

5.1.2019

## LENOX MP STEERING COMMITTEE—MEETING MATERIALS

### AGENDA FOR 5.6.2019 MEETING

1. APPROVAL OF MINUTES FROM 4.1.2019 MEETING (5MINS)
2. CORE ASSESSMENT TEAM MEETINGS (10MINS)
3. PROGRESS UPDATE (20MINS)
4. HOUSING CHAPTER (25MINS)
5. REVIEW OF VISION STATEMENTS (20MINS)
6. OTHER ITEMS/OPEN DISCUSSION (10MINS)



4.2.2019

## MP STEERING COMMITTEE—MINUTES.

### ATTENDING:

Elliot Morss, Marybeth Mitts, Olga Weiss, Jes Cote, Rob Murray, Allyn Burrows, Adam Davis, Isabella Williams, Kate McNulty-Vaughan, Pam Kueber, Tom Matuszko, Zachary Feury.

### ABSENT:

Ken Fowler, Sukey Werman, Carolyn Butler, Julie Monteleone.

### MINUTES:

The meeting began promptly at 7:00pm. Minutes for meetings on March 4, 2019 were approved.

The Committee reviewed plans for the structure and content of the Master Plan. It was noted and agreed upon that the plan should include an executive summary that concisely presents the plan in one page, as well as priority recommendations and action items.

The determined to table discussion on vision statements.

The Committee agreed that all preliminary drafts of chapters should be reviewed and vetted by the appropriate Core Assessment Teams prior to discussion at the Steering Committee Meetings.

Discussion then transitioned to “key issues” to be addressed in the Master Plan. Issues discussed included maintaining the quality of schools, the Town’s changing demographic composition, shared services, and gentrification.

The meeting adjourned at 8:45pm.

Materials provided include: meeting agenda, drafts of revised Housing and Population & Demographics chapters, Plan outlines, vision statements, and minutes from previous meeting.



# LENOX MASTER PLAN

Overall Status: *On-Track*

## PROGRESS REPORT

### Status Code Legend

- On Track: Project is on schedule
- Delayed: Behind schedule

Intended Project Completion Date: December 31, 2019.

Percentage of Project Schedule Remaining: 66%.

The Master Plan is <b>On Track</b> the week of MAY 6, 2019.	<ul style="list-style-type: none"> <li>● Preliminary drafts for 7 of 9 topic chapters have been completed.</li> <li>● One draft (Housing) has been reviewed by its Core Assessment Team.</li> <li>● Preliminary drafts for Economic Development and Natural Resources/Open Space are incomplete.</li> </ul>
Transportation:	<ul style="list-style-type: none"> <li>● Preliminary draft w/recommendations complete.</li> <li>● Draft ready for Core Assessment Team Meeting on May 14, 2019.</li> </ul>
Historical & Cultural Resources:	<ul style="list-style-type: none"> <li>● Preliminary draft w/recommendations complete.</li> <li>● Draft ready for Core Assessment Team Meeting—date TBD.</li> </ul>
Housing	<ul style="list-style-type: none"> <li>● Draft w/recommendations complete.</li> <li>● Reviewed by Core Assessment Team.</li> <li>● Revised according to Core Assessment Team’s recommendations.</li> </ul>
Land Use	<ul style="list-style-type: none"> <li>● Preliminary draft w/recommendations complete.</li> <li>● Draft ready for Core Assessment Team Meeting on May 28, 2019</li> </ul>
Population & Demographics	<ul style="list-style-type: none"> <li>● Preliminary draft complete.</li> <li>● Reviewed by Steering Committee.</li> <li>● Draft not yet finalized.</li> </ul>
Services & Facilities:	<ul style="list-style-type: none"> <li>● Preliminary draft w/recommendations complete.</li> <li>● Draft ready for Core Assessment Team Meeting on May 14, 2019.</li> </ul>
Economic Development	<ul style="list-style-type: none"> <li>● Preliminary draft in-progress.</li> <li>● Preliminary draft w/recommendations complete for Core Assessment Team Meeting on May 16, 2019</li> </ul>
Natural Resources & Open Space & Recreation	<ul style="list-style-type: none"> <li>● Preliminary draft in-progress.</li> <li>● Preliminary draft w/recommendations complete for Core Assessment Team Meeting—date TBD.</li> </ul>



# DRAFT VISION STATEMENTS.

The statements below are not final. They are templates on which the Steering Committee can build.

## VS 1.

“Our town will continue to leverage its unique combination of small town, community character and urban amenities so as to benefit the quality of life of its residents. Our community will be accessible to and inclusive of people of all ages, incomes, and ethnicities. Lenox will remain a safe and secure community in which high-quality services are available and accessible to all residents.

Through sustainable management and progressive stewardship, our natural landscapes, cultural and historical heritage, and vibrant villages and neighborhoods will remain the foundations upon which future generations of Lenox residents build and prosper.”

## VS 2.

“Our town will continue to guide the development, enhancement, and conservation of the Town to create a more diverse yet tightly woven community that pridefully sustains its rich cultural base and excellent amenities as it meets the economic and social needs of present and future generations.”

## VS 3.

“Lenox will continue to safeguard and strengthen its distinctive combination of small-town community character, scenic beauty, historic heritage, cultural amenities, and quality services so valued by its residents. Through sustainable management and progressive stewardship, Lenox’s vibrant villages and neighborhoods will remain strong foundations for a high quality of life shared by residents of all ages, incomes, and ethnicities today and in future generations.”

## VS 4.

“Through environmentally and fiscally sustainable management and proactive stewardship, our town will continue to safeguard and strengthen its distinctive combination of small-town community character, scenic beauty, historic heritage, and cultural amenities to enhance the quality of life for its residents making it an accessible and inclusive destination for residents of all ages, incomes, and ethnicities today and for future generations.”

## VS 4.

Lenox is renowned as a great place to visit and even more importantly, as a great place to live, welcoming to citizens of all ages, incomes and ethnicities. The prosperity of our residents, our business and cultural partners, and the Town itself are all stronger than ever.





