

Town of Dalton, Massachusetts

Housing Needs Assessment

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BRPC
Berkshire Regional Planning Commission



Acknowledgements

Town of Dalton

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1. Executive Summary

1.1 Background and Purpose

The Town of Dalton requested the assistance of Berkshire Regional Planning Commission to perform an assessment of the current state of housing in the Town in preparation for developing a Housing Action Plan and amending the Town Comprehensive Plan. This report provides detailed information about the existing housing stock and will assist in clarifying the need for elderly, accessible, and affordable housing in Dalton. Funding for this report and the upcoming Housing Action Plan was provided through the District Local Technical Assistance program.

1.2 Summary of Key Demographics & Findings

As of the 2020 American Community Survey, the population of Dalton was estimated at 6,573. Between 2000 and 2020, the population decreased by less than five percent. During the same period, the median age of Dalton residents increased from 40.1 years old to 52.8 years old (a 31.7% rise), making Dalton a rapidly aging community.

The most recent data (May 2022) shows that Dalton's labor force consists of 3,245 and the unemployment rate was 4.0% which is nearly equal to rate for Berkshire County (4.1%) and slightly higher than the State (3.4) %).¹

From 2010 to 2020, per capita income in Dalton increased by 62%: from \$27,483 to \$44,622. It should be noted that per capita income is calculated by dividing the sum of all residents' incomes by the total number of residents and many residents do not earn income, so this figure tends to be low. For this reason, this assessment focuses on median household income because it has a higher degree of accuracy. Median household income in Dalton is estimated at \$73,942 in 2020, a 28% increase over the 2010 median of \$57,222. Owner-occupied households have a

¹ Massachusetts Department of Unemployment Assistance
<https://lmi.dua.eol.mass.gov/LMI/LaborForceAndUnemployment/LURResults?A=05&GA=000375&TF=1&Y=&Sopt=&Dopt=TEXT>

much higher median household income (\$89,375) when compared to renter-occupied households (\$48,632).²

There are a total of 3,229 housing units, 3,081 of which are occupied. Three-bedroom units (1,324, or 41%) represent the largest proportion of housing unit types. Dalton's housing stock, which includes both houses and apartments, is aging as 72% of homes were built prior to 1970 making them over fifty years old.³

Seventy-three percent (73%) of occupied housing units are owner-occupied, and owner-occupied housing is primarily single-family detached dwellings (89%). The average listed home price (accessed 7/20/2022 through www.zillow.com) was \$400,554 and the median listed home price was \$329,450.

There were an estimated 620 householders that experienced a cost burden in 2020. This figure comprises 20% of the total 3,018 occupied housing units. Housing cost burden means that housing costs are at least 30% of household income and is viewed as a sign of economic stress on households.⁴ Ideally, no more than 30% should be allocated towards housing costs to allow for balanced household spending.

Twenty-four percent (24%) of the occupied housing units are renter-occupied. Forty-one percent (41%) of renter households earn less than \$35,000 annually, and with the median gross rent estimated at \$1,172 many workers cannot afford housing in Dalton without being cost burdened. Forty-one percent (41%) of renters are housing cost burdened.⁵ A quick search for rental properties on www.zillow.com on July 20, 2022, yielded one available rental property in Dalton, listed for \$950 a month. While Zillow is not the only available source to search for rental properties, it does provide an indication of how limited the overall rental stock is.

The vast majority of seniors (age 65+) in Dalton own their home (97%). Fifty-seven percent of senior owners (638 total) moved into their home in 1989 or earlier, indicating long-term

² 2019 American Community Survey, Table S2503

³ 2019 American Community Survey, Table DP04

⁴ 2019 American Community Survey, Table S2503

⁵ 2019 American Community Survey, Tables B25003, B25118, B25064

homeownership and equity appreciation.⁶ Fifty percent (50%) of all senior householders have annual incomes above \$60,000 per year, with 25% of senior householders earning more than \$100,000 annually.⁷ All senior renters moved into their units between 2015 and 2018.⁸ Nearly half (48.7%) of all senior renters are cost-burdened.⁹

1.3 Methodology

This assessment was compiled using a model provided by Massachusetts Housing Partnership as outlined in the *Housing Needs Workbook: Assessing Community Needs*. For more information, visit: <https://www.housingtoolbox.org/writable/files/resources/mhphousingneeds.pdf>.

