housing Production Plan. The input from these public, interactive meetings was used to inform the Housing Production Plan's strategies and goals.

The Lenox Planning Board has also been considering ways to diversify and increase the mix of housing in Lenox Dale. Lenox's HPP has benefited from thoughtful input from the Affordable Housing Committee and Trust, other town officials, and interested residents who participated in these opportunities in December 2016 and February 2017.

EPA BUILDING BLOCKS GRANT

On a parallel track, Lenox obtained a grant from the EPA Building Blocks for Sustainable Communities Program, which provides technical assistance to communities in sustainability topics. Lenox applied for the Equitable Development toolkit, thinking about the number of new hotel rooms and hospitality jobs coming online and whether the Town's current housing stock can provide housing opportunities for the people working in Lenox.

Staff from EPA, USDA, HUD, and Renaissance Planning were in Lenox for two days touring the community, hosting a public meeting on the first evening and a day-long stakeholder workshop the second day. At each meeting, the consultants provided an overview of the EPA program and talked about what Equitable Development means and is. At both meetings as well, they provided community maps and asked participants to identify where they would like to see infill development for housing. The evening meeting highlighted three main topics, which fed into the Stakeholder Workshop the next day: 1) The local economy, and how to strengthen local market and job opportunities to provide livable

wages to benefit legacy and new residents; 2) Housing, providing housing for legacy and new residents of all incomes, ages, not only affordable but also middle market, and 3) Community outreach and engagement. The stakeholder workshop included members of the Planning Board, Chamber of Commerce, long-time residents and volunteers, a landlord and developer, one of the Miraval directors, and members of the Housing Trust.¹

ABOUT THE USE OF DATA

Information for the Lenox Housing Production Plan comes from a variety of sources, including the Town, previous plans and studies, the Berkshire Regional Planning Commission, state agencies, the U.S. Department of Housing and Urban Development, and Bureau of the Census. Since “the Census” encompasses different surveys and datasets, information has been drawn from the following census products:

- The Census of Population and Housing (decennial census): mainly Census 2000 and Census 2010, though some tables and charts in the plan draw from earlier decades.
- The American Community Survey (ACS). This Census Bureau program provides demographic and housing estimates for large and small geographic areas every year. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a similar, “rolling” dataset on a wide variety of topics. In most cases, data labeled “ACS” in this plan are taken from the most recent five-year tabulation: 2011-2015 inclusive. Note: population and household estimates from the ACS may not align as well as one would like with local census data collected by the Town. However, to allow for a consistent basis of comparison between Lenox and other communities, this HPP relies on ACS estimates.
- HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) Data. Created through a combined effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau, this dataset is a “special tabulation” of ACS. According to the HUD guidance, “these special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 50 and 80 percent of median income, and 30 percent of median income or the poverty threshold by family size, whichever is greater) and household types of particular interest to planners and policy-makers.” The most recent CHAS Data are based on the ACS 2009-2013 estimates.

This plan has benefited from local knowledge shared by many residents, representatives of housing and social service organizations, clergy, Town committees and departments, and others who participated in individual and small-group meetings. Interviews conducted for this plan in October 2016 and an online survey in the winter (December 2016-January 2017) provided invaluable knowledge and enriched the use of data from non-local sources.

¹ Information about the EPA Building Blocks for Sustainable Communities project will be posted on the Town website as it becomes available: www.townoflenox.com/.

2. HOUSING NEEDS ANALYSIS

INTRODUCTION

Lenox is an internationally renowned cultural destination in the hills of Berkshire County. Nestled along the valley road that runs between the Connecticut and Vermont state lines, Lenox is bordered by mountains to the west and the Housatonic River to the east, and roughly equidistant to New York and Boston. Its 21.2 square miles (sq. mi) of land is rolling and scenic. The development pattern here is generally low-density and residential, yet its housing stock has more variety than what can be seen at first glance. From the vestiges of old estates and the large, proud residences around the town center to the charming worker housing in Lenox Dale and the new, more suburban face of New Lenox, Lenox's housing expresses the unusual history of this small New England town.

Though often regarded as affluent, Lenox is *relatively* affluent: affluent in relation to many of the struggling small towns around it and to the City of Pittsfield, the county seat. In terms of its year-round residents, Lenox is a middle-income town with both wealthy and low-income households, professional and working-class people, and families of wide-ranging means. And, while Lenox does have quite a bit of seasonal housing, it is mainly a year-round community. However, over time more of Lenox's housing stock has attracted seasonal homebuyers and Lenox, like virtually all of the surrounding communities, has lost year-round population. This loss of population, coupled with the increasing seasonality of the South Bershires housing market since 1970, the decline in living-wage jobs throughout Berkshire County, and some related social and economic trends have all contributed to making a tough climate in Lenox for meeting housing needs at all market levels.

Many of the conditions that existed when Lenox prepared its last Housing Production Plan (2009) remain true today. Since this plan updates and builds upon the 2009 plan, it makes sense to take a look back at where the Town was eight years ago and what, if anything, has substantively changed. In 2009, the "Great Recession" had caused a perceptible slowdown in housing production and housing sales. While New England's housing market may not have been affected as badly as other parts of the United States, the crisis had taken a toll. Nevertheless, even as the market in many parts of Massachusetts has improved (if not fully recovered) since then, the description of Lenox in 2009 is not significantly different than it is today. This matters because ironically, strong housing markets offer some advantages for creating new low-income housing – notably that growth in value can be "captured" to subsidize some lower-cost housing. Strong housing markets offer distinct disadvantages, too, notably the pricing constraints caused by high land values. Lenox has relatively expensive housing, but it does not have a robust housing market. Berkshire County's low household formation rates overall translate into limited year-round demand.

POPULATION CHARACTERISTICS & TRENDS

Some residents may be surprised to learn that Lenox's population has declined by over 13 percent since 1970, when the population was 5,804. While Lenox's population increased by almost 12.5 percent between 1970 and 1980, it declined by over 22 percent between 1980 and 1990 and it has held steady since then. Declining or "flat" population change has affected all of Berkshire County, yet Massachusetts has absorbed population growth of almost 18 percent since 1970.²

Table 2.1. Population Change, Lenox & South Berkshire Trends, 1970-Present

Area	Actual Decennial Population Counts					Estimated	1970-2015 % Chg.
	1970	1980	1990	2000	2010	2015	
Lee	6,426	6,247	5,849	5,985	5,943	5,878	-8.5%
LENOX	5,804	6,523	5,069	5,077	5,025	5,026	-13.4%
Pittsfield	57,020	51,974	48,622	45,793	44,737	43,926	-23.0%
Richmond	1,461	1,659	1,677	1,609	1,475	1,498	2.5%
Stockbridge	2,312	2,328	2,408	2,280	1,947	2,062	-10.8%
Washington	406	587	615	548	538	555	36.7%
Berkshire County	149,402	145,110	139,352	134,953	131,219	129,288	-13.5%
Massachusetts	5,689,170	5,737,037	6,016,425	6,349,097	6,547,629	6,705,586	17.9%

Sources: American Community Survey Five-Year Estimates 2011-2015; Decennial Census 1970-2010, as reported by the Massachusetts State Data Center; RKG Associates, Inc., and Barrett Planning Group LLC.

The current population estimate for Lenox is 5,026.³ According to the UMass Donahue Institute (UMDI) population projections, Lenox's population is expected to increase by 1.1 percent between 2015 and 2020, and then decline by 7.5 percent between 2020 and 2035. Conversely, Berkshire County is expected to slightly gain population (an increase of only 0.3 percent) between 2015 and 2020, with an additional increase (of only 0.5 percent) between 2020 and 2035. Massachusetts's population is projected to increase by approximately 9 percent between 2015 and 2035.⁴

² Minnesota Population Center. National Historical Geographic Information System: Version 11.0 [Database]. Minneapolis: University of Minnesota. 2016. <http://www.nhgis.org>. Note: Minnesota Population Center has a rich history of federal census data, so it is widely used in studies conducted in all states.

³ ACS 2011-2015 Five-Year Estimates, B01003, "Total Population."

⁴ UMass Donahue Institute (UMDI), *Population Projections for Massachusetts Municipalities*, prepared for the Massachusetts Secretary of State, March 2015.

Town of Lenox

LAND USE POLICY OPEN HOUSE



Quick Facts: Demographics

WHO LIVES IN LENOX?

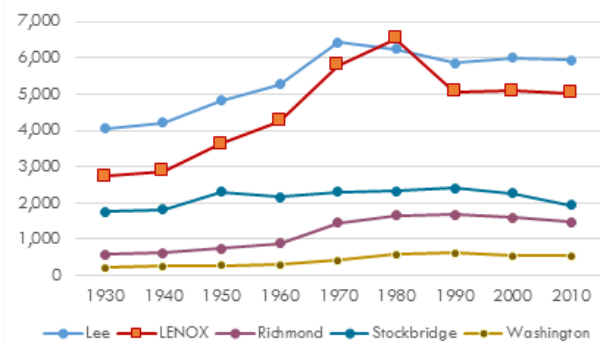
- Population (2010): 5,025
- Households: 2,283
- Families: 1,235

Lenox has ...

- **An aging population.** The town attracts retirees, and it is also losing young people faster than many parts of the state.
- **An aging labor force.** The median age of the labor force (16-64) is 45.5.
- **A very high age dependency ratio: 0.898.** For every one person of labor force age in Lenox, the town has 0.898 dependents (children under 18 and seniors). The state average is 0.682.
- **A very small minority population.** Minorities comprise less than 6 percent of Lenox's year-round residents.
- **A fairly stable year-round population.** Over 90 percent of the population that lived in town a year ago still lives in the same house in Lenox today.
- **A highly educated population.** Forty-seven percent of the population 25 and over has either a bachelor's degree or a graduate or professional degree.

POPULATION TRENDS 1930-2010

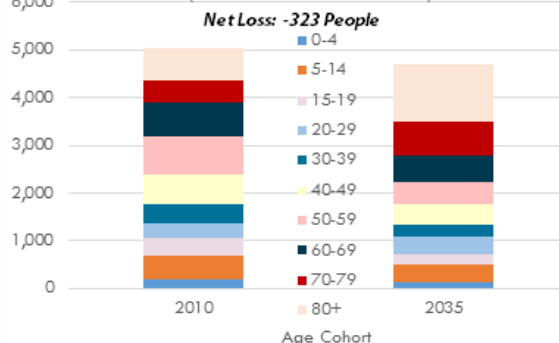
(Source: UMass State Data Center)



	Population	Under 18	Over 65	Median Age	Median Age Labor Force
Berkshire County	131,219	25,624	24,386	45.1	43.8
Lee	5,943	1,097	1,154	44.8	43.1
LENOX	5,025	951	1,427	52.6	45.5
Pittsfield	44,737	9,486	7,864	43.6	42.8
Richmond	1,475	244	338	54.2	50.4
Stockbridge	1,947	244	509	49.5	46.9
Washington	538	89	69	54.6	53.2

POPULATION PROJECTION: 2010-2035

(Source: UMass State Data Center)



State population projections for Lenox indicate ...

- **Population decline.** By 2035, Lenox's population will be smaller than it is today.
- **Significant labor force decline.** About half the population will consist of people 60 years and over. The age dependency ratio could run as high as 1.667 by 2025.

RKG
 ASSOCIATES INC

POPULATION BY AGE

While Lenox's total population is projected to decline by close to 6.5 percent between 2015 and 2035, two age groups are expected to see modest growth. In Lenox and Berkshire County, the populations 35 to 44 years and those 75 and over are projected to increase slightly between 2015 and 2035. While the population in Lenox between 35 and 44 years is only expected to increase about 2 percent between 2015 and 2035 (0.4 percent in Berkshire County), the population of older seniors (75 and over) is expected to increase about 14 percent (8 percent in Berkshire County).⁵

Senior population growth is affecting almost all communities due to national population trends involving the aging of "Baby Boomers," but some communities will witness greater-than-average shares of senior population growth more than others. In Massachusetts, Berkshire County and Cape Cod have emerged as distinct retiree centers, though for different reasons. On the Cape, vacation/seasonal housing demand and year-round housing sales to retirees have reduced the supply of housing for young workers and created significant problems for employers in the health care industry. By contrast, Berkshire County is not producing much new housing and it has lost a very large share of what were once considered higher-wage jobs. Households that still live comfortably in the Berkshires have choices in towns like Lenox and Stockbridge, but for the region's struggling families, the choices are often limited to older, substandard housing units. This is because there is so little development happening regionally, and even less in the way of decent affordable housing.

Table 2.2. Percentage of Population by Age Cohort: Projections, 2015-2035

Age Cohort	Lenox					Berkshire County				
	2015	2020	% Chg.	2035	% Chg.	2015	2020	% Chg.	2035	% Chg.
0-19	19.5%	16.0%	-3.5	15.4%	-0.6	21.5%	18.8%	-2.7	18.6%	-0.2
20-34	10.7%	9.8%	-0.9	8.9%	-0.9	17.0%	16.9%	-0.1	16.3%	-0.6
35-44	7.7%	8.1%	0.4	9.5%	1.4	10.8%	9.9%	-20.7	11.2%	1.3
45-54	12.5%	10.0%	-2.5	8.9%	-1.1	15.1%	12.0%	-3.1	11.4%	-0.6
55-64	15.4%	14.8%	-0.6	10.5%	-4.3	15.8%	16.3%	0.5	11.2%	-5.1
65-74	15.1%	15.1%	0.0	13.4%	-1.7	10.6%	13.8%	3.2	13.5%	-0.3
75-84	8.4%	12.2%	3.8	15.7%	3.5	6.1%	7.9%	1.8	11.9%	4.0
85+	10.9%	14.0%	3.1	17.8%	3.8	3.5%	4.3%	0.8	5.7%	1.4
Total	5,026	5,081	1.1%	4,702	-7.5%	129,288	129,692	0.3%	130,389	0.5%

Source: U.S. Census Bureau, 2011-2015 American Community Survey Five-Year Estimates, B01003, S0101; UMDI, Population Projections for Massachusetts Municipalities: Age and Sex (Feb. 2017); and RKG Associates.

⁵ UMass Donahue Institute (UMDI), *Population Projections for Massachusetts Municipalities*, prepared for the Massachusetts Secretary of State, March 2015.

RACE, ETHNICITY, AND CULTURE

Lenox is not as racially and cultural diverse as the Commonwealth overall. This can be seen both in federal census data and demographic profiles of the Lenox Public Schools. Approximately 94 percent of town-wide population identifies as white alone, compared to almost 80 percent at the state level. Almost 4 percent of Lenox's population identifies as Asian alone, compared to 6 percent across the entire state. The population of the other comparison areas, including Berkshire County, that identifies as Asian alone ranges from 1 to 2 percent.⁶ In addition, almost 3 percent of Lenox's total population is of Hispanic and Latino origin, which is lower than Berkshire County at almost 4 percent, and the state at approximately 11 percent.⁷

The Massachusetts Department of Elementary and Secondary Education (DESE) reports comparative socioeconomic data for the state's public school districts. According to the agency's website, 85.4 percent of Lenox's school students are White, 6.4 percent are Hispanic, and 5.2 percent are Asian, compared with 61.3 percent, 19.4 percent, and 6.7 percent (respectively) for all of Massachusetts.⁸

WHERE DOES LENOX'S POPULATION COME FROM?

The percentage of foreign-born residents in Lenox (8.5 percent) is larger than that of most surrounding communities and Berkshire County (5.6 percent), yet still less than that of the state (15.5 percent). Over 55 percent of Lenox's foreign-born population hails from Europe. Of Lenox's European immigrants, about 32 percent comes from the United Kingdom, 15 percent from Russia, and almost 14 percent from Portugal. Over 32 percent of the town's foreign-born population comes from Asia, approximately 38 percent of which comes from India and 29 percent from Korea.

Lenox's population includes a larger percentage of people with out-of-state origins (36.5 percent) than the state (19.6 percent). Approximately 71 percent of those born out-of-state come from other Northeast states, compared to almost 60 percent of the population born out-of-state throughout Massachusetts, as shown in Table 2.3.⁹

⁶ ACS 2011-2015 Five-Year Estimates, B02001, "Race."

⁷ ACS 2011-2015 Five-Year Estimates, B03001, "Hispanic or Latino Origin by Specific Origin."

⁸ Massachusetts Department of Elementary and Secondary Education (DESE), School Profiles: Lenox Public Schools.

⁹ ACS 2011-2015 Five-Year Estimates, B05002, "Place of Birth by Nativity and Citizenship Status" and B05006, "Place of Birth for the Foreign-Born Population in the United States."