## CHAPTER 6: HOUSING.

### HOUSING PROFILE.

When people think of housing in Lenox, they might think of the Gilded Age’s “cottages” such as Edith Wharton’s *The Mount*, or the elegant, large homes on Cliffwood Street or along Undermountain Road. Lenox, though, has housing stock composed of all ages, styles, price ranges, and neighborhood category. The Town’s housing stock is more diverse than it appears in the Village Center and immediately surrounding neighborhoods. New Lenox, which sits primarily within the R-1A (1-acre minimum lots) and R-3A (3-acre minimum lots) districts and is located in the northeastern corner of the Town, boasts a newer, more suburban housing stock much of which was constructed between 1951 and 2000.

The village of Lenox Dale, in the southeastern corner of the Town, and zoned R-15 (15,000 square feet minimum lots) and R-1A, contains a high percentage of the Town’s workforce housing and is an increasingly attractive neighborhood for young professionals and families. Much of Lenox Dale’s housing stock was built between 1730 and 1900, but the neighborhood has experienced steady construction of housing ever since, including several units this century.

The village center hosts market-rate units and deed-restricted, affordable, senior housing within walking distance to local services and amenities. Scattered around the Village Center, zoned R-15 and R-30 (30,000 square feet minimum lots), are numerous Great Estates—grand, gilded age homes—and large, historic residences built between 1730 and 1900 sitting on parcels of one acre or larger.

Lenox is, by comparison with many Berkshire County cities towns, a relatively affluent community. The Town provides high-quality municipal services while boasting a vibrant village center and numerous cultural and recreational amenities. With its strong tourism economy, bucolic setting, and numerous cultural attractions, Lenox is a destination for visitors, second homeowners, and retirees. As such, home values and sale prices tend to be higher in Lenox than in many other Berkshire County cities and towns, often out of reach for young professionals and families, according to the Town’s 2017 Housing Production Plan.

## HOUSING VISION.

The Town of Lenox will be an inclusive community in which safe and desirable housing of various forms will be accessible to people of all ages, needs, and income levels.

## PRIORITY HOUSING TOPICS.

### SENIOR HOUSING.

- 386, or 32.2%, of Lenox householders over the age of 65 are housing cost burdened, meaning that their monthly housing costs exceed thirty percent of their household income.
- For every subsidized senior housing unit there are 2.64 housing cost burdened seniors—a primary indicator of senior housing need.
- While not all seniors will face the same cost burden, many may want to age in place but may be challenged to find housing that can accommodate the new needs of a senior population who is living longer and more independently than in the past.
- An aging population places added pressures on municipal services.

### RENTAL HOUSING.

- Massachusetts Housing Partnership (MHP) recommends determining a community's rental housing need through the use of such indicators as a rental vacancy rate below 5%, 30% or more of renters are housing cost burdened, and a rental housing stock that constitutes less than 30% of the community's total housing stock.
- While Lenox's rental vacancy rate is above the 5% threshold, 36.8% of renters are housing cost burdened and rental share of total housing stock declined from 35.4% in 2016 to 30.4% in 2017.
- Many Berkshire County residents may be priced out of the real estate market in Lenox. The Town's Housing Production Plan states that housing costs present a high barrier to families thereby contributing to the Town's declining school-aged population.

### ACCESS TO OWNERSHIP.

- As of April 2017, according to the Town's Housing Production Plan (HPP), the median asking price of homes listed in Lenox was \$529,000.
- For the same year, the median sales price for a single-family home was \$345,000. Both figures are well above the \$174,719 that the HPP indicates is the amount a Lenox-area moderate-income first time homebuyer can afford.

## **PRIORITY HOUSING GOALS.**

FOR FURTHER POLICY RECOMMENDATIONS AND ACTION ITEMS SEE PG. 16.

### **GOAL HO.1: ESTABLISH LENOX AS A DESTINATION FOR FAMILIES.**

Lenox is renowned as a destination for visitors, second homeowners, and retirees. It also happens to possess attributes that make it an idyllic town in which to raise a family. With an exceptional public school system, quaint villages, and natural environment Lenox should be viewed as a destination for families. The Town might consider developing regulatory, programmatic, and marketing efforts aimed at persuading families to relocate to Lenox.

### **GOAL HO.2: INCREASE THE SUPPLY 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.**

For a small town with a population of roughly 5,000 people, the economy in Lenox is exceedingly strong and vibrant. People, young and older alike, are beginning to gravitate toward living in and near commercially vibrant areas, such as downtowns, villages, and other commercial districts. As such, the Town might consider easing regulations related to multifamily housing, upper-floor residential units in mixed-use developments, and other innovative means to increase the supply of housing in or near commercial areas so as to provide mixed-income options.

### **GOAL HO.3: INCREASE ACCESS TO AFFORDABLE HOMEOWNERSHIP IN LENOX.**

Lenox is a desirable place to live, whether part-time or year-round. As such, housing in Lenox is in high demand—often out of reach for area median income-earning households. The Town has undertaken efforts to increase access to affordable homeownership. One such effort is the Affordable Housing Trust's first-time homebuyer grant program. The Town might consider finding innovative ways to increase resource allocation to the Affordable Housing Trust, expanding the eligibility requirements for grant program, promoting infill development on vacant nonconforming lots, and reducing regulatory restrictions on accessory apartments so to allow elder residents the opportunity to age in place more affordably.

## TRENDS & CONDITIONS.

### HOUSING STOCK CONDITIONS.

#### **T.6.1: 1-unit detached homes are the dominant housing form in the Town of Lenox.**

	<b>2000</b>	<b>% Total Housing Stock, 2000</b>	<b>2017</b>	<b>% Total Housing Stock, 2017</b>
<b>1-UNIT, DETACHED</b>	1,457	53.7%	1,694	56.07%
<b>1-UNIT, ATTACHED<sup>1</sup></b>	51	1.88%	137	4.53%
<b>2 UNITS</b>	187	6.89%	50	1.66%
<b>3 OR 4 UNITS</b>	168	6.19%	169	5.59%
<b>5-9 UNITS</b>	133	4.9%	135	4.47%
<b>10-19 UNITS</b>	305	11.24%	289	9.57%
<b>20 OR MORE UNITS</b>	349	12.86%	504	16.68%
<b>MOBILE HOME</b>	63	2.32%	43	1.42%

*Table 6.1. Source: US Census.*

- According to US Census and American Community Survey data, as of 2017, the most recent year for which data is available, there are an estimated 3,021 housing units in the Town of Lenox, representing an 11.4% increase in housing units since 2000.
- Single-family housing is the predominant unit type in Lenox.
- From 2000 through 2017, the Town of Lenox experienced:
  - A 16.26% increase in 1-unit, detached dwellings;
  - A 169% increase in 1-unit, attached dwellings;
  - A 44% increase in dwellings containing 20 or more units.
  - A 31.7% decline in mobile homes; and
  - A 2-unit dwellings declined by 73%.