Data for this assessment came from various sources, including:

- United States Decennial Census
- American Community Survey
- United States Department of Housing and Urban Development, www.huduser.gov
- Massachusetts Department of Labor and Workforce Development
- Massachusetts Department of Housing and Community Development
- University of Massachusetts Donahue Institute
- Banker and Tradesman and Zillow
- Berkshire County Board of Realtors & MLS
- Massachusetts Department of Revenue
- Community Software Consortium (Assessors' data)
- Berkshire Regional Planning Commission: Fair Housing Equity Assessment

1.4 Preface

A Housing Needs Assessment is largely a data-driven document. For this reason, it is important to explain the data sources used in this assessment. The majority of the information presented

⁶ 2020 American Community Survey, Table B25128

⁷ 2020 American Community Survey, Table B19037

⁸ 2020 American Community Survey, Table B25128

⁹ 2020 American Community Survey, Table B25072

has been collected from the United States Census Bureau. The Census Bureau is the largest statistical agency in the country and provides data on America's people, places, and economy.

The Census Bureau conducts a host of surveys and programs, but this report relies heavily on the Decennial Census and the American Community Survey. The Decennial Census is mandated by the U.S. Constitution to count each resident of the country every ten years on the year ending in zero. The Decennial Census questions account for population, age, gender, race, and some basic questions about housing. Since the goal is to reach every resident and the questions asked are easily quantifiable, the information gathered comes with a high degree of accuracy. The results of the Decennial Census determine the number of seats for each state in the U.S. House of Representatives and are used to draw congressional and state legislative districts and to distribute more than \$675 billion in federal funds each year.

The American Community Survey is an ongoing survey that provides vital information on a yearly basis. This survey is sent to approximately 295,000 addresses on a monthly basis, which equates to about 3.5 million addresses per year. Since the number of people surveyed is less than during the Decennial Census and much more extensive questions are included, the results come with a lesser degree of accuracy compared to the Decennial Census. The 2020 Decennial Census data was not release in time for use in this assessment.

It should also be noted that this report was developed during the COVID-19 pandemic which began impacting the United States in the beginning of 2020. COVID-19 has affected virtually every aspect of the socio-economic milieu on a global scale. Despite the widespread impacts, the data sources that track short-term changes caused by the pandemic especially as relates to housing are limited. While this assessment accounts for fluctuations in unemployment and home sales, aside from these topics, the data presented in this assessment treats COVID-19 as a statistical anomaly.

2. Demographic Profile

2.1 Population

As of the 2020 American Community Survey, the population of Dalton was 6,573. Between 1960 and 2020, Dalton's population increased by 2%. Berkshire County as a whole experienced a decline in population over the same time.

Table 2.1 – Dalton and Surrounding Areas: Population Change (1960 - 2019)

| Town/County | 1960 | 1970 | 1980 | 1990 | 2000 | 2010 | 2020 |
|------------------|---------|---------|---------|---------|---------|---------|---------|
| Dalton | 6,436 | 7,505 | 6,797 | 7,155 | 6,892 | 6,756 | 6,573 |
| Cheshire | 2,472 | 3,006 | 3,124 | 3,479 | 3,401 | 3,235 | 3,258 |
| Hinsdale | 1,414 | 1,588 | 1,797 | 1,959 | 1,872 | 2,032 | 1,919 |
| Lanesborough | 2,933 | 2,972 | 3,131 | 3,032 | 2,990 | 3,091 | 3,038 |
| Lenox | 4,253 | 5,804 | 6,528 | 5,069 | 5,077 | 5,025 | 5,095 |
| Washington | 290 | 406 | 587 | 615 | 544 | 538 | 494 |
| Windsor | 384 | 468 | 598 | 770 | 875 | 899 | 834 |
| | | | | | | | |
| | | | | | | | |
| Berkshire County | 142,135 | 149,402 | 145,110 | 139,352 | 134,953 | 131,219 | 126,425 |

Source: United States Decennial Census, 2020 American Community Survey Table DP05

The population of Dalton grew older between 2000 and 2020, with the median age increasing from 46.6 to 51.5 years old. The oldest age cohort increased in population by 65% and the second oldest cohort (ages 55-64 years old) increased by 40%. Furthermore, the 0-19 age cohort declined by 41% and the 35-54 age cohort declined by 34%. Overall, the population in Dalton has experienced a decline in younger age groups and an increase in older age groups, which has led to the overall increase of the median age.