Table 2.3. Current Population by Place of Birth (Native and Foreign-Born), 2015

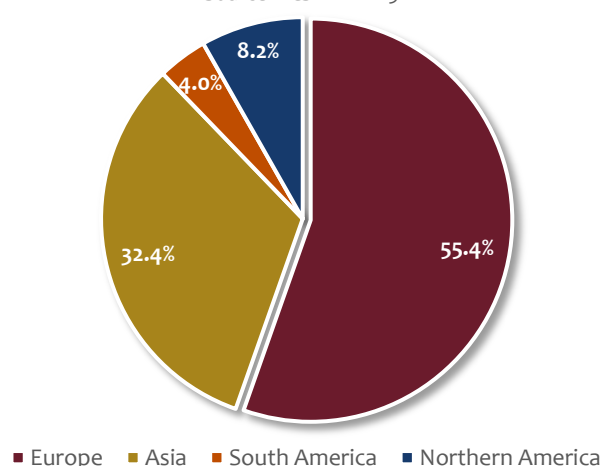
Place of Birth	LENOX	Lee	Pittsfield	Richmond	Stockbridge	Washington	Berkshire County
Total Population	5,026	5,878	43,926	1,498	2,062	555	129,288
	% of Total Population						
Massachusetts	53.5%	68.1%	71.4%	59.7%	53.6%	73.2%	66.7%
Native, born out of state:	36.5%	25.7%	20.9%	37.0%	38.1%	24.9%	26.5%
Native, born abroad	1.6%	0.8%	1.5%	1.4%	0.0%	0.5%	1.2%
Foreign-born:	8.5%	5.4%	6.3%	1.9%	8.3%	1.4%	5.6%

Source: U.S. Census Bureau, 2011-2015 American Community Survey Five-Year Estimates, B05002, B05006; and RKG Associates. Note: "Native, born abroad" typically consists of American children of military and diplomatic personnel.

Racial, ethnic, and cultural population characteristics matter, first for social and equity reasons and second because of the federal Fair Housing Act (FFHA), a 1968 civil rights law that prohibits housing discrimination based on race or color, religion, sex, national origin, familial status (families with children under 18), or disability. New federal regulations obligate local governments to affirmatively further fair housing and eliminate policies and practices that have the effect (however unintended) of housing discrimination against groups the FFHA is designed to protect.

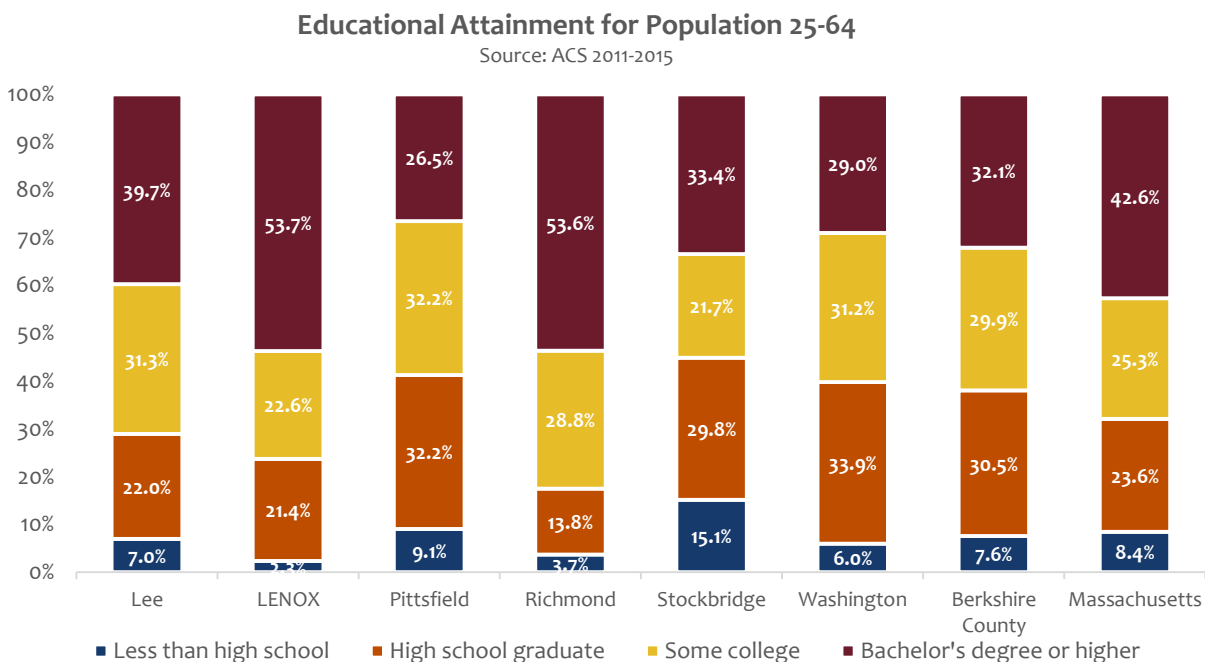
Lenox Foreign-Born Population

Source: ACS 2011-2015



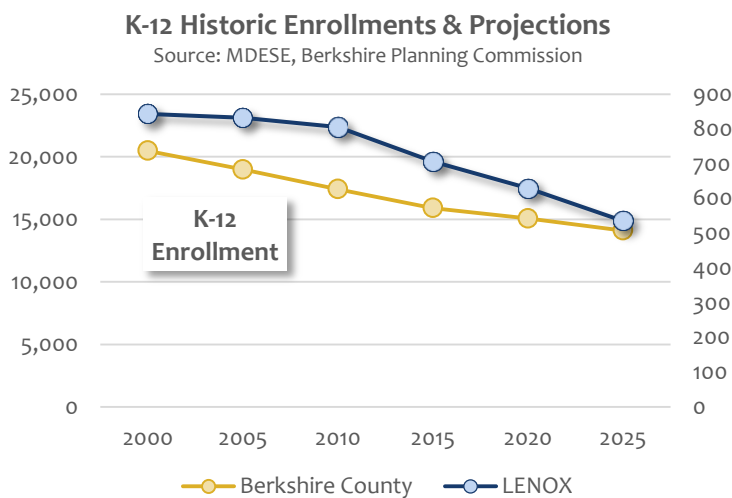
EDUCATION

Lenox is home to an educated population, and it clearly seems to be a magnet for well-educated people living in Southern Berkshire County. More than 53 percent of the working-



age population 25 years and over has a bachelor's degree or higher and only 2.3 percent did not finish high school. Lenox residents have higher levels of educational attainment compared with almost of the surrounding towns (Richmond being the exception), and Berkshire County and the state. Approximately 32 percent and 43 percent of the population 25 years and over in Berkshire County and the state, respectively, has a bachelor's degree or higher, while about 8 percent of the population 25 years and over in Berkshire County, as well as the state, did not finish high school.

Enrollment in Lenox's well-respected public schools provides additional insight into local population trends and the housing situation in town. Not long ago, the regional planning commission predicted declining K-12 enrollment both in Lenox and Berkshire County. However, while enrollment in Lenox dipped in 2014-15, it has increased since then to 765 students as of October 1,



2016.¹⁰ According to local sources, the schools are close to capacity today, with enrollment exceeding the targets set in the district's five-year Strategic Plan. The school department predicts continued growth in the near-term, with 782 students expected in the fall of 2017. That local trends have defied regional and state forecasts is largely attributable to Lenox's efforts to attract School Choice students from other towns nearby. In Berkshire County, the greatest decrease took place between 2010 and 2015, when school enrollment throughout the county declined by almost 9 percent.¹¹ This has not been the case in Lenox.

LABOR FORCE & EMPLOYMENT

Lenox's labor force includes 2,145 people, or 49.9 percent of the population 16 years and older (labor force participation rate). Lenox's labor force participation rate is much lower than that of nearby communities, including Berkshire County and the state. Unemployment in Lenox can range from a low of 3.3 percent in the fall to a high of over 6 percent in January. Lenox's comparatively low unemployment rate can be attributed, at least in part, to the higher levels of educational attainment of its population.

Table 2.4. Labor Force, Lenox and Surrounding Area, 2015

Location	Population 16 and Over		
	Total (Estimated)	In Labor Force	% Population in Labor Force
Lee	5,041	3,265	64.8%
LENOX	4,295	2,145	49.9%
Pittsfield	36,050	23,425	65.0%
Richmond	1,328	812	61.1%
Stockbridge	1,820	1,102	60.5%
Washington	500	340	68.0%
Berkshire County	108,982	68,775	63.1%
Massachusetts	5,479,502	3,700,701	67.5%
Source: U.S. Census Bureau, 2011-2015 American Community Survey Five-Year Estimates, B23025; and RKG Associates.			

The Executive Office of Labor and Workforce Development (EOLWD) reports that Lenox has about 303 **employer establishments** with a combined total of 4,152 average monthly payroll jobs and an average weekly wage of \$688.¹² The size of the employment base is average for a community with 3,017 year-round housing units. A sustainable local economy typically has about 1.5 jobs per housing unit: enough jobs to give residents meaningful

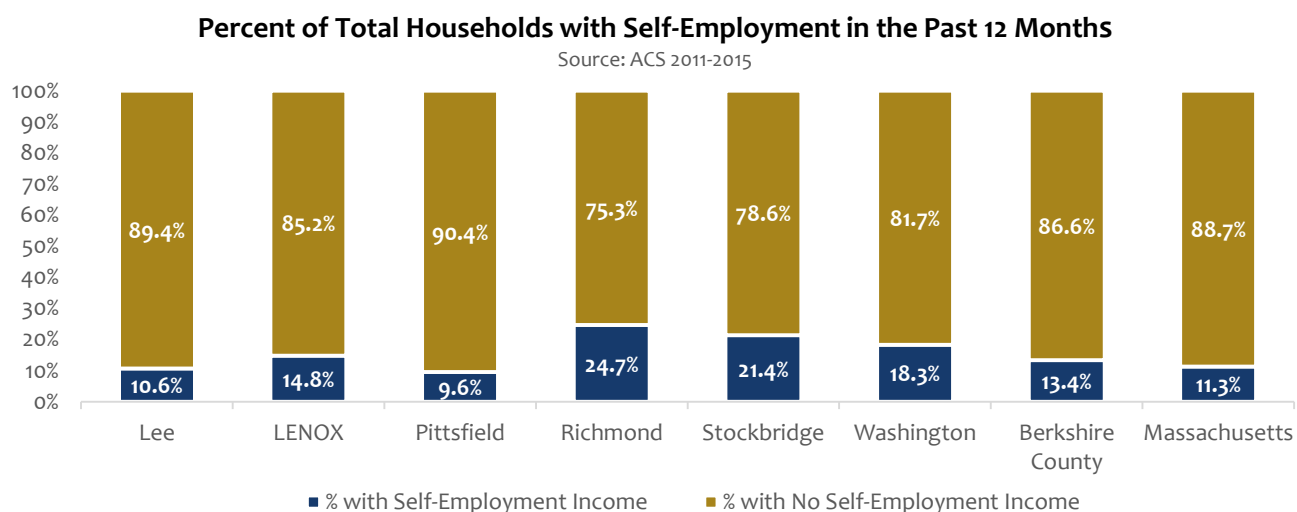
¹⁰ Massachusetts Department of Elementary and Secondary Education, K-12 Enrollment by District.

¹¹ *Berkshire Public School Enrollment Trends*, Berkshire Regional Planning Commission, May 7, 2015.

¹² The Executive Office of Labor and Workforce Development (EOLWD) Employment and Wage Reports, ES-202: Lenox, 2015.

opportunities to work locally. The **jobs-to-housing ratio** in Lenox is 1.38 – lower than ideal, but higher than in many Massachusetts towns.

Lenox is also home to “non-employer” establishments: people who work for themselves as sole proprietors, either full-time or as a part-time supplement to a payroll job. Available estimates from the Census Bureau indicate that about 11 percent of Lenox’s employed labor force works in a home occupation at least part of the work week. Evidence of reliance on self-employment income can be seen in census statistics for sources of household income, too. Approximately 11 percent of the state’s households derive some income from self-employment, while 15 percent of Lenox’s households have at least one source of self-employment income (not limited to at-home employment). The towns of Richmond, Stockbridge, and Washington all have a larger percentage of households with some self-employment income: 24.7 percent, 21.4 percent, and 18.3 percent, respectively, but this is not a surprise because the surrounding towns are so small and their employment base is extremely small.¹³



The employment base in Lenox fluctuates seasonally. The seasonal changes in Lenox are significant, with the total number of employees per month across all industries increasing during the summer season and into the shoulder season (May – late October). In July, local employer establishments have approximately 26 percent more jobs on payroll than in February, when employment reaches its lowest point in the year. These changes are like fluctuations in the town’s unemployment rate. However, since so many Lenox residents either work out of town or have sources of self-employment income, employment base changes – meaning changes in the number of jobs with local employers – and labor force changes are not parallel. Still, it would be wrong to say that the economic position of Lenox households is wholly independent of conditions in the local economy.

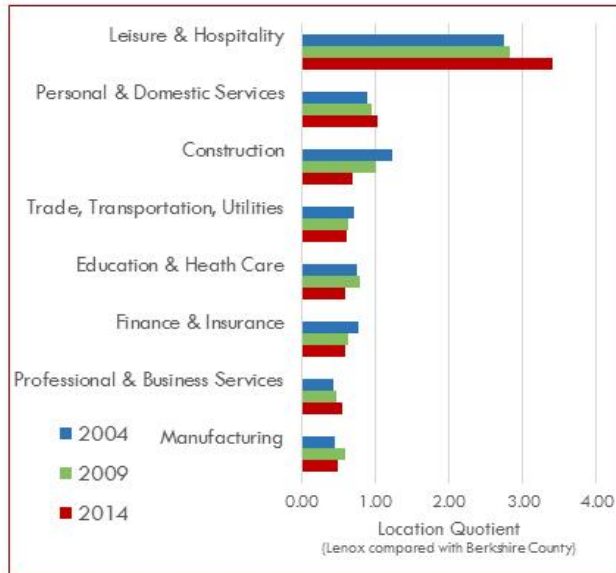
¹³ ACS 2011-2015 Five-Year Estimates, B19053, “Self-Employment Income in the Past 12 Months for Households.”

Town of Lenox

LAND USE POLICY OPEN HOUSE

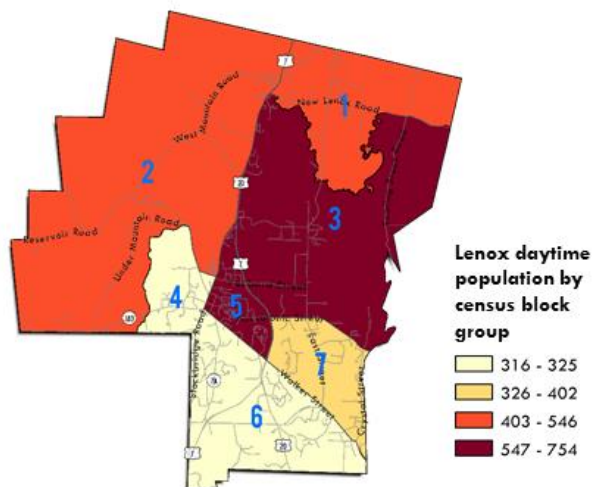


Quick Facts: Economic Development



DAYTIME POPULATION

- Lenox's total daytime population is 3,539 people: 71% of the total population (5,014)
- Highest daytime retention rate: Block Group 6, 86%
- Largest daytime population: Block Group 5, 754



Compared with Berkshire County as a whole ...

- Lenox's strongest industries are Leisure & Hospitality and Personal & Domestic Services
- Over time, these industries have consistently generated larger shares of employment in Lenox than in the region.

Employment in Lenox (ES-202)

- Employment in all industries increased 0.43% annually since 2004; for a total 10-year change of 4.24%

Significant 10-Year Employment Gains in Lenox (% Change)

- Construction and Education/Health Care (37%)
- Trade, Transportation and Finance & Insurance (18%)
- **But** these industries grew much faster throughout Berkshire County than in Lenox

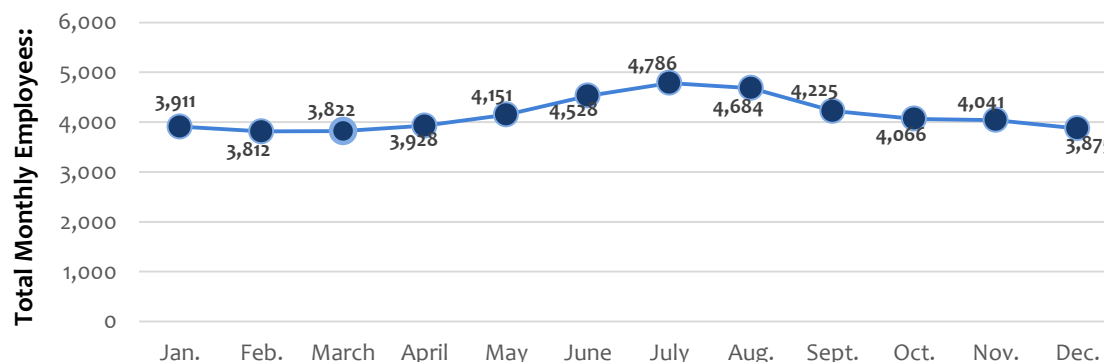
Significant 10-Year Employment Losses

- Manufacturing (-44%)
- Professional Business Services (-40%)
- Leisure & Hospitality (-10%)
- **But** Leisure & Hospitality and Professional & Business Services lost even more jobs county-wide.