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<sup>1</sup> 1-unit, attached housing is defined as single housing units that are connected by shared walls to other housing units, e.g.: rowhouses, townhouses, etc.

**T.6.2: The Town of Lenox has historically employed land use restrictions as a means of promoting single-family dwellings.**

SCHEDULE OF RESIDENTIAL USES								
	R3A	R1A	R30	R15	C3A	C1A	C	I
<b>DETACHED SINGLE-FAMILY DWELLING</b>	Y	Y	Y	Y	N	N	Y	N
<b>TWO-FAMILY OR DUPLEX DWELLING</b>	N	N	BA	BA	N	N	BA	BA
<b>TOWNHOUSE</b>	N	N	N	BA	BA	N	N	N
<b>MULTIFAMILY DWELLING</b>	N	N	BA	BA	BA	N	N	BA
<b>SEASONAL RENTING OF ROOMS</b>	Y	Y	Y	Y	Y	Y	Y	Y
<b>BED &amp; BREAKFAST/INN</b>	BA	BA	BA	BA	BA	BA	BA	BA
<b>OPEN SPACE FLEXIBLE DEVELOPMENT</b>	N	PB	N	N	N	N	N	N
<b>UPPER-STORY UNITS IN A MIXED USE DEVELOPMENT</b>	N	N	N	N	BA	BA	Y	BA
<b>EXTENDED CARE NURSING FACILITY, ASSISTED LIVING OR CONGREGATE CARE</b>	N	BA	BA	BA	BA	BA	BA	N

Table 6.2. Source: Town of Lenox Zoning Bylaw.

- There are four residential zoning districts in Lenox, each of which is defined by the minimum allowed lot area:
  - R-3A: Minimum lot area of 3 acres;
  - R-1A: Minimum lot area of 1 acre;
  - R-30: Minimum lot area of 30,000 square feet;
  - R-15: Minimum lot area of 15,000 square feet.
- Detached single-family units are the only housing form permitted by right in all residential districts.
- Two-family and multi-family homes are either prohibited or allowed by Special Permit in all zoning districts.

**HOUSING OWNERSHIP & OCCUPANCY.**

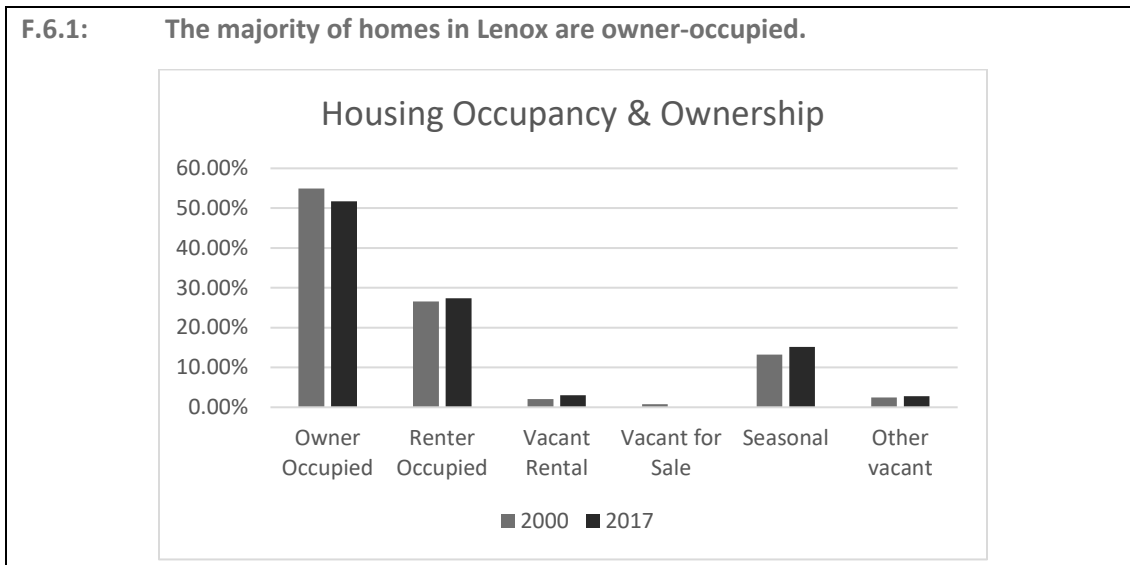


Figure 6.1. Source: US Census.

- There is a total of 2,390 total households in the Town of Lenox, 65.36% of whom own their homes (ACS, 2017).
- According to US Census data, 51.7% of all housing units in Lenox are owner-occupied. Such a figure is slightly below, but not out of line with, neighboring municipalities, such as Pittsfield (55.12%) and Lee (54.34%), as well as Berkshire County as a whole (55.1%).
- Another 27.41% of housing units are renter-occupied.
- Of the 828 total rental units in the Town of Lenox, 15.13% of units are seasonal and 5.76% are vacant—whether for rent, for sale, or for other reasons.

**T.6.3: The greatest increases in occupancy classification in Lenox have been rental and seasonal occupancy.**

SHARE OF TOTAL HOUSING UNITS	2000	2017	% CHANGE
<b>TOTAL HOUSING UNITS</b>	2,713	3,021	11.4%
<b>OWNER OCCUPIED</b>	1,491	1,562	4.8%
<b>RENTER OCCUPIED</b>	721	828	14.8%
<b>SEASONAL</b>	359	457	27.3%

*Table 6.3. Source: US Census.*

- As the Table above shows, since 2000, the Town of Lenox has experienced mild growth in the percentage of owner-occupied units and moderate growth in those that are renter-occupied at 4.8% and 14.8% change, respectively.
- A not insignificant, and growing, share of total housing units in Lenox are those used seasonally. According to the 2013-2017 ACS, 15.13% of Lenox’s housing stock is occupied seasonally, which represents a 27.3% increase since 2000. According to Lenox’s Office of the Assessor, the share of housing stock used seasonally could be as high as 30%.
- This is unsurprising, as the Town’s strong tourism economy and vibrant cultural institutions attract a high number of seasonal visitors and second homeowners.