Table 2.2 - Dalton: Population Distribution by Age (2000 – 2020)

| Age Cohort | Total Population (2000) | Percent of Total Population (2000) | Total Population (2020) | Percent of Total Population (2020) | Percent Change |
|------------------|-------------------------|------------------------------------|-------------------------|------------------------------------|----------------|
| 0-19 years old | 1974 | 29% | 1186 | 18% | -40% |
| 20-34 years old | 895 | 13% | 840 | 13% | -<1% |
| 35-54 years old | 2243 | 33% | 1644 | 25% | -27% |
| 55-64 years old | 625 | 9% | 1224 | 19% | +96% |
| 65+ years old | 1155 | 17% | 1679 | 26% | +45% |
| Total Population | 6892 | 100% | 6573 | 100% | |
| Median Age | 40.5 | - | 52.8 | - | +30% |

Source: 2000 United States Decennial Census Table DP1, 2020 American Community Survey Table DP05

While it is beyond this assessment to analyze reasons for change in population distribution, it is clear from the above table that fewer children are being born in Dalton, which may also be due to the declining 35-54 year old cohort. Many residents do point to the high cost of land and construction costs, as well as high prices for already built homes and lack of rentals, as a reason why their children cannot stay in Dalton upon completion of high school or return until later in their lives.

Table 2.2.1 – Dalton and Surrounding Areas: Population Distribution by Age

| Age cohorts by number and percent | 0-19 yrs. old | | 20-34 yrs. old | | 35-54 yrs. old | | 55-64 yrs. old | | 65+ | |
|-----------------------------------|---------------|-----|----------------|-----|----------------|-----|----------------|-----|--------|-----|
| Dalton | 1186 | 18% | 840 | 13% | 1644 | 25% | 1224 | 19% | 1679 | 26% |
| Cheshire | 484 | 15% | 559 | 18% | 669 | 21% | 608 | 19% | 818 | 26% |
| Hinsdale | 296 | 17% | 415 | 24% | 305 | 18% | 333 | 19% | 372 | 22% |
| Lanesborough | 656 | 13% | 450 | 9% | 1091 | 22% | 609 | 12% | 1958 | 42% |
| Lenox | 856 | 29% | 329 | 11% | 625 | 22% | 625 | 21% | 726 | 25% |
| Washington | 61 | 13% | 38 | 8% | 85 | 17% | 112 | 23% | 191 | 39% |
| Windsor | 173 | 18% | 150 | 16% | 286 | 30% | 164 | 17% | 165 | 18% |
| | | | | | | | | | | |
| Berkshire County | 25,349 | 20% | 21,662 | 17% | 30,174 | 24% | 20,620 | 16% | 28,620 | 23% |

Source: 2020 American Community Survey Table DP05

While Dalton's population decreased 4.6% since 2000, the UMass Donahue Institute projects the population will decline precipitously. By 2040, the total population is projected to be 753 people: a decline of 46%. Every age cohort in Dalton is projected to experience a decline. More details are found in the following table.

Table 2.3 - Dalton: Population Projection (2020 - 2040)

| Age Cohort | 2020 ACS | 2040 Population Projections | Percent of Total Population (2040) | Percent Change |
|------------------|----------|-----------------------------|------------------------------------|----------------|
| 0-19 years old | 1,186 | 1,257 | 20% | +6% |
| 20-34 years old | 840 | 643 | 10% | -23% |
| 35-54 years old | 1,644 | 1,463 | 23% | -11% |
| 55-64 years old | 1,224 | 745 | 12% | -39% |
| Age 65+ | 1,679 | 2,152 | 34% | +28% |
| Total Population | 6,573 | 6,260 | - | -5% |

Source: 2020 American Community Survey Table DP05; UMass Donahue Institute Population Projections

2.2 Race

Like all Berkshire County municipalities, Dalton's racial composition is predominantly white/non-hispanic. Estimates from the Census Bureau show that Dalton is less somewhat less racially diverse than Berkshire County at large.