RKG
ASSOCIATES INC

Total Number of Employees Per Month In Lenox: All Industries, 2015

Source: EOLDW



The employment base in Lenox has a narrow range of strengths. Arguably, the arts and recreation and accommodations and food service sectors perform well during summer and into the shoulder season, but they generally provide low-wage jobs, with an average weekly wage of \$544.00 and \$471.00, respectively. The accommodations and food service industry, however, provides over 37 percent of the average monthly jobs across all industries in Lenox, the largest share of jobs of all industries in town.¹⁴ Workers in the hospitality industry earn better pay in Lenox than in other parts of the state – over 32 percent more when compared to Berkshire County as a whole, and over 35 percent more when compared to the state as a whole.¹⁵ Nevertheless, their wages have to be put in context: an average wage of \$544 per week, assuming a full 52 weeks of employment, can afford a monthly rent of only \$707, including utilities.

In Lenox, the average wage of hospitality workers is \$544 per week, assuming a full year of employment. For them, an affordable monthly rent is only \$707, including utilities.

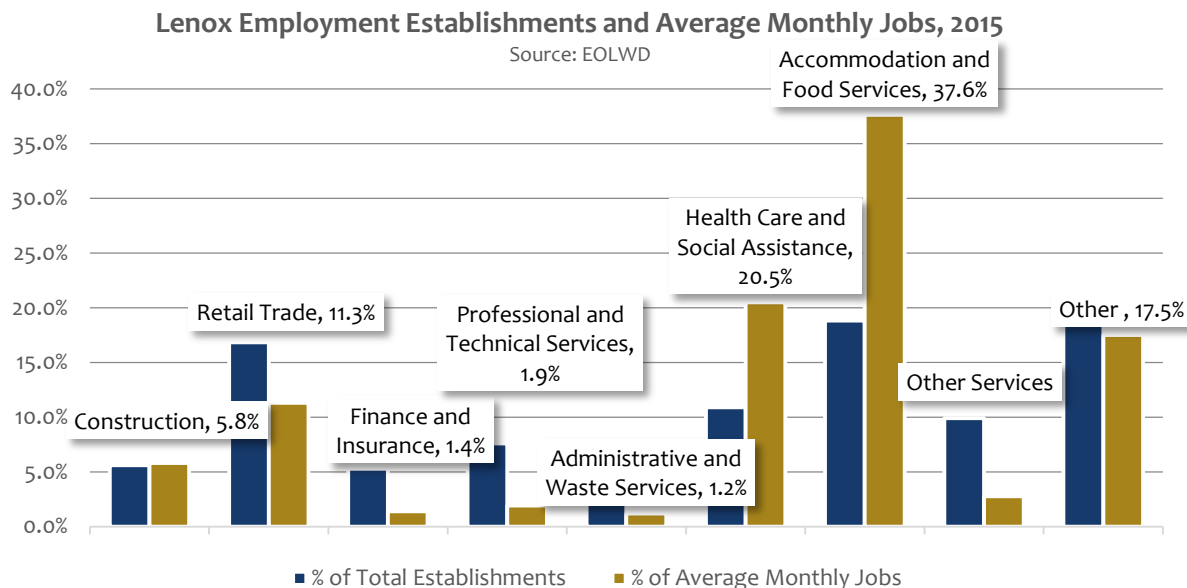
The health care and social assistance industry, which pays slightly better with an average weekly wage of \$650.00, provides 20.5 percent of the average monthly jobs in town. While the accommodations and food service industry makes up approximately 19 percent of all employer establishments in Lenox, the health-care and social assistance industry makes up 11 percent, behind retail trade at close to 17 percent of all employer establishments. Unfortunately, Lenox does not have a large base of professional employment, which tends to pay higher wages.¹⁶ Its highest-wage industries are the construction trades,

¹⁴ The Executive Office of Labor and Workforce Development (EOLWD) Employment and Wage Reports, ES-202: Lenox, 2015.

¹⁵ U.S. Census Bureau, 2011-2015 American Community Survey Five-Year Estimates, B24021, B24031; and RKG Associates.

¹⁶ The Executive Office of Labor and Workforce Development (EOLWD) Employment and Wage Reports, ES-202: Lenox, 2015.

manufacturing, wholesale trade, finance, and professional services, yet except for the trades, these industries comprise small shares of local employment.



EARNINGS

What Lenox's employed residents earn from their jobs or self-employment is not the same as what Lenox businesses pay their employees, though clearly for the 40 percent of the labor force that works locally, the local wage base really matters. The significant differences in personal earnings from industry to industry underscore how challenging it is to live in Lenox and afford the cost of housing.

Table 2.5. Median Annual Earnings of Individual Workers: Selected Occupations and Industries, 2015

Location	Median Earnings	Occupations		Industries				
		Mgt., Business, Science, Arts	Service	Construction	Retail	Finance, Real Estate	Education, Healthcare, Social Assistance	Hospitality
Lee	\$45,775	\$50,977	\$42,875	\$45,463	\$9,587	\$14,087	\$31,239	\$30,450
LENOX	\$59,196	\$75,583	\$44,219	\$52,546	\$22,593	\$60,380	\$58,259	\$22,563
Pittsfield	\$43,762	\$58,654	\$31,363	\$35,742	\$20,280	\$41,422	\$33,743	\$17,044
Richmond	\$65,764	\$92,083	\$53,864	\$41,875	\$32,250	\$36,667	\$66,786	\$51,705
Stockbridge	\$53,036	\$64,531	\$28,281	\$52,917	\$9,962	\$26,250	\$30,352	\$19,583
Washington	\$49,010	\$70,000	\$36,125	\$35,250	\$12,125	\$26,250	\$49,286	\$61,250
County	\$45,728	\$61,095	\$31,008	\$39,265	\$21,400	\$39,317	\$33,830	\$17,041
Massachusetts	\$55,781	\$74,171	\$32,796	\$43,982	\$23,296	\$60,652	\$41,149	\$16,647

Source: U.S. Census Bureau, 2011-2015 American Community Survey Five-Year Estimates, B24021, B24031; and RKG Associates.

GEOGRAPHIC MOBILITY

Lenox's population is quite stable, with very little in-migration activity. Census data show that most Lenox residents who moved in the past year either moved within Lenox or to Lenox from some other town in Berkshire County. They tend to be working-age and child-rearing age couples with dependent children, and they account for approximately 62 percent of all people who recently moved. Out-of-state relocatees consist of two groups: relatively young families and older seniors (75 years and over). The number of moves to Lenox from elsewhere in Massachusetts is only a fraction of new residents to the town.¹⁷

RESIDENTS IN GROUP QUARTERS

A small number of people living in Lenox do not live in housing units, and the Census Bureau classifies them as the group quarters population. In Lenox, the 321 people in group quarters are primarily nursing home residents and youth residing at the Hillcrest Center. There is also a small population of adults with disabilities in group homes in Lenox. Table 2.6 lists the group facilities for the elderly and youth in Lenox and number of beds in each. In light of these numbers, the Census Bureau has most likely underestimated Lenox's group quarters population.¹⁸ It is important to note that Lenox does not have any affordable assisted living residences at this time.¹⁹

Table 2.6. List of Nursing Homes, Retirement Facilities and Youth Residential Sites	
Kimball Farms Independent Living	150 living units
Kimball Farms Assisted Living	48 living units
Kimball Farms Sunset Ave	74 beds
Devonshire	128 units
Mt. Carmel	69 beds
Hillcrest Campus One	66 beds
Hillcrest Campus Two	45 beds
Source: Lenox Land Use Director Gwen Miller, June 2017.	

HOUSEHOLD CHARACTERISTICS & TRENDS

Different household types often have different housing needs and preferences. The size and composition of a community's households can indicate how well suited the existing housing inventory is to residents. The number and type of households and their spending power within a community correlate with housing demand. Lenox has approximately 2,450 **households**: one or more people occupying a home or an apartment as a single housekeeping unit.

¹⁷ ACS 2011-2015, B07001; and Barrett Planning Group LLC.

¹⁸ ACS 2011-2015, B26001; and Barrett Planning Group LLC.

¹⁹ The Cameron House, formerly assisted living, will reopen in the fall of 2017 as a subsidized independent living residence with 38 units.

The Census Bureau divides households into two broad classes: families and non-families. A **family household** includes two or more related people living together in the same housing unit, and a **non-family household** can be a single person living alone or two or more unrelated people living together. On a town-wide basis, non-families comprise just over half of all households in Lenox, which is unusually high.²⁰ Lenox's family household rate (49 percent) is lower than all the surrounding towns.

Just over half of all households in Lenox are non-family households, and about 95 percent are single people living alone. In both cases, these statistics are unusually high.

A second characteristic of Lenox households is that over 95 percent of the non-family households are single people living alone. While it is true that one-person households comprise most of nonfamilies everywhere, they represent a conspicuously large share of all households in Lenox. This appears to be a trend in Lenox, for similar statistics can be seen in the decennial census (2010) as well. Most families in Lenox are married couples - 84 percent – which is also unusually high.

Table 2.7. Households and Families

	Lenox		Berkshire County		Massachusetts	
	Number	Pct.	Number	Pct.	Number	Pct.
Households	2,450	100.0%	55,240	100.0%	2,538,485	100.0%
Families	1,221	49.8%	33,021	59.8%	1,620,917	63.9%
Married couple families	1,027	41.9%	24,005	43.5%	1,195,878	47.1%
Single-parent families	194	7.9%	9,016	16.3%	425,039	16.7%
Nonfamily households	1,229	50.2%	22,219	40.2%	928,805	36.6%

Source: ACS 2011-2015, B11011, and Barrett Planning Group LLC.

Based on estimates from the ACS, most family households in Lenox are two-person households (58 percent), while across the Commonwealth two-person households account for 42 percent of all family households. The higher concentration of two-person households in Lenox and Berkshire County (51 percent) reflects the older and retired population that resides locally and in the region.

HOUSEHOLD AND FAMILY INCOMES

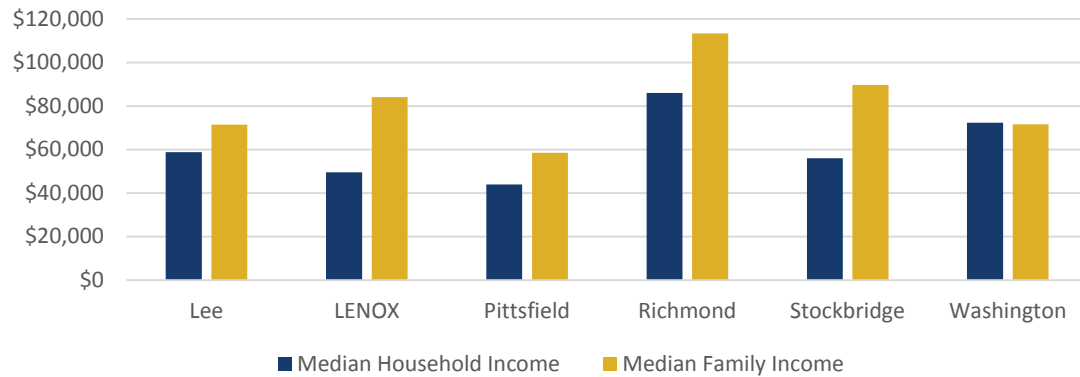
Household income directly influences the ability of residents to support their families, local businesses, and town services. Lower household incomes can equate to a lower threshold for spending on housing and goods and services while people with higher income households can afford to spend more. The median household income in Lenox, \$49,634, is

²⁰ ACS 2011-2015, B11001, "Household Type (Including Living Alone)," and Barrett Planning Group LLC.

quite low compared with that of surrounding towns, yet the Town's median family income, \$84,135, is roughly in the middle. The relatively low median household income in Lenox is probably attributable to the large number of one-person households living in the town.

Median Household and Median Family Income

(Source: ACS 2011-2015)



Median income provides a glimpse of relative household wealth, but for a housing plan, the distribution of household incomes matters more. This is because designing affordability targets to meet a community's needs requires some understanding of the range and frequency of incomes that exist to pay for housing. Table 2.8 reveals the uneven distribution of incomes in Lenox compared with household incomes throughout Berkshire County and the Commonwealth. Lenox is like Berkshire County at the lowest end of the reported range, i.e., 25 percent of all households with incomes below \$25,000, yet Berkshire County includes

not only Pittsfield but also many towns in North County where very low incomes are pervasive. Some in Lenox have suggested that the town has many elderly residents with limited "cash" but significant asset wealth. This may be true, but there is also considerable asset wealth in Stockbridge and Richmond, and neither of these communities has so many lower-income households.

Income Profile: Lenox Households

(ACS 2011-2015)

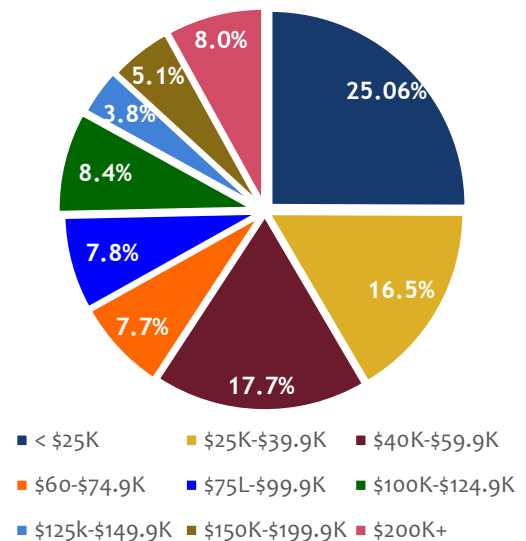


Table 2.8. Households by Income Range

Location	LENOX	Berkshire County	Massachusetts
Total Households	2,450	55,240	2,549,721
Less than \$25,000	25.06%	25.22%	19.76%
\$25,000 to \$39,999	16.5%	15.3%	11.2%
\$40,000 to \$59,999	17.7%	17.3%	13.6%
\$60,000 to \$74,999	7.7%	10.2%	9.1%
\$75,000 to \$99,999	7.8%	11.6%	12.5%
\$100,000 to \$124,999	8.4%	7.5%	9.9%
\$125,000 to \$149,999	3.8%	4.5%	7.0%
\$150,000 to \$199,999	5.1%	4.4%	8.1%
\$200,000 or more	8.0%	4.0%	8.9%

Sources: ACS 2011-2015 B19001; RKG Associates, Inc., and Barrett Planning Group, LLC.

LOW- OR MODERATE-INCOME HOUSEHOLDS

The term “low or moderate income” is a product of federal housing programs, and it is based on percentages of the median family income – also known as Area Median Income (AMI) – for a given region, urban or rural. The rationale for using AMI to define low or moderate income, rather than the local median income of each municipality, is that housing assistance programs help to facilitate regional mobility for households in each labor market area. If low or moderate income were measured town by town, it would be very hard to break down economic barriers that have the effect of concentrating wealth in some communities at the expense of others.

Approximately 47 percent of Lenox households have low or moderate incomes.

In addition to being a regional metric, low or moderate income is sensitive to household size. This is because housing unit prices typically vary by number of rooms and number of bedrooms, and a household’s need for space is largely a function of how many people are in the household or family, as well as their ages.²¹

²¹ Note: for decades, the U.S. Department of Housing and Urban Development (HUD) has been setting annual household income limits for federal rental assistance and housing subsidy programs, using the decennial census and intercensal estimates and projections for economic regions delineated by the Office of Management and Budget (OMB). The American Community Survey (ACS) and technology advancements have made it easier for federal agencies to update the income limits for housing programs nationwide. However, there is always a slight lag between the statistical year – the year in which income data are collected or estimated – and the effective year, or the year in which a set of income limits is used to determine eligibility for subsidized housing. The lag is important because today, the best snapshot of low- or moderate-income households in each town stems from an analysis of ACS estimates that may be one or two years old. As a result, the household numbers in Table 2.9 will differ slightly from household numbers in other tables in this plan.

Table 2.9. Low- or Moderate-Income Households in Lenox

Income Range	Homeowner	Renter	Sum of Households in Income Range	Percent Total Households
Extremely Low-Income (<30% AMI)	180	245	425	19.1%
Low Income (31-50% AMI)	225	120	345	15.5%
Moderate Income (51-80% AMI)	215	55	270	12.1%
Moderate to Median Income (81-100% AMI)	175	100	275	12.3%
Over Median Income (>100% AMI)	685	220	905	40.6%
Total	1,485	745	2,230	100.0%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data, based on ACS 2009-2013. Numbers may not total due to rounding.

As shown in Table 2.9, 47 percent of the households in Lenox have low or moderate incomes: that is, incomes at or below 80 percent of Area Median Income for the Pittsfield metro area (a subset of Berkshire County). Given the large percentage of households in the lower income bands in Table 2.8, HUD's estimate of low- or moderate-income households is consistent even though it relies on data from two years ago. Lenox has other indicators of household income need, too. Approximately 9 percent of Lenox households (225) receive assistance from Food Stamps and other social assistance programs. The Massachusetts Department of Elementary and Secondary Education (DESE) estimates that 18.2 percent of Lenox Public School students qualify as "economically disadvantaged," or eligible for free or reduced-price lunches. School Superintendent Tim Lee reports that the percentage of students with high income needs is roughly the same for Lenox resident and School Choice children.