## HOME VALUES & SALES TRENDS.

### HOME VALUE TRENDS.

**F.6.2: While reputed to be quite high, the median home value in Lenox is on par with that of the Commonwealth.**

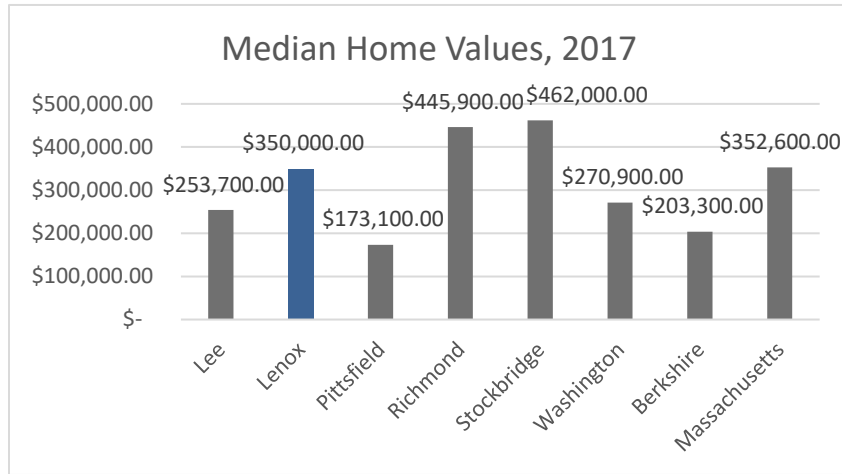


Figure 6.2. Source: US Census.

- The median value of owner-occupied homes in Lenox is \$350,000. Countywide the median home value is \$203,300—58.1% below that of Lenox.
- When compared against neighboring towns, such as Stockbridge and Richmond—where median values are \$462,000 and \$445,900, respectively—home values in Lenox, however, appear lower. In fact, the median value of owner-occupied homes in Lenox (\$350,000) is nearly equivalent to that of the Commonwealth as a whole (\$352,600).

**F.6.3 While home value comparisons across municipalities demonstrate the relativity of what is and is not high, the median home value in Lenox is trending upward.**

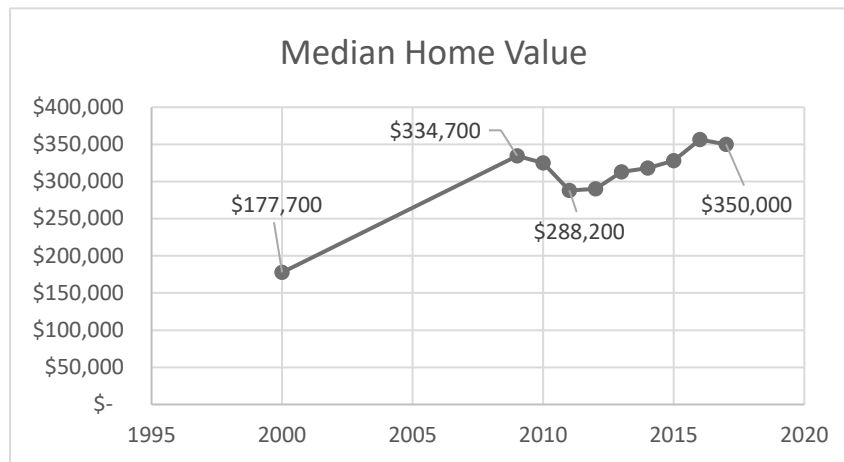


Figure 6.3. Source: US Census.

- Home values in Lenox have increased dramatically since 2000 when the median value of owner-occupied homes in Lenox was \$177,700.

- By 2009, that figure had steadily increased, nearly two-fold, to \$334,000.
- From 2009 through 2012, the median home value in the Town declined by 13.2% to \$290,300, likely a result of the recession.
- The Town’s median home value began increasing in 2013, approaching and exceeding pre-recession levels in 2015 and 2016, respectively.
- Since the publication of Lenox’s previous Master Plan in 1999, which noted that the Town experienced “a housing affordability problem” (p. 57), the median value of owner-occupied homes has increased by 97%.
- The median value of owner-occupied homes, however, is not necessarily an accurate indicator of housing affordability. Home values are determined by a municipality’s assessor for tax purposes. While the value of a home is a part of the calculus that determines the amount that a homeowner pays in taxes, it is not necessarily representative of the purchase price of a home in any given municipality, which determines the cost of mortgage payments—typically the largest portion of a homeowner’s housing costs.

#### HOME SALES.

F.6.4 Lenox is among the more expensive communities in Berkshire County in terms of home sales prices.

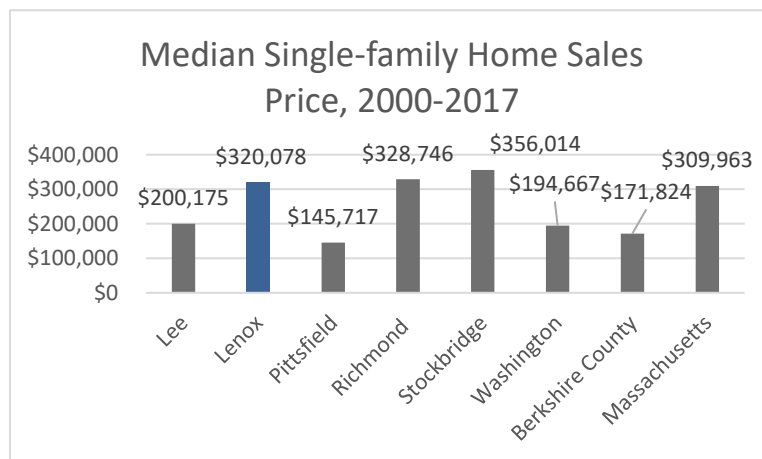


Figure 6.1. Source: Banker and Tradesman.

- The median sales price of a home in Lenox is higher than in neighboring Lee and Pittsfield, but below Richmond and Stockbridge.
- Additionally, the average median sales price in Lenox exceeds the median for both Berkshire County and the Commonwealth.