Table 2.4 – Dalton and Surrounding Areas: Race

| Race | White | Black or African American | American Indian and Alaska Native | Asian | Native Hawaiian and Other Pacific Islander | Some other race | Two or more races |
|------------------|-------|---------------------------|-----------------------------------|-------|--|-----------------|-------------------|
| Dalton | 98.1% | .1% | .2% | .5% | - | .1% | .9% |
| Cheshire | 95.4% | .9% | .5% | - | - | - | 3.2% |
| Hinsdale | 96.2% | - | - | - | .5% | .5% | 2.8% |
| Lanesborough | 99.3% | .2% | - | - | - | - | .5% |
| Lenox | 93.2% | 2.4% | .4% | - | - | 2.6% | 1.4% |
| Washington | 92.0% | 2.7% | 2.1% | 1.4% | - | .6% | 1.2% |
| Windsor | 85.6% | - | - | 1.3% | - | - | 13.1% |
| | | | | | | | |
| | | | | | | | |
| Berkshire County | 90.6% | 2.8% | 0.3% | 1.8% | 0.1% | 1.7% | 2.8% |

Source: 2020 American Community Survey Table DP05

2.3 Poverty and Homelessness

AS of 2020, 387 or 6% of Dalton's residents lived below the poverty level. This was significantly lower than the countywide rate of 10.9%. Of those Dalton residents living below the poverty level, 322 persons or 82.4% were below the age of 65. This meant that 6.6% of the total 65 and under population lived below the poverty line.

Table 2.5 - Dalton: People Living Below Poverty Level

| Age Cohort | Total Population (2020) | Population Below Poverty Level | Percent Below Poverty Level | County Percent Below Poverty Level |
|-------------------|-------------------------|--------------------------------|-----------------------------|------------------------------------|
| Under Age 65 | 4,852 | 322 | 6.6% | 26.2% |
| Age 65 and Over | 1,621 | 69 | 4.3% | 7.1% |
| Total Population* | 6,473 | 391 | 6.0% | 10.9% |

Source: 2020 American Community Survey Table S1701

* Total population for whom poverty was calculated may be lower than total municipal population because not everyone who responds to the ACS reports their income so the Census Bureau cannot calculate for the entire town.

Data on homelessness is challenging to collect since homeless people do not have a mailing address. For this reason, the Census Bureau cannot track homelessness. The Three County Continuum of Care (CoC) has generated the following estimates at the County level:

Table 2.6 - Berkshire County: Homelessness

| Category | Sheltered* | Unsheltered | Total |
|--|------------|-------------|-------|
| Total people: | 89 | 27 | 116 |
| Age 18-24: | 5 | 4 | 9 |
| Over age 24: | 84 | 23 | 107 |
| Female: | 30 | 9 | 39 |
| Male: | 59 | 18 | 77 |
| Non-Hispanic/Non-Latino: | 77 | 26 | 103 |
| Hispanic/Latino: | 12 | 1 | 13 |
| White: | 63 | 22 | 85 |
| Black or African American: | 15 | 4 | 19 |
| Asian: | 2 | 0 | 2 |
| American Indian or Alaska Native: | 3 | 0 | 3 |
| Native Hawaiian or Other Pacific Islander: | 0 | 1 | 1 |
| Multiple Races: | 6 | 0 | 6 |
| Chronically Homeless: | 3 | 10 | 13 |

Source: Three County Continuum of Care 2020 PIT by County, 1/29/20

*Sheltered in this context means residing in an emergency shelter or in a 2-year limited transitional housing program.

2.4 Employment and Income

In June of 2022, Dalton's unemployment rate was 4.2%. This was higher than the state's rate of 3.7%, and very slightly higher than the countywide rate of 4.1%, and was average among neighboring municipalities. Between June 2021 and June 2022, Dalton's unemployment rate fell from 6.3% to 4.2%. The spike in the unemployment rates is one of the many impacts of COVID-19, as reflected in the 2021 figures, but the unemployment rates of 2022 have returned to the typical percentages seen in each municipality listed.

Table 2.7 – Dalton and Surrounding Areas: Unemployment Rates & Labor Force

| Municipality | Unemployment Rate (6/2021) | Unemployment Rate (6/2022) | Labor Force (6/2022) | Population Employed (6/2022) | Population Unemployed (6/2022) |
|------------------|----------------------------|----------------------------|----------------------|------------------------------|--------------------------------|
| Dalton | 6.3 | 4.2 | 3,321 | 3,181 | 140 |
| Cheshire | 5.7 | 4.1 | 1,822 | 1,748 | 74 |
| Hinsdale | 7.2 | 6.3 | 1,007 | 944 | 63 |
| Lanesborough | 4.4 | 3.9 | 1,655 | 1,591 | 64 |
| Lenox | 7.9 | 4.6 | 1,815 | 1,731 | 84 |
| Washington | 2.9 | 4.2 | 310 | 297 | 13 |
| Windsor | 1.9 | 3.7 | 482 | 464 | 18 |
| | | | | | |
| Berkshire County | 6.9 | 4.1 | 61,676 | 59,160 | 2,516 |
| Massachusetts | 6.0 | 3.7 | 3,760,383 | 3,773,261 | 139,384 |