POVERTY

Almost 16 percent of Lenox's households have incomes below the federal poverty line. About one-third are families and the rest are nonfamilies, again dominated by an overwhelming majority of single people living alone. The incidence of household poverty in Lenox exceeds that of Berkshire County (12.8 percent), but families make up a larger share of the countywide households in poverty (44.8 percent). Poverty levels within a community can be hallmarks of a lack of economic or housing opportunities. Poverty within a community also has an impact on social services and other amenities. In Lenox and other towns in Berkshire County, poverty is difficult to address because there is such a shortage of living-wage jobs. Many year-round residents in Berkshire County string together multiple jobs throughout the year to make ends meet, and this can be gleaned from the larger-than-average percentages of people whose incomes depend in whole or in part on self-employment.

HOUSING CHARACTERISTICS & TRENDS

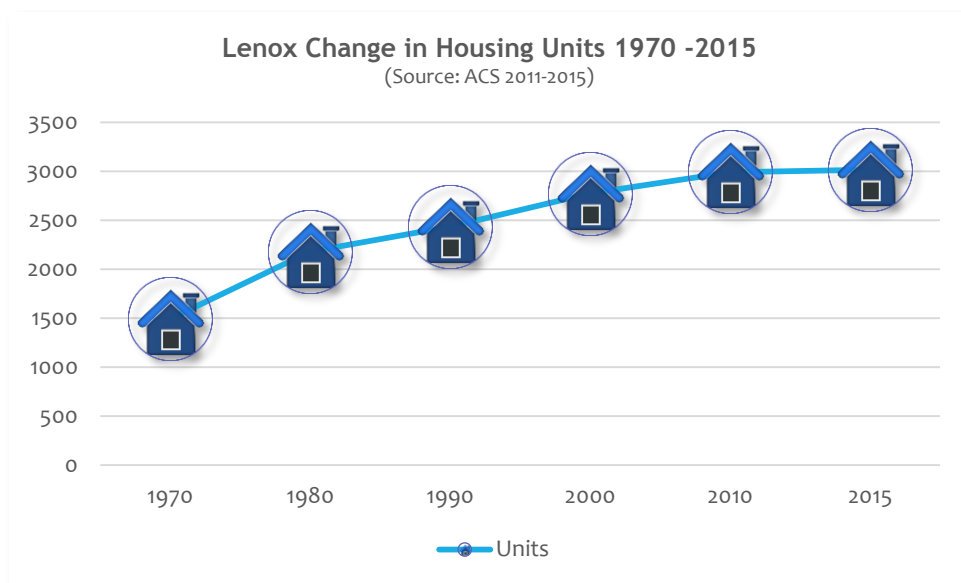
Lenox's housing inventory includes about 3,017 housing units. The Town's low homeowner vacancy rate of 0.2 percent stands in stark contrast to the rental vacancy rate in Lenox of over 9 percent: higher than that of all surrounding communities and Berkshire County. Table 2.10 summarizes the housing types found in Lenox and the surrounding communities. Although Lenox looks like a town dominated by single-family homes, there is much more housing variety in Lenox than one might imagine. It has more small-scale multifamily dwellings than most of the adjacent towns or Berkshire County overall.

Table 2.10. Housing Inventory by Unit Types (Number of Units in Buildings)

Location	Total Housing Units	1-Family Detached	Townhouse	Duplex	Multifamily			Mobile Home
					3-9 Units	10-49 Units	50+ Units	
Lee	3,069	68.7%	2.0%	2.9%	10.9%	8.3%	1.4%	5.9%
LENOX	3,017	56.4%	3.9%	4.4%	13.4%	14.1%	7.3%	0.5%
Pittsfield	21,040	52.8%	5.2%	14.5%	16.5%	6.1%	3.5%	1.4%
Richmond	909	96.8%	0.0%	1.1%	1.0%	0.0%	1.1%	0.0%
Stockbridge	1,691	78.6%	3.1%	5.7%	9.3%	1.5%	1.8%	0.0%
Washington	311	98.1%	0.0%	0.3%	0.0%	0.0%	0.0%	1.6%
County	68,385	64.8%	3.4%	9.8%	12.2%	4.4%	2.8%	2.5%
Massachusetts	2,827,820	52.2%	5.2%	10.3%	16.7%	8.6%	6.1%	0.8%

Source: U.S. Census Bureau, 2011-2015 American Community Survey Five-Year Estimates, B25024; and RKG Associates.

The image of Lenox is that of a classic New England town with lots of well-preserved, historically significant residences. It has them, but it also has more recent housing from the 1970s when Lenox, Richmond, and Washington all experienced an uptick in population growth rate. Relative to the state, the county, and most surrounding towns, Lenox has fairly new housing, with a median year built of 1970.



Not surprisingly, the rate of new housing construction decreased between 2000 and 2010, due to the recession as well as the larger problem of population loss throughout Berkshire County. Building permit records from the Massachusetts State Data Center indicate that very little new residential construction has taken place in Lenox or any of the towns nearby

since 2010. There is simply not enough demand – or predictable demand – and construction in Berkshire County is expensive. The reported building construction costs alone in communities like Lenox and Stockbridge are very high, indicating much of the demand is coming from non-local, high-income buyers, presumably second-home buyers.

Table 2.11. Age of Housing Stock

Area	Total Units	2000 to Present	1990-99	1980-89	1970-79	1960-69	1950-59	1940-49	1939 or earlier
Lee	3,069	7.6%	7.2%	11.1%	14.0%	12.8%	9.7%	5.3%	32.3%
LENOX	3,017	8.1%	11.3%	8.4%	22.8%	13.9%	9.6%	4.6%	21.5%
Pittsfield	21,040	3.4%	4.3%	8.0%	9.2%	8.2%	15.2%	10.7%	41.1%
Richmond	909	5.6%	6.8%	13.4%	17.5%	15.2%	14.9%	6.6%	20.0%
Stockbridge	1,691	3.9%	5.2%	11.1%	11.2%	12.7%	12.8%	6.8%	36.3%
Washington	311	10.9%	14.1%	21.2%	16.1%	8.0%	4.2%	4.5%	20.9%
County	68,385	6.1%	6.6%	9.6%	11.4%	9.0%	12.0%	7.9%	37.4%
Massachusetts	2,827,820	8.5%	7.5%	10.7%	11.6%	10.3%	11.5%	5.9%	34.0%

Source: U.S. Census Bureau, 2011-2015 American Community Survey Five-Year Estimates, B25024; and Barrett Planning Group LLC.

OWNER-OCCUPIED HOUSING VALUES AND EXPENDITURES ON HOUSING

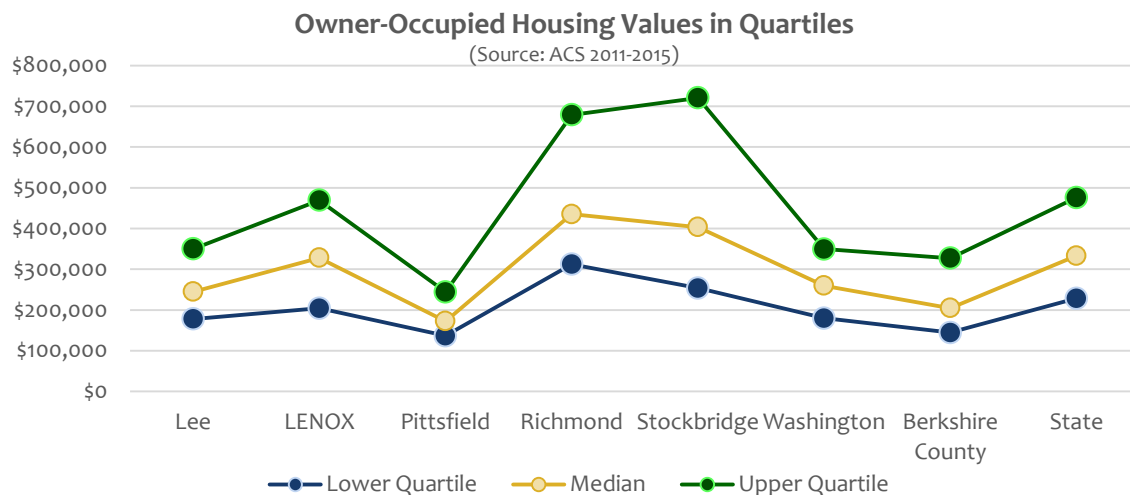
Sixty-two percent of all households in Lenox own their home. Occupied housing values in Lenox are high compared to Berkshire County, but not as high as in neighboring Stockbridge or Richmond. The Census Bureau estimates that 22 percent of the owner-occupied housing in Lenox and Massachusetts has a market value greater than \$500,000, but only 10 percent in Berkshire County.²² The market value of housing in Lenox falls in the middle for its immediate location and on the high end of South Berkshire County. Overall, housing values in Lenox generally run quite a bit higher than what a household at the Town's median household income could afford to buy today, and this contributes to the housing affordability problems that exist in Lenox.²³

We need to attract more young families to Lenox. Price is an obstacle, but so is availability.
-Tim Lee
Superintendent of Schools

The lower values in Pittsfield and some other towns in the region have contributed to K-12 enrollment growth from non-local "School Choice" students. Lenox increasingly depends on tuitioned-in students, which creates concerns for the Lenox Public Schools. Lenox housing costs present a high barrier to families that would probably choose Lenox as a place to live – if they could find housing they can afford.

²² ACS 2010-2014, "Value," B25075, and RKG Associates, Inc.

²³ Ibid.

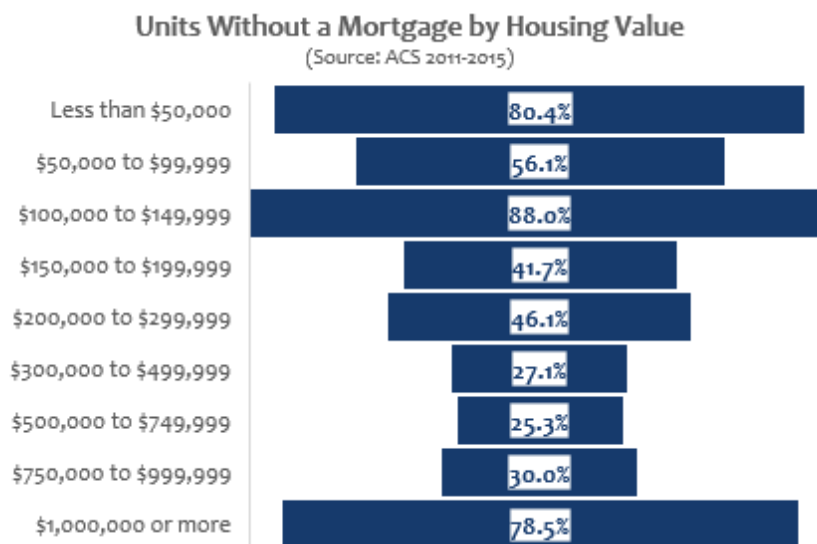
**Table 2.12. Comparison Value of Owner-Occupied Housing Units**

Total Owner-Occupied Housing Units	1,523	37,899	1,580,938
Less than \$100,000	9.1%	18.7%	4.4%
\$100,000 - \$149,000	6.0%	15.5%	4.6%
\$150,000 - \$199,999	8.7%	22.0%	9.4%
\$200,000 - \$249,999	13.6%	13.3%	11.6%
\$250,000 - \$299,999	5.6%	9.6%	12.6%
\$300,000 - \$399,999	24.8%	12.0%	22.4%
\$400,000 - \$499,999	10.3%	6.0%	13.2%
\$500,000 - \$749,999	9.6%	5.9%	13.7%
\$750,000 - \$999,999	5.3%	2.2%	4.3%
Greater than \$1,000,000	7.0%	2.2%	3.8%
Source: ACS 2010-2014, B25075, and Barrett Planning Group LLC.			

HOMEOWNER HOUSING COSTS

A remarkably low 57 percent of the owner-occupied housing units in Lenox have a mortgage.²⁴ The share of homeowners making mortgage payments statewide is 70 percent, and while one might image the Berkshires generally run low due to the prevalence of seasonal homes, the mortgage data reported by the Census Bureau apply to year-round owner units only.

²⁴ ACS 2011-2015, B25096, and Barrett Planning Group, LLC.



The low percentage of owner-occupied mortgages in Lenox, Stockbridge, and Richmond is undeniably connected, at least in part, to homeowner wealth and especially high asset wealth. About 35 percent of owner units with mortgages and 68 percent of those without mortgages have market values four or more times higher than the incomes of their occupants.²⁵ Another explanation for the low percentage of owner-occupant mortgages in Lenox, Stockbridge, and Richmond (all roughly the same) is the older age profile of homeowners. In Lenox at least, this seems to be borne out by the age of owner-occupied housing, the length of time that owners have lived in the same house, and the higher concentrations of mortgage-free housing at the lower end of the value range. As these older housing units gradually reach the market, some of them could be candidates for acquisition/renovation and “shared equity” sales as deed-restricted affordable units if the Town had capacity to develop such a program. The same properties may also become teardowns as eager vacationers seek second-home options in the Berkshires.

HOUSING SALE PRICES

Housing sales data for Lenox and much of Berkshire County do not present a healthy picture of the regional housing market. According to Zillow, the median home value in Lenox is currently \$315,000 (slightly less than reported by the Census Bureau, but more recent than the Census Bureau estimates). Lenox home values have declined -2.9% over the past year, and Zillow predicts they will fall -0.1% over the next year. The median list price per sq. ft. in Lenox is \$221, which exceeds the Pittsfield Metro Area average of \$166. As of April 2017, the median asking price of homes listed in Lenox is \$529,000. These prices far exceed what a Lenox-area moderate-income household could afford to buy as a first-time homebuyer: \$174,719.²⁶

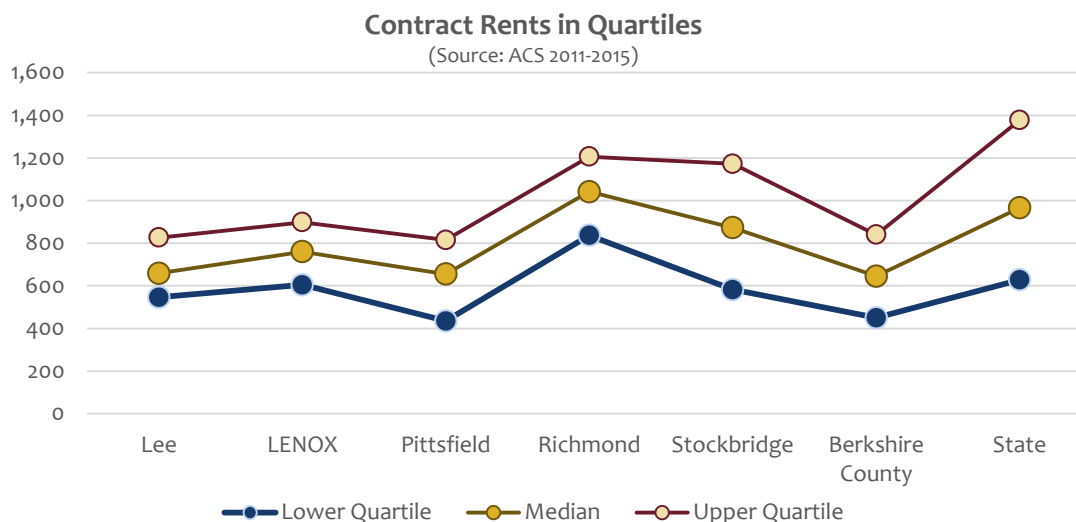
²⁵ ACS 2011-2015, B25100, and Barrett Planning Group LLC.

²⁶ Assumes a 5% downpayment for a single-family home, 30-year fixed-rate mortgage at 4.05%, with PMI at 1.4% of the loan amount, and a property tax rate of \$12.21 (Lenox, 2017); moderate-income household of 4, Pittsfield MSA Income Limits, 2017.

Other predictions from Zillow include a persistence of foreclosure activity in Lenox, where the foreclosure rate runs 21.4 per 10,000 homes. Trulia currently reports seven foreclosed homes for sale in Lenox, mainly older three-bedroom homes of about 1,600 sq. ft.

MARKET RENTS AND AFFORDABILITY

About 37 percent of all occupied housing units in Lenox (927) are rental units, and as of the most recent Census estimates, 97 more units were vacant and available for rent. For a household at the region's median, \$67,200, an affordable monthly rent (30 percent of monthly income) would be \$1,680, including utilities. Based on ACS contract rent data, the median contract rent in Lenox is \$760 per month, which suggests there is quite a bit of affordability available to renters.



However, the median contract rent does not account for household size adjustments that must be made to understand what is affordable to people who live in Lenox. In fact, Lenox's average renter household size is only 1.44 people,²⁷ so rents of \$600 to \$1,400 could be affordable to them depending on their household incomes. In general, the smallest household tend to be seniors and they are disproportionately comprised of older women with very low incomes. On average, an elderly woman living alone in Lenox has an annual income of only \$22,198; for her, an affordable *gross* rent is just \$554 per month, including utilities.²⁸ These deeply affordable units are not easy to come by in Lenox.

²⁷ ACS 2011-2015, DP-04.

²⁸ ACS 2011-2015, B19215, and Barrett Planning Group LLC.