- Not only is the cost of purchasing a home in Lenox higher than in many Berkshire County cities and towns, it is also trending higher since the recession.

**F.6.5: The Lenox real estate market was not immune to the effects of the recession. The market has, however, shown signs of recovery and upward trends in the years since.**

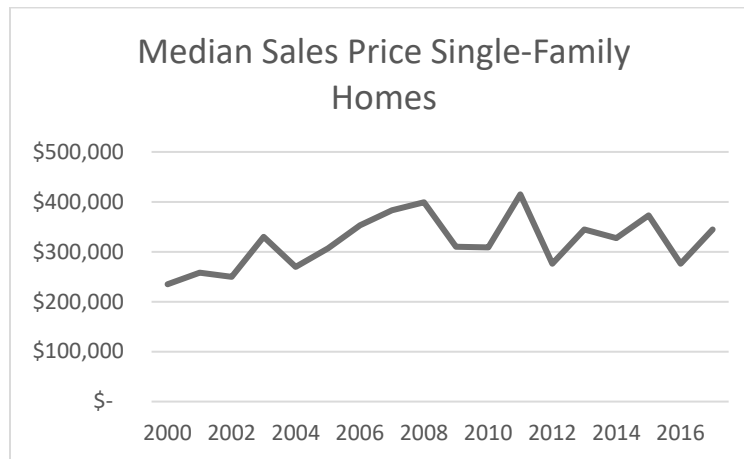


Figure 6.2. Source: Banker and Tradesman

- In 2000, forty-nine single-family homes sold in the Town of Lenox. The median sales price of those homes was \$235,000.
- By 2008, a year in which thirty-four single-family homes were sold, the median price rose to \$399,000.
- 2008, however, marked the beginning of the Great Recession, which lasted until 2013—a period during which the housing market declined, nationally.
- Housing prices declined from 2008 through 2010 before rising to a high of \$415,000 in 2011 on a low of 31 sales. The high median sale figure may be the result of one or a few properties selling for exceedingly high prices.
- One year later, however, in 2012, total sales increased to 49 while the median price fell to \$276,000. While sale prices of single-family homes have yet to fully recover to pre-recession levels, by 2017 the median sales price rose to \$345,000—the sixth highest in Berkshire County—in excess of the \$174,719 that, according to the Town’s Housing Production Plan, a Lenox-area moderate-income household could afford to purchase.<sup>2</sup>

<sup>2</sup> Lenox Housing Production Plan, 2017; p. 31. Calculated as follows: “Assumes a 5% down payment 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.”

## **HOUSING ISSUES.**

### **Notes on Tables 6.4-6.6:**

The US Department of Housing and Urban Development (HUD) catalogues housing issues within a given community. Such housing issues are based on data gathered from the decennial Census and American Community Survey (ACS). Housing issues in Lenox are displayed in Table 4.

There are three categories of housing issues for which HUD provides data: (1) income distribution, (2) housing problems, and (3) housing cost burden. Income distribution is based on HUD Area Median Family Income (HAMFI), a metric used to determine Fair Market Rents and income limits for HUD programs. Essentially, household incomes that are equal to or less than 80% of HAMFI are categorized by HUD as low-income while those that are less than 50% of HAMFI are considered very low-income.

Housing problems is a category that includes: incomplete kitchen, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30%. Lastly, HUD also includes housing cost burden, which is the ratio of housing costs to household income. A household whose housing costs exceeds thirty percent of income is considered housing cost burdened.

### **INCOME DISTRIBUTION.**

#### **T.6.4: The majority of Lenox households are moderate- to high-income.**

<b>INCOME DISTRIBUTION OVERVIEW</b>	<b>OWNER</b>	<b>RENTER</b>	<b>TOTAL</b>	<b>%</b>
<b>HOUSEHOLD INCOME &lt;= 30% HAMFI</b>	180	285	465	19%
<b>HOUSEHOLD INCOME &gt;30% TO &lt;=50% HAMFI</b>	235	155	390	16%
<b>HOUSEHOLD INCOME &gt;50% TO &lt;=80% HAMFI</b>	150	155	305	12%
<b>HOUSEHOLD INCOME &gt;80% TO &lt;=100% HAMFI</b>	165	125	290	12%
<b>HOUSEHOLD INCOME &gt;100% HAMFI</b>	790	205	995	41%
<b>TOTAL</b>	<b>1525</b>	<b>925</b>	<b>2450</b>	

*Table 6.4. Source: US Census ACS, 2011-2015*

- Of the 1,450 households whose incomes are below 100% HAMFI:
  - 20% are moderate income;
  - 21% are considered low-income;
  - 27% are very low-income; and
  - 32% are extremely low-income.
- Based on the data available, 47.4% of Lenox households are considered low-income by HUD, which appears high, but is likely resultant from a combination of seniors living on fixed incomes and a regional shortage of living wage jobs.

## **HOUSING PROBLEMS.**

**T.6.5: The share of households living with at least one housing problem is higher for renters than it is for homeowners.**

<b>HOUSING PROBLEMS OVERVIEW 1</b>	<b>OWNER</b>	<b>RENTER</b>	<b>TOTAL</b>	<b>%</b>
<b>HOUSEHOLD HAS AT LEAST 1 OF 4 HOUSING PROBLEMS</b>	395	485	880	36%
<b>HOUSEHOLD HAS NONE OF 4 HOUSING PROBLEMS</b>	1080	440	1520	62%
<b>COST BURDEN NOT AVAILABLE - NO OTHER PROBLEMS</b>	50	0	50	2%
<b>TOTAL</b>	1525	925	2450	

*Table 6.5. Source: US Dept. Housing & Urban Development.*

- HUD on housing problems are considered: incomplete kitchens, incomplete plumbing facilities, more than one person per room, and cost burden greater than thirty percent.
- According to HUD, thirty-six percent of Lenox households experience one of four housing problems while sixty-two percent of households experience zero.
- Of the 880 total household affected by housing problems, 55.1% of them are renters.
- Moreover, 52.4% of all renting households experience at least one housing problem.
- For homeowners, the above figure is 25.9%.