Source: Massachusetts Department of Unemployment Assistance

<https://lmi.dua.eol.mass.gov/LMI/LaborForceAndUnemployment#>

Note: Unemployment rates do not reflect seasonal adjustments.

Eighteen percent (18.1%) of Dalton households earned under \$25,000 in 2020; 24.2% earned between \$25,000 and \$49,999; 39.8% earned between \$50,000 and \$74,999; and 29.2% earned \$75,000 or more.

Table 2.8 - Dalton: Households by Income Level

| Income Level | Number of Households (2010 ACS) | Number of Households (2020 ACS) | % of Total Households (2020 ACS) | Percent Change |
|------------------------|---------------------------------|---------------------------------|----------------------------------|----------------|
| Less than \$10,000 | 101 | 69 | 3.9% | -31.7% |
| \$10,000 to \$14,999 | 95 | 72 | 3.7% | -24.2% |
| \$15,000 to \$24,999 | 270 | 264 | 10.5% | -2.2% |
| \$25,000 to \$34,999 | 311 | 164 | 12.1% | -47.3% |
| \$35,000 to \$49,999 | 309 | 400 | 12.1% | +29.4% |
| \$50,000 to \$74,999 | 726 | 610 | 28.3% | -16.0% |
| \$75,000 to \$99,999 | 296 | 450 | 11.5% | +52.0% |
| \$100,000 to \$149,999 | 224 | 498 | 8.7% | +122.3% |
| \$150,000 to \$199,999 | 93 | 262 | 3.6% | +181.7% |
| \$200,000 or More | 139 | 292 | 5.4% | +291% |
| Total Households | 2564 | 3081 | - | +20.2% |

Source: 2010, 2020 American Community Survey Table DP03

Sixty-two percent (61.8) of all jobs in Dalton were service-providing and 38.2% were goods-producing. An example of a service-providing job is working in a restaurant and an example of a

goods-producing job is working on an agricultural farm that produces crops. The average weekly wage for all jobs was \$1098, while goods-producing jobs' average weekly wage of \$1,491 was 74% higher than that of service-providing jobs. Although the number of average monthly employment of service-providing jobs has not notably changed since 2010, there has been an a significant decrease (33.7%) in the number average monthly employment of goods-producing jobs.

Table 2.10 - Dalton: Average Weekly Wage by Job Type (2010 – 2020)

| Job Type | Average Weekly Wage (2010) | Average Weekly Wage (2020) | Average Monthly Employment (2010) | Average Monthly Employment (2020) | Percent of Average Total Monthly Employment (2020) |
|------------------------|----------------------------|----------------------------|-----------------------------------|-----------------------------------|--|
| Service-providing Jobs | \$598 | \$855 | 1,093 | 1,009 | 61.8% |
| Goods-producing Jobs | \$1153 | \$1491 | 909 | 623 | 38.2% |
| Total (all industries) | \$850 | \$1098 | 2002 | 1632 | 100% |

Source: Massachusetts Department of Unemployment Assistance: Employment and Wages Report (ES-202) 2010 and 2020, <https://lmi.dua.eol.mass.gov/lmi/EmploymentAndWages#>

In 2020, the industries in Dalton with the highest share of employment were *Educational Services, Health Care, and Social Assistance* (32%), *Professional, Scientific, Management, Administrative & Waste Management Services* (12.8%), *Retail* (10.5%) and *Manufacturing* (10.3%). Together, these industries accounted for 65.6% of all employment.

Between 2010 and 2020, overall employment in Dalton increased by 1%. However, several industries experienced significant declines. The largest declines were in: *Agriculture, Forestry, Fishing & Hunting, and Mining* (-100%); *Construction* (-74.6%); *Information* (-74.6%). These three sectors saw a reduction of 337 total jobs.