Tale 2.13. Contract Rents						
	Lenox		Berkshire County		Massachusetts	
	Number of Units	Pct.	Number of Units	Pct.	Number of Units	Pct.
Number of Units	827		1,914		909,680	
Less than \$100	0	0.0%	208	10.9%	10,449	1.1%
\$100-\$249	51	6.2%	1,111	58.0%	55,440	6.1%
\$250-\$499	101	12.2%	2,760	144.2%	87,773	9.6%
\$500-\$749	215	26.0%	5,843	305.3%	142,401	15.7%
\$750-\$999	341	41.2%	3,942	206.0%	178,716	19.6%
\$1,000 - \$1,249	51	6.2%	943	49.3%	158,648	17.4%
\$1,250-\$1,499	0	0.0%	401	21.0%	101,817	11.2%
\$1,500-\$1,999	41	5.0%	354	18.5%	112,703	12.4%
Greater than \$2,000	0	0.0%	163	8.5%	70,420	7.7%
Median Contract Rent	827		1,914		909,680	
Source: ACS 2010-2014, B25056, "Contract Rent", and B25058, "Median Contract Rent," and Barrett Planning Group LLC.						

Rental prices reported in the American Community Survey represent a sample of year-round rental units. As such, they do not capture what happens to the rental market in Berkshire County during the visitor season, when rents can be significantly more than during the rest of the year. The ACS rent sample also excludes the reservation of units through sources such as Airbnb. Because of the disparity in seasonal rents and the impact of Airbnb, both on pricing and supply, it can be hard for people to find permanent year-round rental housing. It also does not consider the propensity of renters to have lower household incomes than homeowners. Furthermore, contract rents can be skewed by the inclusion of subsidized rental units, such as those owned and managed by the Lenox Housing Authority.

HOUSING AFFORDABILITY & HOUSING COST BURDEN

Growth in housing prices coupled with sluggish growth or an outright decline in incomes contributes to a housing affordability problem known as housing cost burden. The U.S. Department of Housing and Urban Development (HUD) defines **housing cost burden** as the condition in which low- or moderate-income households spend more than 30 percent of their gross income on housing. When low- or moderate-income households spend more than half of their monthly income on housing costs, they are said to be **severely housing cost burdened**. Housing cost burden is the key indicator of affordable housing need and

one of the most important variables to account for in any plan to create decent, suitable housing for a community's population.

Table 2.14 provides federal estimates of the number and percentage of housing cost burdened households in Lenox. The tables that follow, 2.15 and 2.16, report renter and homeowner housing cost burden separately. Together, these tables indicate that the highest incidence of housing cost burden in Lenox involves extremely low and low-income renters.

Table 2.14. Housing Cost Burdened Homeowners and Renters in Lenox

Income Range	Total Households	Housing Cost Burdened		Severely Cost Burdened	
Extremely Low-Income	425	360	84.7%	315	74.1%
Low Income	345	170	49.3%	110	31.9%
Moderate Income	270	75	27.8%	20	7.4%
Moderate to Median Income	275	20	7.3%	0	0.0%
Over Median Income	910	80	8.8%	35	3.8%
Total	2230	705	31.6%	480	21.5%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data, based on ACS 2009-2013, and Barrett Planning Group LLC. Numbers may not total due to rounding.

Table 2.15. Housing Cost Burdened Renters in Lenox

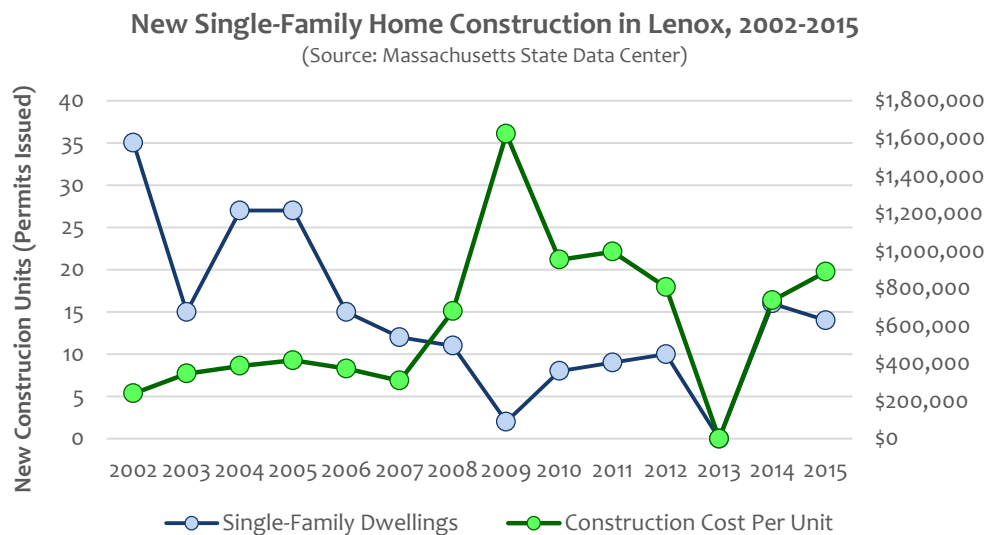
Income Range	Total Households	Housing Cost Burdened		Severely Cost Burdened	
Extremely Low-Income	245	230	93.9%	210	85.7%
Low Income	120	75	62.5%	40	33.3%
Moderate Income	55	0	0.0%	0	0.0%
Moderate to Median Income	100	0	0.0%	0	0.0%
Over Median Income	220	0	0.0%	0	0.0%
Total	745	305	40.9%	250	33.6%

Table 2.16. Housing Cost Burdened Homeowners in Lenox

Income Range	Total Households	Housing Cost Burdened		Severely Cost Burdened	
Extremely Low-Income	180	130	72.2%	105	58.3%
Low Income	225	100	44.4%	70	31.1%
Moderate Income	215	75	34.9%	20	9.3%
Moderate to Median Income	175	20	11.4%	0	0.0%
Over Median Income	685	80	11.7%	35	5.1%
Total	1,485	405	27.3%	230	15.5%

HOUSING DEVELOPMENT TRENDS & BARRIERS

Building permits are a reasonable indicator of housing activity within a town because in order for a development to be undertaken, projects must go through a regimented permitting process. The process typically involves making sure the development complies with local zoning and other requirements. According to the State Data Center, approximately 49 single-family housing units have been built in Lenox since 2010. Since the Great Recession, there has been a slow tapering down of building permits in most towns, including Lenox, and even in Eastern Massachusetts, much of the recovery has involved construction of multifamily rental developments. For example, in 2006 there were a total of 15 new residential construction permits in Lenox, but by 2011 production had declined to 9



permits. Lenox was not spared from the housing construction slowdown. Additionally, given the geographic and environmental constraints of the Berkshires and prevalence of hilly terrain land, construction-ready lots in desirable towns like Lenox are ever more expensive. The price of land has an inextricable relationship to housing costs, so as land prices rise, the new homes built in town are larger and more expensive to construct.

CHAPTER 40B

G.L. c. 40B, §§ 20-23 (Chapter 40B) is a state law that went into effect in 1969. Its purpose is to provide for a regionally fair distribution of affordable housing for people with low or moderate incomes, which is why the law people typically call “Chapter 40B” is actually a subsection of the Commonwealth’s regional planning law. Affordable units created under

Chapter 40B retain their affordability over time, even under strong market conditions, because an affordable housing deed restriction limits resale prices and rents for many years, if not in perpetuity. Another type of affordable housing - generally older, moderately priced dwellings without deed restrictions, and which lack the features and amenities of new, high-end homes - can help to meet housing needs, too, but only if the market allows. Both types of affordable housing exist in Lenox, and both types matter. The key difference is that the market determines the price of unrestricted affordable units while a recorded legal instrument determines the price of deed restricted units. There are other differences, too. For example, any household - regardless of income - may purchase or rent an unrestricted affordable unit, but only a low- or moderate-income household is eligible to purchase or rent a deed restricted unit.

Chapter 40B establishes a statewide goal that at least 10 percent of the year-round housing units in every city and town will be deed restricted affordable housing.

Chapter 40B sets a goal that at least 10 percent of housing units in every city and town will be deed restricted affordable housing. It authorizes the Zoning Board of Appeals (ZBA) to grant a comprehensive permit to qualified developers to build affordable housing. A comprehensive permit incorporates all the local approvals required under zoning and other local bylaws and regulations. Under Chapter 40B, the ZBA can approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the Housing Appeals Committee (HAC).

The 10 percent statutory minimum is based on the total number of year-round housing units in the most recent federal census. For Lenox today, the 10 percent minimum is 248 units, or 10 percent (rounded) of the 2,473 year-round units reported in Census 2010. Lenox currently does not meet the 10 percent statutory minimum due to several development constraints, the primary one being conditions in the Berkshire housing market over which Lenox has no control. There are currently 178 units on Lenox's **Subsidized Housing Inventory (SHI)**, or 7.2 percent, which is an impressive achievement relative to the state. Table 2.17 reports the number and type of units on Lenox's SHI today. All the units on Lenox's SHI are affordable rental housing, and most are age restricted.

Table 2.17. Lenox Subsidized Housing Inventory

Development Name	Location	Housing Type	Number of SHI Units	Subsidizing Agency
The Curtis†	6 Main St.*	Rental	54	DHCD
Turnure Terrace†	Old Stockbridge Rd.*	Rental	48	DHCD
n/a	45 Golden Hill Rd.	Rental	4	DHCD
n/a	West St.*	Rental	8	DHCD
The Curtis	11-13 Church St.*	Rental	8	DHCD
Cameron House†§	109 Housatonic St	Rental	44	MHP/DHCD/DHCD

DDS Group Homes	Confidential*	Rental	12	DDS
TOTAL/PERCENT SHI			178 / 7.2%	

Source: DHCD, October 2016.

*Identifies properties owned or managed by the Lenox Housing Authority.

†Units restricted for the elderly.

§This development is being converted to 38 subsidized independent living units.

According to state reports, none of the affordable housing in Lenox was built under a Chapter 40B comprehensive permit. Three years ago, the Lenox Board of Appeals approved a special permit to convert the Cameron House to 38 affordable independent living apartments. Conversions do happen in affordable housing developments, though in weak markets, the conversions often involve replacing one type of affordable dwelling with another that may have higher rent limits or lower operating costs.

Since Lenox is below the 10 percent minimum, it risks exposure to comprehensive permits that may not fit well with the character and scale of the neighborhood. However, there are no *known* Chapter 40B proposals on the horizon for Lenox. In fact, the last recorded application for a Project Eligibility Letter in Lenox was in 2004.²⁹

HOUSING SUPPORT AND DEVELOPMENT CAPACITY

Lenox has several municipal boards and local or regional organizations with an interest in producing affordable housing. This suggests there is in-place capacity to carry out some housing strategies, though others may be needed in the future to develop more housing. The existing municipal “players” include:

- **Lenox Housing Authority**, who manages and maintains the majority of Lenox’s SHI units.
- The **Lenox Housing Trust**, whose purpose is to provide for the preservation and creation of affordable housing in Lenox for the benefit of low- and moderate-income households. As custodians of a fiduciary Trust, they may acquire by gift, purchase, or otherwise real estate and personal property, both tangible and intangible, and use real or personal property to carry out their purpose. Over time, the Trust has administered a Grant program for first-time homebuyers with low and moderate incomes. Since 2010, the Trust has provided eight (8) grants to families and individuals moving to Lenox.
- The **Lenox Community Preservation Committee (CPC)** has provided seed money to the Trust, and has committed funds for the purchase of the Sawmill Brook property and funds for preliminary design of the housing development proposed at the site.

²⁹ DHCD, 2016.

- The **Lenox Planning Board** maintains the Lenox Zoning Bylaw and has in the past recommended to Town Meeting adoption of such tools as the Accessory Dwelling Unit section (though only by special permit) and an Inclusionary Zoning bylaw.

In addition to these groups, Town has worked in the past with some regional housing development organizations and may do so again in the future, e.g., Berkshire Housing Development Corporation (BHDC), Habitat for Humanity, the CDC of South Berkshire, and private developers, cultural and hospitality/wellness organizations, and Construct, Inc. among others, to develop and preserve housing opportunities in Lenox.

OBSERVATIONS AND CONCERNS

But for its location in the Berkshires and development as a cultural enclave, Lenox would likely exceed the 10 percent minimum under Chapter 40B by now. Much of the town has both public water and sewer, both being ingredients that tend to draw mixed-income housing developers. Lenox also has a prestigious name and a highly respected K-12 school system, and these qualities also tend to attract Chapter 40B proposals. The fact that Lenox's SHI is at 7.2 percent without any Chapter 40B comprehensive permits suggests that overall, the Town has been supportive of affordable housing, especially for senior citizens.

Lenox has been so agreeable about considering a variety of housing options that the ZBA recently waived the affordable housing requirements under the Town's own Inclusionary Zoning bylaw. The decision had nothing to do with opposition to affordable units; rather, the Board sought to encourage restoration and reuse of a large historic residence in the town center. Today, the building is being marketed as eight one- and two-bedroom apartments with monthly rents from \$1,800 to \$2,500. Though they are clearly higher-end rentals, the Walker House project has introduced more multifamily units in the Lenox Town Center.

At the other end of the spectrum are the "informally" affordable rentals found tucked seamlessly into Lenox neighborhoods. Many of these units provide modest below-market units, often as year-round rentals for seniors. According to local realtors, some of these units have been occupied by the same person or couple for many years, and the owners hold down their rents to keep good tenants.

The Housing Needs Assessment reinforces what is often found in housing studies: Lenox has significant needs for reliable (deed restricted) affordable rental units. However, the absence of affordable homeownership units on Lenox's SHI is noteworthy and disconcerting to residents, activists, local officials, and the Lenox School Department. Currently, 37 percent of the K-12 enrollment in the Lenox Public Schools (one of the top four in Berkshire County) is based on "School Choice" transfers from other districts in the region, mainly Pittsfield, Becket, and Lee. Moderate-income families priced out of the Lenox housing market have the opportunity to send their children to the Town's good schools without

having to live in Lenox – and they do, even though they have no access to school bus transportation.

It makes sense for Lenox to focus local initiative energies on the difficult and potentially expensive task of creating permanently affordable homeownership and below-market homeownership units even if developing new lower-priced units is not economically feasible, as the Town has learned with the Sawmill Brook site. For a very small town with limited resources, a buydown program for securing older units as they come on the market could offer an avenue for first-time homeownership in Lenox, as would partnerships with one-unit-at-a-time organizations such as Central Berkshire Habitat for Humanity and groups willing to take on small-scale housing development. A regional consortium of housing trusts and Community Preservation Committees could help to “pool resources” more effectively, too. “Pocket neighborhood” zoning in the Town Center and Lenox Dale, with higher densities for clusters of cottage homes and townhouses in exchange for a small percentage of affordable units could offer another vehicle for increasing the supply of low- or moderate-income ownership units in Lenox.

3. HOUSING GOALS

With the affordability gap widening in Lenox and Southern Berkshire County generally, and an increasing need both for affordable housing and year-round housing at all market levels, Lenox faces some significant challenges. Through this Housing Production Plan, Lenox can plan strategically and creatively about how to address its affordable housing needs. The ideas generated by residents and others at public meetings and in interviews for this plan have helped to further articulate Lenox's planning goals and an overall direction for affordable housing.

To develop the goals of this Housing Production Plan, the Lenox Affordable Housing Committee and Trust and the Land Use Department organized community meetings on December 5, 2016 and February 27, 2017. The purpose of these workshops was to engage residents and others with an interest in Lenox in an interactive process that served to inform people and solicit their ideas. The meetings included two components:

- Information: A presentation gave participants an introduction to the purpose of a Housing Production Plan including Chapter 40B statutory and regulatory requirements, affordability criteria, and indicators of housing need.
- Public input: Participants examined and commented on several draft housing goals and helped to identify potential strategies (discussed further in Chapter 4).

Many residents support affordable housing and see it as an important goal, and they want to encourage both housing affordability and housing choice. Still, many are also concerned about the impact that development could have on the town, both in terms of architectural harmony and loss of open space, as well as the financial feasibility of trying to carry out new housing development, whether all-affordable or mixed income. With these concerns in view, Lenox's HPP is guided by the following seven goals.

1. Increase the supply of year-round market-rate and affordable rental housing for all types of households, such as seniors, families, town employees, others who work in Lenox, or people with disabilities.
2. Ensure that affordable housing is available in a variety of building and unit types, including detached single-family homes, multifamily dwellings, townhouses, congregate dwellings, and in special facilities such as assisted living residences.
3. Increase the supply of affordable rental housing and affordable homeownership units.
4. Increase the variety of mixed-income housing options in or near commercial areas and villages in order to support the local economy and promote the principles of smart growth.
5. Provide affordable housing choices throughout the town.

6. Create and preserve at least 10 percent of Lenox's year-round housing units as affordable housing in order to provide for the Town's share of regional housing needs.
7. Increase the supply of housing that would be affordable to middle-income families and individuals even though the units would not count toward the Town's 10 percent minimum under Chapter 40B.