## **HOUSING COST BURDEN.**

**T.6.6: The majority of Lenox households are not burdened by housing costs, as a high percentage of owners do not have a mortgage. In 2017 (see T.6.8), a higher percentage of renters (36.8%) were housing cost burdened, a metric indicating that the cost of contract rent might run high in Lenox—likely a function of the market.**

<b>HOUSING COST BURDEN OVERVIEW 3</b>	<b>OWNER</b>	<b>RENTER</b>	<b>TOTAL</b>	<b>%</b>
<b>COST BURDEN &lt;=30%</b>	1115	545	1660	68%
<b>COST BURDEN &gt;30% TO &lt;=50%</b>	165	120	285	12%
<b>COST BURDEN &gt;50%</b>	195	265	460	19%
<b>COST BURDEN NOT AVAILABLE</b>	50	0	50	2%
<b>TOTAL</b>	1525	925	2450	

*Table 6.6. Source: US Dept. Housing & Urban Development.*

- Housing cost burden is the ratio of housing costs to household income. For renters housing cost is the sum of contract rent and utilities, or gross monthly rent; for homeowners it is the total of select monthly owner costs, which is the sum of mortgage payment, utilities, association fees, insurance, and real estate taxes.
- A household, whether a renter or homeowner, is considered by HUD to be housing cost burdened when monthly housing costs exceed 30% of monthly household income.
- For 2015, 68% of Lenox households are not housing cost burdened while 31% of households' monthly housing costs exceed 30%.
- Another 12% of Lenox households experienced a ratio of between 30% and 50% while 19% of households bore housing costs in excess of 50% of monthly household income.

- The high percentage of non-housing cost burdened households in Lenox is likely attributable low percentage (57.18%) households without a mortgage, as compared to 70% statewide (HPP, 2017; pg. 30).

## **INDICATORS OF HOUSING NEED.**

### **Notes on Tables 6.7 & 6.8:**

The Massachusetts Housing Partnership (MHP), a public agency supporting affordable housing, uses a number of indicators to determine a community's needs for housing across three types of housing: rental housing, affordable housing, and senior housing (Housing Needs Workbook, 2003).

According to MHP, indicators of a rental housing deficit include:

- a rental vacancy rate below 5%;
- more than 30% of renters are housing cost burdened (see above for definition); and
- a rental housing stock that constitutes less than 30% of the community's total housing stock.

Such indicators are tied to the relationship between supply of and demand for rental housing in a given community. For instance, if a community is experiencing a rental vacancy rate below five percent, then demand for rental housing may be outpacing the community's supply thereof.

One measure by which to determine whether or not a community is experiencing a deficit regarding affordable housing is whether or not its Subsidized Housing Inventory (SHI) is equivalent to 10% of its total housing supply. This metric is derived from Chapter 40B of Massachusetts General Law, the purpose of which is to provide for a fair and equitable distribution of affordable housing for people with low or moderate income. Such affordable units created under Chapter 40B are deed restricted, meaning that attached to the units is a legal instrument limiting resale prices and rents for a period of time up to and including perpetuity.

Regarding senior housing needs, Massachusetts Housing Partnership (MHP) recommends the ratio of housing cost burdened senior citizens to the total supply of subsidized senior housing units as an indicator of a community's need for senior housing. MHP suggests that there is a senior housing deficit in a community when the aforementioned ratio exceeds 2:1, i.e. when there are twice as many housing cost burdened seniors as there are subsidized senior housing units.

**RENTAL HOUSING NEED.**

**T.6.7: Based on the Massachusetts Housing Partnership’s indicators, Lenox has an adequate supply of rental units, as the percentage of total housing units available for rent and the rental vacancy rate are above 30% and 5%, respectively.**

	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
<b>RENTAL UNIT VACANCY RATE</b>	11.7%	15.9%	13.2%	13.9%	14.7%	9.5%	6.9%	9.9%
<b>% HOUSING COST BURDENED RENTERS</b>	40.3%	48.7%	48.4%	46.6%	44.1%	43.1%	41.4%	36.8%
<b>% RENTAL HOUSING STOCK</b>	27.3%	24.8%	31.0%	28.5%	32.0%	33.9%	35.4%	30.4%

*Table 6.7. Source: US Census.*

- In 2017, 36.8% of Lenox renters were housing cost burdened. This indicator is above the 30% threshold used by MHP to determine housing need.
- Median rent in Lenox was \$845 in 2017, 5.3% higher than the countywide median rent (ACS, 2013-2017).
- For the same year, rental housing accounted for 30.4% of the Town’s total housing stock, slightly above the 30% threshold.
- The rental vacancy rate was 9.9%, which is nearly double MHP’s 5% threshold.
- The Town’s Housing Production Plan notes that “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” (HPP, 2017; pg. 29).
- The HPP continues to note that the percentage of choice students has risen while total enrollment has remained stable, which indicated that the Town’s population of school-aged children has declined. The authors state: “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” (ibid.).
- The HPP thus states that an increase in the supply of rental units may lower rental housing costs and attract more families to Lenox.

**SENIOR & AFFORDABLE HOUSING NEED.**

**T.6.8: Lenox is currently below the Chapter 40B recommendation for Subsidized Housing Inventory (SHI), which is a state target—not a mandate. The Town, however, is actively pursuing means to expand its SHI toward the Chapter 40B level.**

<b>DEVELOPMENT NAME</b>	<b>LOCATION</b>	<b>HOUSING TYPE</b>	<b>SENIOR HOUSING</b>	<b>SHI UNITS</b>	<b>SUBSIDIZING AGENCY</b>
<b>THE CURTIS</b>	6 Main Street	Rental	Y	54	DHCD
<b>TURNURE TERRACE</b>	Old Stockbridge Rd.	Rental	Y	48	DHCD
<b>N/A</b>	45 Golden Hill Rd.	Rental	N	4	DHCD
<b>N/A</b>	West St.	Rental	N	8	DHCD
<b>THE CURTIS</b>	11-13 Church Street	Rental	N	8	DHCD
<b>CAMERON HOUSE</b>	109 Housatonic Street	Rental	Y	44	MHP/DHCD
<b>DDS GROUP HOMES</b>	Confidential	Rental	N	12	DDS
<b>TOTAL UNITS</b>			<b>146</b>	<b>178</b>	