Table 2.12 - Dalton: Industry Distribution (2010 - 2020)

| Industry | Dalton (2010) | Dalton (2020) | Percent of Total Jobs (2020) | Percent Change |
|--|---------------|---------------|------------------------------|----------------|
| Civilian Employed population 16 years & older | 3231 | 3264 | 100% | +1% |
| Agriculture, Forestry, Fishing & Hunting, and Mining | 31 | 0 | 0% | -100% |
| Construction | 350 | 89 | 2.7% | -74.6% |
| Manufacturing | 370 | 335 | 10.3% | -9.5% |
| Wholesale Trade | 27 | 40 | 1.2% | +48.1% |
| Retail Trade | 300 | 343 | 10.5% | +14.3% |
| Transportation & Warehousing, and Utilities | 68 | 123 | 3.8% | +80.1% |
| Information | 59 | 15 | <1% | -74.6% |
| Finance & Insurance, Real Estate, Rental & Leasing | 185 | 280 | 8.6% | +51.4% |
| Professional, Scientific, Management, Administrative & Waste Management Services | 182 | 418 | 12.8% | +129.7% |
| Educational Services, Health Care, and Social Assistance | 980 | 1046 | 32% | +6.7% |
| Arts, Entertainment, Recreation, and Accommodation & Food Service | 344 | 281 | 8.6% | -18.3% |
| Other Services, except Public Administration | 153 | 164 | 5% | +7.2% |
| Public Administration | 182 | 130 | 4% | -28.6% |

Sources 2010, 2020 American Community Survey Table DP03

Table 2.12.1 - Dalton, Berkshire County, and Massachusetts: Industry Distribution (2010 - 2020)

| Industry | Dalton (2010) | Dalton (2020) | Berkshire County (2010) | Berkshire County (2020) | MA (2010) | MA (2020) |
|--|---------------|---------------|-------------------------|-------------------------|-----------|-----------|
| Civilian Employed population 16 years & older | 3231 | 3264 | 63416 | 62805 | 3,271,535 | 3,615,725 |
| Agriculture, Forestry, Fishing & Hunting, and Mining | 31 | 0 | 639 | 596 | 12,821 | 15,060 |
| Construction | 350 | 89 | 4594 | 3916 | 191,971 | 206,482 |
| Manufacturing | 370 | 335 | 5990 | 4851 | 323,351 | 319,301 |
| Wholesale Trade | 27 | 40 | 1286 | 844 | 87,944 | 78,552 |
| Retail Trade | 300 | 343 | 8007 | 7111 | 350,202 | 364,481 |
| Transportation & Warehousing, and Utilities | 68 | 123 | 1843 | 2437 | 123,187 | 143,871 |
| Information | 59 | 15 | 1437 | 876 | 88,659 | 80,905 |
| Finance & Insurance, Real Estate, Rental & Leasing | 185 | 280 | 3364 | 3212 | 264,145 | 264,886 |
| Professional, Scientific, Management, Administrative & Waste Management Services | 182 | 418 | 5301 | 6165 | 416,530 | 521,893 |
| Educational Services, Health Care, and Social Assistance | 980 | 1046 | 18596 | 20667 | 872,032 | 1019,819 |
| Arts, Entertainment, Recreation, and Accommodation & Food Service | 344 | 281 | 6982 | 6391 | 261,420 | 297,992 |
| Other Services, except Public Administration | 153 | 164 | 2714 | 3428 | 146,731 | 161,382 |
| Public Administration | 182 | 130 | 2663 | 2311 | 132,542 | 193,101 |

Sources 2010, 2020 American Community Survey Table DP03

2.5 Housing Overview

Dalton's housing stock is significantly older, with over half of the entire stock built before 1970 (50 years old or more) and nearly a third of all units were built prior to 1940 (80 years old or more). Just 5.1% of the housing stock was built since 2000. The following table categorizes homes based on age as estimated by the American Community Survey. It must be noted that local data on housing units built since 2014 conflict with the ACS data.