By preparing an affordable housing plan and increasing its supply of low- or moderate-income units, Lenox may gain eligibility for a flexible approach to managing the comprehensive permit process. To qualify for the flexibility that a DHCD-approved Chapter 40B Housing Production Plan offers, Lenox needs to meet an affordable housing production standard - a minimum numerical target - and obtain certification from DHCD that the standard had been met. The minimum target is 0.5 percent of the Town's year-round housing inventory as reported in the most recent decennial census, and the target has to be met within a single calendar year. If DHCD finds that Lenox has met the annual standard, the one-year certification will take effect as of the date that Lenox achieved the numerical target for that calendar year. If the Town's new affordable housing production is equal to or greater than the 1 percent of its year-round housing inventory, the certification will remain in effect for two years.

Wherever possible, it will be important for affordable units produced under this HPP to be eligible for listing in the Chapter 40B Subsidized Housing Inventory (SHI). For non-comprehensive permit units, this means making sure the units meet the requirements of DHCD's Local Initiative Program (LIP) by a qualifying local action, i.e., Local Action Units (LAUs), such as:

- Zoning approval, such as "by right" or special permits for affordable housing;
- Funding assistance, such as CPA;
- Provision of land or buildings that are owned or acquired by the Town and conveyed at a price that is substantially below-market value.

To be counted as part of the Subsidized Housing Inventory, the units must meet the following criteria:

- A result of municipal action or approval;
- Sold or rented based on procedures articulated in an affirmative fair marketing and lottery plan approved by DHCD;
- Sales prices and rents must be affordable to households earning at or below 80 percent of area median income; and
- Long-term affordability is enforced through affordability restrictions, approved by DHCD.

4. STRATEGIES FOR MEETING LOCAL & REGIONAL HOUSING NEEDS

DHCD encourages cities and towns to prepare, adopt, and implement a Housing Production Plan that demonstrates an annual increase in Chapter 40B units equal to or greater than 0.50 percent of the community's year-round housing units. By systematically increasing its low- and moderate-income housing inventory, Lenox will have more flexibility in the future to decide when, where, and how much affordable housing should be built and to encourage Chapter 40B comprehensive permits in the best possible locations.

As noted elsewhere in this plan, however, Lenox's housing needs go beyond Chapter 40B, and Lenox has had very little Chapter 40B development. The housing market in Berkshire County – even in communities with regionally competitive markets like Lenox and Stockbridge - Notably, Lenox does not have enough housing to accommodate demand from seasonal and year-round homebuyers and renters. Since seasonal buyers typically have better means to compete for the housing supply that does exist, the demand they generate has a disproportionate impact on pricing, affecting not only low- and moderate-income households but also middle-income households who cannot find reasonably priced year-round housing. Removing regulatory barriers to housing production in areas that can support even modest increases in development and investing resources in public education about Lenox's varied housing needs will all be critical components of a successful, comprehensive housing strategy. Lenox's economic health and social well-being will depend on reducing pressures on the year-round housing market by increasing supply and having enough housing for people of all ages and incomes.

Several housing production strategies would be appropriate for Lenox to address the goals of this HPP and respond to needs identified by community leaders and others. Fortunately, Lenox has choices for working toward the 10 percent statutory minimum under Chapter 40B and for creating more types of housing regardless of whether they “count” on the SHI. The strategies fall into four broad categories:

- **Regulatory Reform:** These strategies have potential to make a significant impact. They involve tools that make permitting more efficient, allow more housing development, and allow more types of housing in Lenox.
- **Funding and Assets:** The focus of these strategies is to protect existing affordable housing and pursue specific ways both to expand local funds and use municipally owned land for affordable housing.

- **Education and Advocacy:** Lenox can combine strategies into an education platform that captures key decision makers, property owners, neighbors, and people most at risk from the effects of limited housing choices.
- **Local Planning and Policy:** Lenox could be strategic in pursuing partnerships and creating a more welcoming environment for housing development in the community.

These categories dovetail well with DHCD's requirements for HPP strategies, as shown below. Strategies that are particularly attentive to DHCD guidelines area identified with this symbol: ★

760 CMR 56.03	4(d)(1)	4(d)(2)	4(d)(3)	4(d)(4)	4(d)(5)
DHCD Housing Production Plan Regulatory Requirement	The identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.	The identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.	Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality for example, infill development, cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, and/or inclusionary zoning.	Identification of municipally owned parcels for which the municipality commits to issue requests for proposals (RFP) to develop SHI Eligible Housing, including information on appropriate use of the site, and a timeline for the issuance of an RFP.	Participation in regional collaborations addressing housing development.
Regulatory Reform	★		★		
Funding & Assets				★	★
Education & Advocacy	★	★			★
Local Planning & Policy	★	★	★	★	

REGULATORY STRATEGIES

Lenox needs to increase the affordable housing supply through new construction. The Town recently updated and reorganized its Zoning Bylaw, but several policy-level items were left to future planning and review. Among these items were an overhaul and update of the inclusionary zoning bylaw (Residential Inclusionary Development) and establishing a new district customized for Lenox Dale. The Town could also consider new ways to make Open

Space Flexible Development (OSFD) more attractive to developers. Finally, some consideration should be given to liberating multifamily dwellings and accessory apartments from the special permit process. Making accessory apartments a permitted use would go a long way toward bringing Lenox closer to the ideas promoted in all of the recent zoning reform proposals before the legislature. These and other regulatory opportunities are described below.

STRATEGY 1: AMEND THE ZONING BYLAW TO ENCOURAGE CREATION OF ACCESSORY APARTMENTS.

- Amend the Table of Uses, Subsection H, to make accessory dwelling units located *inside* single-family homes a permitted (as of right) use in the Residential districts and the C district, which currently applies in the Town Center and a small portion of Lenox Dale.
- Accessory units in detached structures could be allowed as of right, too, but retaining special permit authority over this sub-group would give the Planning Board or ZBA, as applicable, more control over siting and design – considerations that often concern the immediate abutters.
- Amend Section 9.2.3, Standard, par (9), substitute the following language for the existing text in the bylaw:

Parking. Off-street parking shall be prohibited between the front façade of the principal residence and the front lot line (or, for dwellings facing a driveway, where the portion of the building facing the street is actually a side wall, no parking shall be allowed between that wall and the front lot line). In addition, a minimum 10-foot landscaped buffer strip shall be located along the side lot line closest to the driveway or garage, and no parking shall be allowed within the required landscaped buffer.

STRATEGY 2: MAKE IT AS EASY AS POSSIBLE TO CREATE APARTMENTS OVER COMMERCIAL SPACE IN BUSINESS-ZONED AREAS SUCH AS THE TOWN CENTER AND LENOX DALE, AND HORIZONTAL MIXED USES WITH FREE-STANDING RESIDENTIAL BUILDINGS ALONG ROUTE 7.

- In the C district (Town Center and Lenox Dale), consider allowing top-of-the-shop units without the gross floor area limitations in Section 9.5. Substitute the following for the existing language:

Dwelling units shall be permitted above the first floor of a building in which all of the ground floor space is used for nonresidential purposes, provided that:

1. The sum of all residential floor space does not exceed 70 percent of the total gross floor area of the building;
2. The minimum gross floor area for each dwelling unit shall be 700 square feet; and

3. There shall be 1.5 parking spaces per two dwelling units unless the Planning Board grants a special permit to waive the residential parking requirement.
- In the C3-A district (Route 7), clarify the requirements that must be met to create multifamily dwellings on the same premises as buildings with commercial uses. The Zoning Bylaw does not provide adequate guidance for developments with a mix of residential and nonresidential uses in multiple buildings on a single parcel or tract of land. Typically, horizontal mixed-use bylaws provide the following kinds of regulations (these are examples, not actual proposed amendments):
 1. Maximum percentage of gross floor area that can be used for residential purposes;
 2. Use of floor area ratios to establish the maximum allowable gross floor area in the development as a whole;
 3. Requirement for residential buildings to be located behind commercial buildings, separated by landscaped areas, pedestrian facilities, and off-street parking, or interspersed with commercial buildings directly facing the street;
 4. Significantly reduced off-street parking requirements; and
 5. Most important, design standards – preferably in a set of guidelines that are referenced but not located in the Zoning Bylaw.
 - In both the C and C-3A districts, the Town could consider allowing a modest increase in the maximum height limit, from two stories and 35 feet to 2.5 stories and 35 feet by right or three stories and 40 feet by special permit. There are some nice examples of 1.5-story units above commercial space in Massachusetts business districts, i.e., a unit occupying the second floor and the half-floor above it. The slight increase in height also encourages and attractive roof line.

STRATEGY 3: PROVIDE EFFECTIVE INCENTIVES TO CREATE AFFORDABLE HOUSING, E.G., BY ESTABLISHING REALISTIC DENSITY STANDARDS FOR MULTIFAMILY DWELLINGS, TOWNHOUSES, AND “POCKET NEIGHBORHOODS” WITH AFFORDABLE UNITS AND REPLACE SPECIAL PERMIT DECISION CRITERIA WITH PERFORMANCE STANDARDS FOR MULTIFAMILY DWELINGS BY RIGHT.

- The existing regulations for multifamily dwellings in Lenox need to be reconceived. Updating and adopting effective multifamily development regulations will be one of the most important steps Lenox can take to create new SHI-eligible units because the Town does not attract enough Chapter 40B activity to rely on comprehensive permits as a vehicle for meeting local needs. As currently written, the rules governing multifamily housing discourage development because they make it financially difficult (if not impossible) to create mixed-income housing. At minimum, the following changes need to be considered for Section 9.1. While unlikely to make rental units economically feasible, these kinds of changes could make it possible to produce some affordable homeownership units.

1. In Section 9.1.1, change par. 4 to reduce the buffer to 100 feet between a multifamily dwelling and accessory uses abutting a lot used or zoned for single-family residential use.
2. Use the ZBA special permit under section 9.1.2 to regulate multifamily dwellings in the R-30, C-3A, and I districts, and allow them as of right, subject to site plan review, design and other performance standards, and appropriate density regulations, in the R-15 and R-30 districts and the Gateway Mixed Use Overlay District; and, if created at a later date, in a customized Lenox Dale Village Residential District.
3. Overhaul the setback and other dimensional regulations in Section 9.1.3, as follows:

Density Standard	R-15	C-3A
Minimum lot frontage	100	125
Minimum lot width	100	125
Minimum front setback	35	50
Minimum side, rear setback	25	25
Maximum height, stories	2	2.5/3
Maximum height, feet	35	35/40
Maximum building coverage	25%	30%

- There shall be at least **7,500** square feet of land area per unit as of right; higher density by special permit;
- Buildings on the same lot shall be a minimum of **20** feet apart.
- **For a multifamily development with 10 or more units**, the access road(s) shall be constructed in accordance with the Planning Board's Subdivision Rules and Regulations.

STRATEGY 4: REVISE, UPDATE, AND CLARIFY THE RESIDENTIAL INCLUSIONARY HOUSING BYLAW.

Lenox's Inclusionary Zoning bylaw needs some revisions in order to make it clear and a more productive vehicle for creating affordable units. Specifically, the Town should consider the following:

- Eliminate minimum dimensional requirements for inclusionary housing in Section 9.8 and allow proposed projects to comply with the dimensional regulations that govern the proposed land use. For example, multifamily dwellings should meet the minimum dimensional requirements in Section 9.1 (or less restrictive regulations that might apply in particular zoning districts).
- If a proposed multifamily development can comply with a district's dimensional regulations and other requirements, there is no need for a special permit from the Board of Appeals.
- The Town may want to consider establishing incentives for developments that include on-site affordable units. In any case, the applicability threshold should be reduced from 16 to 8, and on-site inclusion of affordable units in developments should be required

over a certain size, i.e., set a threshold over which a fee in lieu will not be allowed. An example might be any project with more than 15 units. For smaller projects, allow a fee in lieu as of right.

- Tailor off-street parking requirements to the size of units rather than requiring a blanket standard of two spaces per unit. There is no need to require two parking spaces for a one-bedroom unit.
- Clarify that waivers available from the Board of Appeals under Section 9.8.17 do not include waiving the affordability requirements.

STRATEGY 5: ALLOW SMALL AFFORDABLE UNITS ON VACANT NONCONFORMING LOTS

Units on substandard lots may require some form of subsidy, but making additional land available could support production of scattered-site units by mission-based organizations like Habitat for Humanity, the South Berkshire CDC, or similar groups. Allowing substandard lots that are otherwise unbuildable to be used for an affordable housing unit is a fairly common tool in other Massachusetts towns for creating land for infill development.

FUNDING & ASSETS

STRATEGY 6: MAXIMIZE THE ALLOCATION OF COMMUNITY PRESERVATION ACT (CPA) FUNDS FOR AFFORDABLE HOUSING PRODUCTION, AND GIVE PREFERENCE TO ACTIVITIES THAT CREATE NEW SHI-ELIGIBLE UNITS WITH LONG-TERM DEED RESTRICTIONS.

As Lenox already knows, CPA funds can be used for a variety of affordable housing purposes, from first-time homebuyer assistance to development subsidies. Where possible, every effort should be made to subsidize the creation of new affordable ownership and rental units by providing “buydowns” that write down the cost of housing.

STRATEGY 7: USE THE CPA-FUNDED SAW MILL BROOK PROPERTY AND OTHER MUNICIPALLY OWNED SITES FOR AFFORDABLE HOUSING DEVELOPMENT.

Lenox should pursue ways to build SHI-eligible units and middle-market housing, both rental and ownership, on land owned or controlled by the Town – notably the “Sawmill” property on Housatonic Street and the Cameron House property near the Village Center.

The Sawmill land is a great asset and opportunity for the community to use land purchased with CPA Community Housing funds. The purchase of this property and the support expressed by the community in approving its purchase is a success for the Housing Trust and Committee. However, much has changed since the original purchase and the original Designated Developer Agreement. The Town continues to work with stakeholders and

explore resources and partners to develop a financially feasible project that will meet local housing need. While Sawmill is one resource, the Town would do well to consider leveraging other opportunities which exist today and depicted in the strategies also identified in this plan. Doing so should include a process to engage developers, landlords, and others to explore financially feasible approaches to new affordable and middle-market housing. These efforts could, in turn, help to identify approaches that can become the basis of a Town of Lenox Request for Proposals (RFP) process.

STRATEGY 8: WORK WITH NEARBY COMMUNITIES IN BERKSHIRE COUNTY TO POOL CPA FUNDS AND OTHER REVENUE TO CONSTRUCT AFFORDABLE HOUSING IN SUITABLE LOCATIONS THROUGHOUT THE REGION AND MEET REGIONAL HOUSING NEEDS, INCLUDING AFFORDABLE ASSISTED LIVING RESIDENCES.

As a small town with limited financial and staff resources, Lenox may want to consider organizing a sub-regional program with other South County communities to fund housing development that meets mutual needs and achieves better “smart growth” outcomes than an individual town can accomplish on its own. This approach has been used on Martha’s Vineyard and Cape Cod, too. As noted by the Community Preservation Coalition:

The emphasis on regional projects is contained in Section 5(b)(1) of the Community Preservation Act legislation, which reads:

The community preservation committee shall study the needs, possibilities and resources of the city or town regarding community preservation, including the consideration of regional projects for community preservation. The committee shall consult with existing municipal boards, including the conservation commission, the historical commission, the planning board, the board of park commissioners and the housing authority, or persons acting in those capacities or performing like duties, in conducting such studies.

For example, communities on Martha’s Vineyard have pursued a number of regional projects which boast widespread benefits to residents across the island . . .

For Lenox, the most logical regional opportunities exist with the small towns with which it shares an immediate border: Lee, Stockbridge, and Richmond. Lenox and Lee have already entered into an unusual inter-local partnership by establishing a shared Town Manager position, so a good working relationship exists between these two communities.

STRATEGY 9: EXPLORE POSSIBILITIES FOR LOCAL PROPERTY TAX INCENTIVES TO HELP FUND THE CREATION AND PRESERVATION OF AFFORDABLE HOUSING.

Affordable housing production will not happen without predictable, adequate funding for acquisition, pre-development, development, management, and monitoring. Since Chapter 40B has such a weak track record in Lenox, the Town needs as many techniques as possible

to intervene and accomplish what the market alone cannot. Even though housing sale prices are fairly high, Lenox does not attract Chapter 40B developers. Like other tourism/cultural destination towns around the country, Lenox must be pro-active and initiate affordable and mixed-income housing development. Some potential sources to be considered: a transfer fee on seasonal housing sales (similar to home rule petitions that Provincetown and Nantucket have proposed)³⁰ and a reduction or outright waiver of property taxes for an owner who rents a home or an apartment to a low- or moderate-income year-round resident.

There is growing interest in Massachusetts (and beyond) in using local government tax policy as a mechanism for creating affordable housing. While there are very few models available, a few cities have established tax incentive programs and recently, the Town of Amherst secured passage of a home rule petition with broad powers to allow special incentives and tax increment financing agreements (TIF) for production of affordable units, where “affordable” can include units for households with incomes up to 95 percent AMI.³¹ Lenox could consider instituting a similar approach and targeting it to encourage sustainable projects that can be difficult to carry out, e.g., redevelopment/reuse projects or intensification of existing uses, or to encourage development of employer-assisted housing. Another option is to provide property tax exemptions to owners who rent units to low- or moderate-income households, similar to a program that has existed in Provincetown for several years.