*Table 6.8. Source: Lenox Housing Production Plan, 2017.*

- Chapter 40B establishes for Commonwealth cities and towns a goal that 10% of total housing stock is deed restricted affordable housing.
- According to the Town’s Housing Production Plan, as of 2017, Lenox’s SHI comprised a total of 178 units, or 7.2% of the Town’s total housing stock.
- As of 2019, the Town is considering a proposal for the development of 50 Chapter 40B housing units at the Town-owned Sawmill Brook property.
- The Sawmill Brook Development stands to increase Lenox’s SHI to either 228 units, which would raise the percentage SHI to 9.3%.
- According to the American Community Survey, in Lenox there are 386 cost burdened households in which the householder is 65 years or older and a total of 146 senior housing units.
- The ratio between cost burdened seniors and subsidized senior housing units is 2.64:1—meaning there are 2.64 cost burdened seniors living in Lenox for every subsidized senior housing unit—which indicates that there may be a need to increase subsidized senior housing units in the community.

**TOWN HOUSING INITIATIVES.**

The Town of Lenox has been historically proactive regarding housing issues, concerns, challenges, and opportunities. There are several municipal entities implementing housing strategies currently at work in Lenox. Such entities include:

- The Lenox Housing Authority;
- The Town of Lenox Affordable Housing Committee;
- The Lenox Community Preservation Committee; and
- The Lenox Planning Board.

Each of the above entities has taken charge of different initiatives aimed at resolving issues related to housing in the Town.

**THE LENOX HOUSING AUTHORITY.**

The Lenox Housing Authority manages and maintains the majority of the Town’s Subsidized Housing Inventory units, including 102 units that are reserved for senior housing. The Housing Authority also manages units intended for occupancy by disabled and low-income families.

**THE TOWN OF LENOX AFFORDABLE HOUSING COMMITTEE.**

Established via Chapter XXIV of the Town of Lenox bylaws, the Housing Trust is a seven-member board charged with “providing for the preservation and creation of affordable housing in the Town of Lenox for the benefit low- and moderate-income households.” The Housing Trust has undertaken efforts to increase the accessibility of housing in Lenox to low- and moderate-income households through two primary initiatives.

The first is the Housing Trust’s first-time homebuyer’s grant program. Funded by the Federal Home Loan Bank fund and in partnership with regionally-headquartered banks, this program provides first-time homebuyers with a grant of up to \$10,000 or five percent of the total cost of the home. The program operates under two primary restrictions: a) grants are only available to households earning less than or equal to eighty percent the area median family income; b) only homes purchased for \$280,000 or less are eligible. The program was enacted in 2010 and has since issued eight grants.

The Housing Trust also had a role in the issuance of a Request for Proposals (RFP) for the Town-owned Sawmill Brook property at the corner of Route 7 and Housatonic Street. The RFP yielded a viable proposal that, if developed, would increase the Town’s percentage of Subsidized Housing Inventory closer toward the Chapter 40B goal of ten percent.

**THE TOWN OF LENOX COMMUNITY PRESERVATION COMMITTEE**

The Community Preservation Committee oversees the Town’s Community Preservation Act (CPA) funds. Expenditure of CPA funds are restricted to Historic Preservation, Community Housing, and Open Space/Recreation projects. Community Housing has been an area of focus for the Community Preservation Committee, as it provided funding to the Affordable Housing Trust, as well as toward the purchase of the Sawmill Brook Property.

**THE TOWN OF LENOX PLANNING BOARD.**

The Town of Lenox Planning Board maintains, and from time to time, amends the Town’s Zoning Bylaw. As such, the Planning Board has addressed or attempted to address housing issues through zoning amendments. In recent years, the Planning Board has recommended adoption of such tools as the Town’s Accessory Dwelling Unit Bylaw and its Inclusionary Zoning Bylaw. In addition, the Town has explored the restriction of short-term rentals via bylaw as a means of maintaining accessible housing cost levels.

## RECOMMENDED GOALS, POLICIES, & ACTION ITEMS.

### GOAL HO.1: ESTABLISH LENOX AS A DESTINATION FOR FAMILIES.

**POLICY HO 1.1:** ESTABLISH NEW DENSITY STANDARDS FOR MULTIFAMILY DWELLINGS AND TOWNHOUSES IN SECTION 9.1 OF THE ZONING BYLAW THAT WOULD ENCOURAGE THE CREATION OF AFFORDABLE UNITS.

ACTION ITEM 1: Amend 9.1.1 to reduce the buffer area between buildings, accessory uses or outdoor activity areas and abutting properties from 200 feet to 100 feet.

ACTION ITEM 2: Amend 9.1.2 so as to apply the ZBA Special Permit process to multifamily dwellings in the R-30, C-3A, and I districts.

ACTION ITEM 3: Amend 9.1.2 to allow multifamily dwellings by-right subject to site plan review, design and other performance standards in the R-15 and R-30 districts, as well as the Gateway Mixed Use Overlay District.

ACTION ITEM 4: Amend section 1 of 9.1.3 so as to reduce dimensional requirements in the R-15 and C-3A Districts 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%

ACTION ITEM 5: Amend section 2 of 9.1.3 to reduce minimum land area required for each multifamily units and townhouses from 10,000 and 15,000, respectively, to 7,500. Allow higher densities by Special Permit.

ACTION ITEM 6: Amend section 3 of 9.1.3 to reduce the require setback between buildings from 40 feet to 20 feet.

**POLICY HO 1.2:** CREATE HOUSING INCENTIVES AND MARKERTING EFFORTS THAT WOULD ATTRACT FAMILIES TO LENOX.



ACTION ITEM 1: Increase funding for the Affordable Housing Trust's first-time homebuyer program so that more grants can be issued.

ACTION ITEM 2: Explore the feasibility of establishing a home mortgage program similar to the Detroit Home Mortgage model that aims to help homebuyers purchase and rehabilitate distressed properties. Partner with local financial institutions and foundations to offer qualified borrowers receive a second mortgage for renovations and improvements.

ACTION ITEM 3: Work with the Lenox Chamber of Commerce, Berkshire, and recently relocated resident families to develop a marketing strategy that targets families.

ACTION ITEM 4: Develop and deepen relationships with real estate agencies and regional employers to promote Lenox as an option for relocating employees and their families.