STRATEGY 10: ADVOCATE FOR ADOPTION OF SPECIAL LEGISLATION TO CREATE A SEASONAL & WEEKEND RENTALS EXCISE TAX.

Today, any city or town in Massachusetts is authorized by state law to “impose a local excise tax upon the transfer of occupancy of any room or rooms in a bed and breakfast establishment, hotel, lodging house or motel located within such city or town by any operator at a rate up to, but not exceeding, 6 percent of the total amount of rent for each such occupancy” (G.L. c. 64G, § 3A). However, the law does not extend to taxing occupancy of seasonal rental property and Airbnb-type overnight or weekend rentals. Multiple attempts to allow for taxation of seasonal or vacation properties have been proposed recently, notably in Wellfleet, Provincetown, and Brewster, and Nantucket is weighing it as well. With special legislation, Lenox could not only obtain authority to impose a room tax on seasonal and weekend rentals but also to invest all or a substantial portion of the new revenue in affordable housing assistance. The City of Somerville is currently considering this very strategy to increase the supply of affordable housing there.

³⁰ This proposal, though opposed by real estate industry groups, has gained traction over the past year. At least one urban community is planning to petition the legislature for authority to impose a transfer fee on property sales over a certain threshold and dedicate all of the revenue to affordable housing. Nantucket has refiled its 2016 petition, too.

³¹ In Amherst, 95% was chosen as the maximum income limit because some federal housing programs use the 95% standard, which means the Town would be able to consult a schedule of published income limits to determine eligibility for households with incomes over 80% AMI.

STRATEGY 11: EXPAND THE HOUSING TRUST AND COMMITTEE'S CURRENT MORTGAGE GRANT PROGRAM.

In addition to continuing to seek CPA funds for this program, the Housing Trust and Committee should continue to try to work with more lenders and expand partnerships with local banks. They also could explore established and successful programs administered by the U.S. Department of Agriculture and U.S. Department of Veterans Affairs, and seek additional funding sources such as foundations or private investors.

LOCAL & REGIONAL EDUCATION, ADVOCACY, AND CAPACITY BUILDING

Public education about affordable housing – policies, design, who benefits and how, positive and negative impacts – is important for neighbors, policy-makers and leaders, residents and landlords. People with the most accurate knowledge will become the best advocates for affordable housing.

STRATEGY 12: CREATE A REGIONAL HOUSING COORDINATOR POSITION.

Positioning Lenox and other small towns in South County to build the affordable housing supply in the myriad of ways discussed in this plan requires resources, including time and money. The Town has capable staff and volunteers working on housing issues, but there needs to be a central “point person” with the authority and resources to work on housing policy and housing strategies in Lenox and probably neighboring towns as well because all of them are small. Like other towns in Massachusetts that are trying to tackle complex housing policy concerns, Lenox would benefit from having a professional on staff – ideally shared with some other communities in order to share the cost – to coordinate affordable housing education and policy, work with developers and neighborhoods, monitor affordable housing restrictions, and advise Town boards about potential opportunities to increase the supply of affordable housing. Possibly such a position could be funded full-time to serve a group of South Berkshire towns. There are several examples of local and regional housing coordinator positions in Massachusetts. Funding for this position is an allowable use of Community Preservation Act (CPA) funds.

STRATEGY 13: DEVELOP A COMPREHENSIVE HOUSING EDUCATION PLAN.

The Housing Trust and Committee needs to work closely with the many Town committees and boards and local organizations that have an impact on housing in Lenox. These include, at least, the Zoning Board of Appeals, Planning Board, School Committee, and Board of Selectmen, the Community Center, the Lenox Chamber of Commerce, major employers in and around Lenox, houses of worship and clergy groups, and health care providers to better understand the nuances and dynamics of housing needs and opportunities in Lenox. Following up on these efforts, the Town should develop a comprehensive housing education plan and program, and partner with local and regional groups to promote

broad and deeper community understanding of local affordable housing needs and issues. The plan should be carried out through any or all of these kinds of initiatives:

- Periodic presentations at televised Board of Selectmen and Planning Board meetings;
- Community forums, use of social media, and cable TV;
- Newsletters/publications;
- Tours and case studies of successful development projects (including video tours).

Ideally, the town website should have a page dedicated to affordable housing education. Partnerships and coalitions that combine resources and strengthen impact should be considered. A pilot affordable housing education project tailored to the unique needs of tourism/seasonal communities might be very interesting to organizations with the resources to fund such endeavors, e.g., CHAPA or LISC.

LOCAL POLICY & PLANNING

STRATEGY 14: MAKE THE BEST POSSIBLE USE OF CHAPTER 40B AS A VEHICLE FOR CREATING AFFORDABLE HOUSING, AND CONTINUE TO LOOSEN REGULATORY BARRIERS THROUGH LOCAL ZONING AND OTHER CHANGES.

Lenox should continue to actively pursue partnerships with non-profit and for-profit developers that have collaborated with cities and towns on so-called “friendly” Chapter 40B developments. Given how difficult it is to create affordable housing in Lenox, the Town will probably have to put a lot of extra work and frankly, extra funding into making comprehensive permits happen at all. This could include providing financial support to friendly Chapter 40B developments because having a mortgage interest in projects gives the Town even more control than the comprehensive permit or deed restriction.

Investing in well thought-out rental projects for seniors and people with disabilities could be a priority for use of local funds, and Lenox certainly has needs for lower-income senior housing. However, the amount of subsidy required for such projects may far exceed what Lenox can invest. This is partially why investigating options for a coalition of regional housing trusts may increase Lenox’s prospects for creating deeply affordable housing. The trade-off will be that local preference becomes coalition-wide preference, but the towns are small and all of them will gain from increased regional cooperation.

Appendix A: Glossary

Affirmative Fair Housing Marketing Plan (AFHMP). A plan that meets the fair housing and non-discrimination requirements of the Department of Housing and Community Development (DHCD) for marketing affordable housing units. The plan typically provides for a lottery and outreach to populations protected under the federal Fair Housing Act of 1968, as amended. The plan must be designed to prevent housing discrimination since race, creed, color, national origin, sex, age, disability, familial status, sexual orientation, gender identity, or any other legally protected class under state or federal law.

Affordable Housing. As used in this Housing Production Plan, "affordable housing" is synonymous with low- or moderate-income housing, i.e., housing available to households with income that does not exceed 80 percent of area median income and at a cost that does not exceed 30 percent of their monthly gross income.

Affordable Housing Restriction. A contract, mortgage agreement, deed restriction or other legal instrument, acceptable in form and substance to the Town, that effectively restricts occupancy of an affordable housing unit to a qualified purchaser or renter, and which provides for administration, monitoring, and enforcement of the restriction during the term of affordability. An affordable housing restriction runs with the land in perpetuity or for the maximum period allowed by law. It should be entered into and made enforceable under the provisions of G.L. c. 184, §§ 31-33 or other equivalent state law.

Affordable Housing Trust. The mechanism used to account for and report revenues and expenditures for affordable housing, including but not limited to Community Preservation Act (CPA) receipts and other affordable housing funding sources.

Area Median Income (AMI). The median family income, adjusted for household size, within a given metropolitan or non-metropolitan area, updated annually by HUD and used to determine eligibility for most housing assistance programs. For Lenox, AMI is based on the Berkshire County Median Family Income.

Chapter 40A. G.L. c. 40A, the state Zoning Act. The current version of the Zoning Act was adopted in 1975 (1975 Mass. Acts 808).

Chapter 40B. G.L. c. 40B, § 20-23 (1969 Mass. Acts 774), the state law administered locally by the Board of Appeals in order to create affordable housing. It provides eligible developers with a unified permitting process that subsumes all permits normally issued by multiple town boards. Chapter 40B establishes a basic presumption at least 10 percent of the housing in each city and town should be affordable to low- or moderate-income households. In communities below the 10 percent statutory minimum, affordable housing developers aggrieved by a decision of the Board of

Appeals can appeal to the state Housing Appeals Committee, which in turn has authority to uphold or reverse the Board's decision.

Chapter 40R. G.L. c. 40R (2004 Mass. Acts 149, s. 92), a state law that provides for overlay districts with variable densities for residential development and multi-family housing by right (subject to site plan review). At least 25 percent of the units in a Chapter 40R district should be affordable to low- or moderate-income people.

Community Preservation Act. G.L. c. 44B (2000 Mass. Acts 267), the Community Preservation Act, allows communities to establish a Community Preservation Fund for open space, historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

Comprehensive Permit. The unified permit authorized by Chapter 40B for affordable housing development.

Community Development Block Grant (CDBG). Under the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5300 et seq.), the U.S. Department of Housing and Urban Development (HUD) makes funds available each year for large cities ("entitlement communities") and each of the fifty states (the Small Cities or "non-entitlement" program). CDBG can be used to support a variety of housing and community development activities provided they meet one of three "national objectives" established by Congress. Housing activities are usually designed to meet the national objective of providing benefits to low- or moderate-income people. Funds may be used for housing rehabilitation, redevelopment of existing properties for residential purposes (in some cases), making site improvements to publicly owned land in order to support the construction of new housing, interest rate and mortgage principal subsidies, and downpayment and closing cost assistance. As a "non-entitlement community," Lenox can apply on its own or participate in regional CDBG programs in Berkshire County. The state program is guided by a five-year Consolidated Plan and One-Year Action Plans required by HUD.

Community Housing. As defined under Chapter 44B, "community housing" includes housing affordable and available to (a) households with incomes at or below 80 percent AMI and (b) between 81 percent and 100 percent AMI.

Comprehensive Permit. The unified permit authorized by Chapter 40B for affordable housing development.

Department of Housing and Community Development (DHCD). The state's lead housing agency, originally known as the Department of Community Affairs (DCA). DHCD oversees state-funded public housing and administers rental assistance programs, the state allocation of CDBG and HOME funds, various state-funded affordable

housing development programs, and the Community Services Block Grant (CSBG) Program. DHCD also oversees the administration of Chapter 40B.

Extremely Low Income. As used in this report, extremely low income is a household income at or below 30 percent of AMI. (In some housing programs, a household with income at or below 30 percent of AMI is called very low income.)

Fair Housing Act (Federal). Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), sexual orientation, gender identity, and disability.

Fair Housing Law, Massachusetts. G.L. c. 151B (1946), the state Fair Housing Act prohibits housing discrimination on the basis of race, color religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran history, public assistance reciprocity, or physical or mental disability.

Fair Market Rent (FMR). A mechanism used by HUD to control costs in the Section 8 rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market. (See 24 CFR 888.)

Family. Under the Federal Fair Housing Act (FFHA), family includes any of the following:

- (1) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
- (2) A group of persons residing together, and such group includes, but is not limited to:
 - (a) A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);
 - (b) An elderly family;
 - (c) A near-elderly family;
 - (d) A disabled family;
 - (e) A displaced family; and
 - (f) The remaining members of a tenant family.

Gross Rent. Gross rent is the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services but not telephone service. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

Group Home. A type of congregate housing for people with disabilities; usually a single-family home.

Household. One or more people forming a single housekeeping unit and occupying the same housing unit. (See definition of Family)

Housing Appeals Committee (HAC). A five-member body that adjudicates disputes under Chapter 40B. Three members are appointed by the Director of DHCD, one of whom must be a DHCD employee. The governor appoints the other two members, one of whom must be a city councilor and the other, a selectman.

Housing Authority. Authorized under G.L. 121B, a public agency that develops and operates rental housing for very-low and low-income households.

Housing Cost, Monthly. For homeowners, monthly housing cost is the sum of principal and interest payments, property taxes, and insurance, and where applicable, homeowners association or condominium fees. For renters, monthly housing cost includes rent and basic utilities (oil/gas, electricity).

HUD. See U.S. Department of Housing and Urban Development.

Inclusionary Zoning. A zoning bylaw that encourages or requires developers to build affordable housing in their developments (also known as “on-site” units). Some inclusionary zoning bylaws also allow applicants to provide a comparable public benefit in lieu of creating “on-site” units, such as providing affordable units in other locations (“off-site units”) or paying fees in lieu of units to an affordable housing trust fund.

Infill Development. Construction on vacant lots or underutilized land in established neighborhoods and commercial centers.

Jobs-to-Housing Ratio. An indicator of the adequacy of employment and housing in a given community or area.

Labor Force. The civilian non-institutionalized population 16 years and over, either employed or looking for work.

Labor Force Participation Rate. The percentage of the civilian non-institutionalized population 16 years and over that is in the labor force.

Local Initiative Program (LIP). A program administered by DHCD that encourages communities to create Chapter 40B-eligible housing without a comprehensive permit, e.g., through inclusionary zoning, purchase price buydowns, a Chapter 40R overlay district, and so forth. LIP grew out of recommendations from the Special Commission Relative to the Implementation of Low or Moderate Income Housing Provisions in 1989. The Commission prepared a comprehensive assessment of Chapter 40B and recommended new, more flexible ways to create affordable housing without dependence on financial subsidies.

Low Income. As used in this report, low income means a household income at or below 50 percent of AMI. It includes the household income subset known as very low income.

Massachusetts Housing Partnership (MHP). A public non-profit affordable housing organization established by the legislature in 1985. MHP provides technical assistance to cities and towns, permanent financing for rental housing, and mortgage assistance for first-time homebuyers.

MassHousing. The quasi-public state agency that provides financing for affordable housing.

Middle Income: There is no published standard that defines “middle income,” but the Urban Land Institute (ULI) often cites a range of 80 to 120 percent AMI as a useful guideline. See also, “workforce housing.”

Mixed-Income Development. A residential development that includes market-rate and affordable housing.

Mixed-Use Development. A development with more than one use on a single lot. The uses may be contained within a single building (“vertical mixed use”) or divided among two or more buildings (“horizontal mixed use”).

Moderate Income. As used in this report, moderate income means a household income between 51 and 80 percent of AMI. (Some housing programs refer to this income band as “low income”.)

Overlay District. A zoning district that covers all or portions of basic use districts and imposes additional (more restrictive) requirements or offers additional (less restrictive) opportunities for the use of land.

Regulatory Agreement. An affordable housing restriction, recorded with the Registry of Deeds or the Land Court, outlining the developer's responsibilities and rights

Section 8. A HUD-administered rental assistance program that subsidizes “mobile” certificates and vouchers to help very-low and low-income households pay for private housing. Tenants pay 30 percent (sometimes as high as 40 percent) of their income for rent and basic utilities, and the Section 8 subsidy pays the balance of the

rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not "mobile" because they are attached to specific units.

Shared Equity Homeownership. Owner-occupied affordable housing units that remain affordable over time due to a deed restriction that controls resale prices, thereby retaining the benefits of the initial subsidy for future moderate-income homebuyers.

Single Room Occupancy (SRO). A building that includes single rooms for occupancy by individuals and usually includes common cooking and bathroom facilities shared by the occupants.

Subsidized Housing Inventory (SHI). A list of housing units that "count" toward a community's 10 percent statutory minimum under Chapter 40B.

SHI-Eligible Unit. A housing unit that DHCD finds eligible for the Subsidized Housing Inventory because its affordability is secured by a long-term use restriction and the unit is made available to low- or moderate-income households through an approved affirmative marketing plan.

Subsidy. Financial or other assistance to make housing affordable to low- or moderate-income people.

Typical, Non-standard Rental Units. A term that defines the types of rental units that HUD includes and excludes in establishing the FMR for each housing market area. The term excludes: public housing units, rental units built in the last two years, rental units with housing quality problems, seasonal rentals, and rental units on ten or more acres.

U.S. Department of Housing and Urban Development (HUD). The lead federal agency for financing affordable housing development and administering the Fair Housing Act.

Workforce. People who work or who are available for work, either in a defined geographic area or a specific industry.

Workforce Housing. As with "middle income" housing, there is no single industry standard that defines "workforce housing." HUD defines it as housing affordable to households earning between 80 and 120 percent of AMI. The Urban Land Institute has traditionally used the term "workforce housing" to describe units affordable to households with incomes between 60 and 100 percent AMI. In general, workforce housing is housing for people who work in a community and the pricing methodology should account for wages paid by local employers.

Appendix B. “Safe Harbor” Status through Housing Plan Certification

In 2002, the Massachusetts Department of Housing and Community Development (DHCD) created an incentive for cities and towns to take an active role in increasing the supply of affordable housing. By developing a plan that met DHCD’s requirements under the Planned Production program, communities could become eligible to deny a comprehensive permit for twelve (or possibly twenty-four) months if they implemented their housing plan by meeting a minimum annual low-income housing production target. The Planned Production program was overhauled in 2008, at which time the planning component became known as the Housing Production Plan. Lenox obtained Housing Production Plan approval in 2009, but the plan expired in 2014.

To qualify for the flexibility that a DHCD-approved Housing Production Plan offers, Lenox would need to create (through the issuance of permits and approvals) at least twelve new low- or moderate-income housing units (or an amount equal to or greater than the 0.50 percent production goal) in a given calendar year and obtain certification from DHCD that the Housing Production Plan standard had been met. Units eligible for the Subsidized Housing Inventory (SHI) will be counted for the purpose of certification in accordance with 760 CMR 56.03(2).