**GOAL HO.2:** INCREASE THE SUPPLY 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.

**POLICY HO 2.1:** ENCOURAGE THE DEVELOPMENT OF APARTMENTS OVER COMMERCIAL SPACES IN LENOX VILLAGE AND LENOX DALE.

ACTION ITEM 1: Eliminate the gross floor area limitations in Section 9.5 (Mixed Use Development) of the Zoning Bylaw and revise so as to read:

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 floor area of the building;
2. The minimum gross floor area for each dwelling unit shall be 770 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.

ACTION ITEM 2: Consider increasing the maximum height limit for buildings in the C and C-3A districts from two stories and 35 feet

to 2.5 stories and 35 feet by right and 3 stories and 40 feet by special permit.

**POLICY HO 2.2: ENCOURAGE THE DEVELOPMENT OF FREE-STANDING RESIDENTIAL BUILDINGS ALONG ROUTE 7.**

ACTION ITEM 1: Clarify the requirements for creating multifamily dwelling on the same premises as commercial buildings. Consider adding to 9.5 of the Zoning Bylaw a section providing regulations for horizontal mixed use developments.

ACTION ITEM 2: Horizontal mixed use development bylaws typically include several provisions. Consider adding the following to 9.5 of the Zoning Bylaw (note: these are examples):

1. Maximum percentage of gross floor area that can be used for residential purpose;
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. Design standards—preferably in a set of guidelines that are referenced but not located in the Zoning Bylaw.

**POLICY HO 2.2: EXPLORE CREATIVE WAYS BY WHICH TO DEVELOP NEW HOUSING.**

ACTION ITEM 1: Amend zoning to allow small affordable units on vacant non-conforming lots.

ACTION ITEM 2: Engage regional mission-based organizations, such as Habitat for Humanity and the Southern Berkshire CDC, to create infill development on lots identified as vacant, nonconforming, and potentially buildable.

ACTION ITEM 3: Task the appropriate municipal bodies with identifying areas throughout the Town where pocket neighborhoods—a type of planned neighborhood comprising a grouping of smaller residences—would be a viable option for new housing.

ACTION ITEM 4: Engage mission-based organizations to develop viable plans for pocket neighborhoods in optimal locations.

**GOAL HO.3: INCREASE ACCESS TO AFFORDABLE HOMEOWNERSHIP IN LENOX.**

**POLICY HO 3.1: ENSURE THAT THE AFFORDABLE HOUSING TRUST HAS ADEQUATE RESOURCES TO SUPPORT ITS MISSION AND EFFORTS.**

ACTION ITEM 1: Maximize the allocation of Community Preservation Act (CPA) funds for affordable housing.

ACTION ITEM 2: Fund studies and plans that explore and determine the feasibility of using municipally-owned sites for the development of affordable housing.

ACTION ITEM 3: Explore the feasibility of special legislation to create a seasonal & weekend rentals excise tax, a portion of which would be allocated to the Affordable Housing Trust.

ACTION ITEM 4: Adopt a fair and sensible short-term rental bylaw that regulates the operation of short-term rentals and requires a community impact fee with the policy that no less than 35% of revenue will be expended on affordable housing.

**POLICY HO 3.2: EXPAND THE AFFORDABLE HOUSING TRUST'S FIRST-TIME HOMEBUYER GRANT PROGRAM.**

ACTION ITEM 1: Explore ways by which the program could be extended to households earning between 80% and 100% HAMFI.

ACTION ITEM 2: Maximize the allocation of Community Preservation Act (CPA) funds for affordable housing and direct a portion toward the grant program.

ACTION ITEM 3: Work with regional financial institutions and real estate agencies to raise awareness of the program throughout the region.

**GOAL HO.4: CONTINUE EFFORTS TO ATTAIN THE CHAPTER 40B GOAL TO PRESERVE AT LEAST 10% OF LENOX'S YEAR-ROUND HOUSING UNITS AS AFFORDABLE HOUSING TO PROVIDE FOR THE TOWN'S SHARE OF REGIONAL HOUSING NEEDS.**

**POLICY HO 4.1: CONSIDER WORKING WITH NEARBY COMMUNITIES TO POOL CPA FUNDS CPA FUNDS AND OTHER REVENUE TO CONSTRUCT AFFORDABLE HOUSING IN SUITABLE LOCATIONS THROUGHOUT THE REGION AND MEET REGIONAL NEEDS, INCLUDING AFFORDABLE ASSISTED LIVING RESIDENCES.**

ACTION ITEM 1: Engage municipal officials from bordering towns to explore possibilities related to revenue pooling.

ACTION ITEM 2: Leverage Lenox’s interlocal partnership with Lee to begin the process of pooling funds for affordable housing.

**GOAL HO.5: CONTINUE TO PROMOTE LENOX AS A DESTINATION FOR RETIREES.**

**POLICY HO 5.1: AMEND THE ZONING BYLAW TO ENCOURAGE THE CREATION OF ACCESSORY APARTMENTS.**

ACTION ITEM 1: Amend the Table of Uses, Subsection H, to make accessory dwelling units located inside single-family homes a by-right use in all residential zoning districts and the C districts (not C-1A or C-3A).

ACTION ITEM 2: Consider amending Section 9.2 (Accessory Dwelling Unit) of the Zoning Bylaw to allow detached accessory dwelling units by-right in the R-3A.

ACTION ITEM 3: Consider establishing design guidelines for detached accessory dwelling units, so as to maintain the character of Lenox neighborhoods.

**POLICY HO 5.2: CREATE A MARKETING STRATEGY AIMED AT ATTRACTING RETIREES FROM WITHIN AND BEYOND BERKSHIRE COUNTY.**

ACTION ITEM 1: Provide the appropriate organizations with adequate resources to fund the development and execution of a data-driven and targeted—in terms of audience demographics and geography—marketing strategy.

ACTION ITEM 2: Utilize data collected by the Lenox Chamber of Commerce and 1Berkshire to determine the dominant geographic region from where Lenox visitors over the age of 45 come.

ACTION ITEM 3: Work with the Lenox Chamber of Commerce, 1Berkshire, and recently relocated retirees and long-time Lenox visitors to develop a marketing strategy that speaks to the appropriate demographics.