(2) Subsidized Housing Inventory.

(a) The Department shall maintain the SHI to measure a municipality’s stock of SHI Eligible Housing. The SHI is not limited to housing units developed through issuance of a Comprehensive Permit; it may also include SHI Eligible Housing units developed under G.L. Chapters 40A, 40R, and other statutes, regulations, and programs, so long as such units are subject to a Use Restriction and an Affirmative Fair Marketing Plan, and they satisfy the requirements of guidelines issued by the Department.

(b) Units shall be eligible to be counted on the SHI at the earliest of the following:

1. For units that require a Comprehensive Permit under M.G.L. c. 40B, § 20 through 23, or a zoning approval under M.G.L. c. 40A or completion of plan review under M.G.L. c. 40R, the date when:
 - a. the permit or approval is filed with the municipal clerk, notwithstanding any appeal by a party other than the Board, but subject to the time limit for counting such units set forth at 760 CMR 56.03(2)(c); or
 - b. on the date when the last appeal by the Board is fully resolved;
2. When the building permit for the unit is issued;
3. When the occupancy permit for the unit is issued; or
4. When the unit is occupied by an Income Eligible Household and all the conditions of 760 CMR 56.03(2)(b) have been met (if no Comprehensive Permit, zoning approval, building permit, or occupancy permit is required.)

Requests for certification may be submitted at any time. DHCD will determine whether Lenox complies within 30 days of receipt of the Town's request. If DHCD finds that Lenox complies with the Housing Production Plan, the certification will be deemed effective on the date upon which Lenox created new units on the SHI under 760 CMR 56.03(2). The certification will remain in effect for one year from its effective date. If DHCD finds that Lenox has increased its number of SHI Eligible Housing units in a calendar year by at least 1 percent of its total housing units, the certification will remain in effect for two years from its effective date.

The certification process would allow the Zoning Board of Appeals to deny a comprehensive permit for twelve months (or twenty-four months, as applicable), or continue to approve projects based on merit. However, if the Board decides to deny a comprehensive permit or impose conditions during the Housing Plan certification period, it must do so according to the following procedures. 760 CMR 56.05(3) and 56.03(8)

- Within fifteen days of opening the public hearing on a comprehensive permit application, the Board has to provide written notice to the applicant, with a copy to DHCD, that denying the permit or imposing conditions or requirements would be consistent with local needs, the grounds that it believes has been met (e.g., a Housing Plan certification is in effect), and the factual basis for that position, including supportive documentation.
- If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within fifteen days of receiving the Board's notice, and include supportive documentation.
- DHCD will review the materials provided by the Board and the applicant and issue a decision within thirty days. The Board has the burden of proving that a denial or approval with conditions would be consistent with local needs, but any failure of DHCD to issue a timely decision constitutes a determination in favor of the Town.

While this process is underway, it tolls the requirement to complete the public hearing and final action within 180 days.

Appendix C: Affirmative Fair Housing Marketing and Resident Selection Plan

Key Review Points

City/Town: _____	Reviewer: _____
Project Name: _____	Date of Review: _____
Address: _____	
RENTAL <input type="checkbox"/>	OWNERSHIP <input type="checkbox"/> BOTH <input type="checkbox"/>

Note: The checklist below is intended to assist with AFHMP review but does not replace the requirements of the DHCD AFHMP guidelines, available at <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf> (see also section III of the DHCD Comprehensive Permit Guidelines at <http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>). The AFHMP guidelines must be consulted in their entirety.

DEVELOPER/CONTRACTOR INFORMATION:

Are the developer staff and contractor qualifications consistent with the Guidelines? YES ☐ NO ☐

Did developer/contractor representative(s) certify that the AFHMP is consistent with the Guidelines? YES ☐ NO ☐

MARKETING:

Will the application period run for at least 60 days? YES ☐ NO ☐

Will advertisements be placed in local and regional newspapers? YES ☐ NO ☐

If YES, which newspapers: _____

Will advertisements be placed in newspapers that serve minority groups and other protected classes? YES ☐ NO ☐

If YES, which newspapers: _____

Will advertisements run at least two times over a 60-day period? YES ☐ NO ☐

Are sample ads included? YES ☐ NO ☐

Is marketing comparable in local, regional and minority newspapers: YES ☐ NO ☐

If NO, explain: _____

Are outreach notices to be sent to local fair housing commissions? YES ☐ NO ☐

To other local/regional religious institutions, housing authorities, social service agencies, nonprofits, etc?

YES ☐ NO ☐

If YES, where: _____

Is the outreach appropriate to the type of housing proposed (e.g., marketing to senior centers for elderly housing)?

YES ☐ NO ☐ Explain:_____

Are applications made available at public, wheelchair accessible locations including one that has some night hours?

YES ☐ NO ☐

Does the advertisement and other marketing include a telephone number, including a TTY/TTD phone number, to call to request an application via mail? YES ☐ NO ☐

Does the advertisement and other marketing indicate that applications may be submitted by mail, fax or e-mail?

YES ☐ NO ☐

Does marketing include non-English publications? YES ☐ NO ☐

If YES, which languages: _____

What is the basis for determining the languages? Explain: _____Will available Metro Boston Area affordable units be reported to Metrolist? YES ☐ NO ☐

Will available affordable and available accessible units be listed with MassAccess (CHAPA's Housing Registry)?

YES ☐ NO ☐

Will available affordable ownership units be listed with MassAccess? YES ☐ NO ☐

Will available affordable ownership units be listed with MAHA's lottery website? YES ☐
NO ☐

Are Fair Housing logo and slogan included in all marketing materials? YES ☐ NO ☐

Do applicant materials include a statement of the housing provider's obligation to not discriminate in the selection of applicants? YES ☐ NO ☐

Do applicant materials state that persons with disabilities may request reasonable accommodations in rules, policies, practices or services or reasonable modifications in the housing? YES ☐ NO ☐

Do informational materials provide notice of free language assistance to applicants, translated or to be translated into the languages of LEP populations anticipated to apply? YES ☐ NO ☐

Does marketing refrain from describing characteristics of desirable applicants/residents (e.g., "for four persons only", "active lifestyle community," "empty nesters")? YES ☐ NO ☐

If NO, explain: _____

Does marketing convey unlawful preferences or limitations (e.g., only white models)? YES ☐ NO ☐

If YES, explain: _____

Does marketing include reference to local residency preferences? YES ☐ NO ☐ [NOTE: not permitted]

Does marketing indicate resident selection by lottery or other random selection procedure? YES ☐ NO ☐

RESIDENT SELECTION:

Are copies of a sample application and information packets for potential applicants included and acceptable?

YES ☐ NO ☐

Are info sessions scheduled to allow for maximum opportunity to attend (i.e., evenings, weekends, accessible location)? YES ☐ NO ☐

Are the eligibility criteria consistent with the Guidelines? YES ☐ NO ☐

Is resident selection based on a lottery? YES ☐ NO ☐

If NO, is it based on a fair and equitable procedure (i.e., not “first come, first served”) approved by the subsidizing agency? YES ☐ NO ☐ Explain: _____

If a lottery to be utilized, will the lottery be held at a public, wheelchair accessible location? YES ☐ NO ☐

Are the lottery procedures consistent with the Guidelines? YES ☐ NO ☐

Is the community choosing to implement a local selection preference? YES ☐ NO ☐

If YES, is the need for the local preference demonstrated consistent with the Guidelines? YES ☐ NO ☐

Explain: _____

[NOTE: 70% local preference is maximum permitted but percentage must be justified based on documented local need]

Does the demonstrated need correspond to the housing type and eligibility criteria of the project? (e.g., wait list at another rental development used to demonstrate need is for apartments to be rented at similar rents and for residents at similar income levels) YES ☐ NO ☐ Explain: _____

Are all the proposed preference types consistent with the Guidelines? YES ☐ NO ☐

Are the geographic boundaries of the local preference area smaller than the municipal boundaries? YES ☐ NO ☐

[NOTE: not permitted]

Does the AFHMP include efforts to address potential discriminatory effects of a local selection preference (e.g., will minority applicants be moved into the local selection pool to

ensure it reflects the racial/ethnic balance of the region and/or other efforts consistent with the Guidelines)? YES ☐ NO ☐ Explain: _____

Is the working preference the only local preference? YES ☐ NO ☐

If YES, are persons with disabilities and/or 62 years of age or older that live in the community given the benefit of the preference? YES ☐ NO ☐

Are there durational requirements for living or working in the community? YES ☐ NO ☐
☐ [NOTE: Not permitted]

Are local preference units subject to different or more beneficial terms (e.g., reduced prices) than other affordable units? YES ☐ NO ☐

If YES, explain: _____

Are household size restrictions and preferences consistent with the Guidelines? YES ☐
NO ☐

Does the AFHMP provide persons with disabilities in need of accessible units first preference for such units?

YES ☐ NO ☐

Does the AFHMP address adaptable units consistent with the Guidelines? YES ☐ NO ☐

Does the AFHMP provide for criminal background checks consistent with the Guidelines (e.g., not imposed prior to the lottery and consistent with DHCD model CORI policy)? YES ☐ NO ☐

Does the AFHMP require any deposits or fees to be paid? YES ☐ NO ☐

If YES, are they consistent with the Guidelines? YES ☐ NO ☐

WAIT LISTS

After the lottery, are households that are not awarded a unit placed on a wait list in the order that they were drawn from the *general* pool? YES ☐ NO ☐

For rental projects, is the procedure for ordering new applicants upon re-opening of the wait list based upon a random selection procedure after a minimum application period of no less than 10 business days? YES ☐ NO ☐

If NO, explain: _____

Is there a procedure for wait lists that do not close, and does it address persons with disabilities consistent with the Guidelines? YES ☐ NO ☐ Explain: _____

Does the ongoing affirmative and general marketing/outreach materials provide explicit notice of the availability of reasonable accommodations in the application process and a corresponding telephone number? YES ☐ NO ☐

For ownership projects, does the AFHMP include a method for ensuring continued compliance w/ the Guidelines upon resale? YES ☐ NO ☐

OVERALL COMMENTS

Appendix D: Online Survey Summary

Questions in blue tables were intended for year-round residents; tables in gold were intended for seasonal residents and non-residents.

Do you currently live in Lenox as a year-round resident? (For all respondents)		
Answer Options	Response Percent	Response Count
Yes	88.5%	154
No	11.5%	20

What neighborhood do you live in? (see neighborhoods map below)		
Answer Options	Response Percent	Response Count
Lenox Village	40.3%	62
Lenox Dale	11.0%	17
New Lenox	8.4%	13
Laurel Lake	2.6%	4
West of 7/20	13.0%	20
East of 7/20	24.0%	37
I don't know	0.6%	1
Other (please specify)	0.0%	0

If you are a part-time or seasonal Lenox resident, what neighborhood do you live in? (see neighborhoods map below)		
Answer Options	Response Percent	Response Count
Lenox Village	25.0%	3
Lenox Dale	25.0%	3
New Lenox (North Lenox)	8.3%	1
Laurel Lake	0.0%	0
West of 7/20	16.7%	2
East of 7/20	8.3%	1
I don't know	0.0%	0
Other (please specify)	16.7%	2

If you are not a year-round resident of Lenox, where is your principal residence?

Answer Options	Response Percent	Response Count
In another part of Berkshire County	21.4%	3
In the Greater Boston area	21.4%	3
Some other part of Massachusetts	0.0%	0
Another New England state	7.1%	1
New York	14.3%	2
Other (please specify)	35.7%	5

Please check all of the following that apply to you:

Answer Options	Response Percent	Response Count
Work in Lenox	13.3%	2
Own property in Lenox	66.7%	10
Rent property in Lenox	0.0%	0
Own a business in Lenox	0.0%	0
None of the above	20.0%	3

How often do you stay in your home in Lenox?

Answer Options	Response Percent	Response Count
Primarily summer	22.2%	2
Primarily ski season	0.0%	0
Intermittently / Occasionally throughout the year	44.4%	4
Other (please specify)	33.3%	3

Do you rent your unit to tenants for all or part of the year?

Answer Options	Response Percent	Response Count
Yes, all year	0.0%	0
Yes, part of the year	9.1%	1
No	90.9%	10

What is your age?		
Answer Options	Response Percent	Response Count
17 or younger	0.0%	0
18 - 20	0.0%	0
21-29	2.6%	4
30-39	5.3%	8
40-49	18.4%	28
50-59	30.3%	46
60-74	36.2%	55
75+	7.2%	11

What is your age?		
Answer Options	Response Percent	Response Count
17 or younger	0.0%	0
18 - 20	5.9%	1
21 - 29	11.8%	2
30 - 39	5.9%	1
40 - 49	0.0%	0
50 - 59	23.5%	4
60 - 74	23.5%	4
75 or older	29.4%	5

Do you have any children currently attending the Lenox public schools?		
Answer Options	Response Percent	Response Count
Yes	30.3%	46
No	67.8%	103
Other (please specify)	2.0%	3

Do you rent or own the place where you live in Lenox?		
Answer Options	Response Percent	Response Count
Own	90.5%	152
Rent year-round unit	4.8%	8
Rent seasonal unit	0.6%	1
Live with parents, or other relatives	2.4%	4
Other (please specify)	1.8%	3

How likely is it that you will buy a home in Lenox in the next 10 years?

Answer Options	Response Percent	Response Count
Extremely likely	0.0%	0
Very likely	13.3%	2
Moderately likely	13.3%	2
Slightly likely	40.0%	6
Not at all likely	33.3%	5

You've indicated that buying a home in Lenox in the next 10 years is moderately likely, slightly likely, or not likely for you. Which of the following factors do you believe most influence your likelihood of buying a home in Lenox? (Check all that apply)

Answer Options	Response Percent	Response Count
I do not intend to buy a home in the next 10 years	38.5%	5
Homes in your price range	46.2%	6
Size of homes	15.4%	2
Location of homes	15.4%	2
Quality of homes	30.8%	4
Job opportunities	30.8%	4
Quality of life	7.7%	3
Local amenities	7.7%	1
Proximity to family or friends	15.4%	2
Other	7.7%	1

How likely are you to move out of Lenox in the next five years?

Answer Options	Response Percent	Response Count
Extremely likely	2.4%	4
Very likely	4.2%	7
Moderately likely	9.0%	15
Slightly likely	22.9%	38
Not at all likely	61.4%	102

You've indicated that it is extremely likely or very likely that you will move out of Lenox in the next five years. Which of the following factors do you believe most influence your likelihood of moving out of Lenox? (Check all that apply)		
Answer Options	Response Percent	Response Count
Housing/living costs too high	36.4%	4
Prefer smaller home	36.4%	4
Inability to find an apartment to rent	18.2%	2
Employment opportunities	54.5%	6
More services or amenities	9.1%	1
Climate (weather)	27.3%	3
Proximity to family/friends	27.3%	3
Children finished school	9.1%	1
Other (please specify)	18.2%	2

How important is it to you to stay in Lenox (either in your current home or not) as you age?		
Answer Options	Response Percent	Response Count
Extremely important	29.7%	49
Very important	30.3%	50
Moderately important	20.6%	34
Slightly important	10.9%	18
Not at all important	8.5%	14

You've indicated that it is extremely important or very important to stay in Lenox as you age. What factors need to change/improve to enable you to stay in the community as you age? (Check all that apply)		
Answer Options	Response Percent	Response Count
Accessibility alterations to your home	34.0%	33
Home-based services	38.1%	37
Pedestrian improvements	23.7%	23
More transit options	29.9%	29
Expanded community services	23.7%	23
Availability of "lifestyle" housing	19.6%	19
Availability of service-enriched housing	16.5%	16
Availability of apartments in walkable neighborhood	16.5%	16
Availability of condos in walkable neighborhood	25.8%	25
None of the above	14.4%	14
Other	14.4%	14

Note: for the following two questions, a low weighted average indicates greater importance to the survey respondents.

Think about an "ideal community" for you to live in and rate how important the following community characteristics would be for you.

	Total Responses	Weighted Average
A place that attracts young professionals to live	165	1.96
A place with a mix of housing options (e.g., apartment, condominium, single family, town house, etc.)	165	2.39
A place with a mix of housing costs	164	2.34
A place with lots of young children	161	2.55
A place with wide social, racial, and economic diversity	163	2.35
A place with lots of older adults	161	3.56
A place with housing options close to services/shops	163	2.45
A place with housing options close to public transit	163	2.73
A place with quality public schools	164	1.73

Which of the following housing initiatives are important to you?

	Total Responses	Weighted Average
Encourage creation of homes attractive to families	161	1.57
Encourage creation of homes attractive to young professionals	161	1.58
Encourage creation of homes with a convenient walk to business/services	158	1.78
Encourage creation of homes with a mix of price ranges	163	1.54
Encourage creation of more housing options/choices	161	1.73
Encourage creation of smaller homes	162	1.91
Encourage preservation of existing smaller homes	164	1.82
Encourage creation of more energy efficient homes	163	1.49
Encourage creation of sustainably-built homes (e.g., environmentally responsible and resource-efficient design and materials)	163	1.61
Help people stay in the community as they age	166	1.47
Help people stay in their homes as they age	164	1.53

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