Table 2.13 - Dalton: Age of Housing Units

| Year structure built | Number of housing units (2020 ACS) | Percent of total housing units | Age of Housing Unit |
|-----------------------|------------------------------------|--------------------------------|---------------------|
| Built 2014 or later | 0 | 0.0% | 5 years or less |
| Built 2010 to 2013 | 16 | 0.5% | 6-9 years |
| Built 2000 to 2009 | 149 | 4.6% | 10-19 years |
| Built 1990 to 1999 | 189 | 5.9% | 20-29 years |
| Built 1980 to 1989 | 294 | 9.1% | 30-39 years |
| Built 1970 to 1979 | 267 | 8.3% | 40-49 years |
| Built 1960 to 1969 | 413 | 12.8% | 50-59 years |
| Built 1950 to 1959 | 682 | 21.1% | 60-69 years |
| Built 1940 to 1949 | 197 | 6.1% | 70-79 years |
| Built 1939 or earlier | 1022 | 31.7% | 80 years + |
| Total Units | 3229 | 100% | |

Sources: 2020 American Community Survey Table DP04

The majority of Dalton's housing units (83%) are owner-occupied. These homes tended to have a slightly smaller household size (2.23 members) compared to that of renter-occupied units (2.46). Additionally, the median household income of an owner-occupied unit was \$75,000 or 116% higher than that of a renter-occupied unit (\$34,659). This discrepancy translated to fewer homeowner households (30%) being cost burdened than renter households (53%).

Table 2.14 - Dalton: Homeowner-Occupied vs. Renter-Occupied Housing (2010 - 2020)

| Type of Housing (2020) | Number of Occupied Housing Units | Percent of Total Occupied Housing Units | Average Household Size | Median Household Income | Percent Housing Cost Burdened |
|------------------------|----------------------------------|---|------------------------|-------------------------|-------------------------------|
| Owner-occupied | 2350 | 76% | 2.23 | \$89,375 | 14% |
| Renter-occupied | 731 | 24% | 2.46 | \$48,632 | 41% |
| Type of Housing (2010) | | | | | |
| Owner-occupied | 1919 | 75% | 2.23 | \$56,731 | 34% |
| Renter-occupied | 645 | 25% | 2.00 | \$28,576 | 45% |

Source: 2010, 2020 American Community Survey Tables DP04, S2503

Note: There is a high margin of error associated with calculating housing cost burden.

In 2020, the ACS reports that all vacant units in Dalton were for seasonal, recreational, or occasional use, which may reflect the increased income to be earned from short-term rentals rather than year-round rentals.

Table 2.15 - Dalton: Vacancy Status

| Vacancy Status | Number of Housing Units | Margin of Error | Percent of Total Vacant Units |
|---|-------------------------|-----------------|-------------------------------|
| For rent | 0 | ±19 | 0% |
| Rented, not occupied | 0 | ±19 | 0% |
| For sale only | 0 | ±19 | 0% |
| Sold, not occupied | 0 | ±19 | 0% |
| For seasonal, recreational, or occasional use | 148 | ±160 | 100% |
| For migrant workers | 0 | ±19 | 0% |
| Other vacant | 0 | ±19 | 0% |
| Total | 148 | ±160 | 100% |

Source: 2020 American Community Survey Table B25004

The Census Bureau estimates 91% of housing units were in single-family, detached structures. The second most common structure type of a home in Dalton contained 2 units.

Table 2.17 - Dalton: Number of Units in Structure (Rent or Own, 2010 - 2020)

| Structure Type | 2010 ACS | 2020 ACS | Percent of Total Housing (2020 ACS) |
|------------------|----------|----------|-------------------------------------|
| 1 unit, detached | 2164 | 2289 | 70.9% |
| 1 unit, attached | 34 | 0 | 0% |
| 2 units | 234 | 329 | 10.2% |

| | | | |
|---------------------|------|------|------|
| 3 or 4 units | 149 | 307 | 9.5% |
| 5 to 9 units | 14 | 21 | <1% |
| 10 to 19 units | 55 | 110 | 3.4% |
| 20 or more units | 100 | 42 | 1.3% |
| Mobile Home | 26 | 131 | 4.1% |
| Boat, RV, van, etc. | 0 | 0 | 0 |
| Total units | 2776 | 3229 | 100% |

Source: 2010, 2020 American Community Survey Table DP04

Of note: Census Data for rural and sparsely populated areas is subject to statistically significant margins of error

Most homes in Dalton had between two and three bedrooms (59.8%), with the most common being three-bedroom homes, which comprised 41% of Dalton's housing stock in 2020. Between 2010 and 2020, there was very little variance among the number of bedrooms per home.

Table 2.18 - Dalton: Housing Stock by Number of Bedrooms (2010 - 2020)

| Number of Bedrooms | Percent of Total Housing (2010) | Percent of Total Housing (2020) |
|--------------------|---------------------------------|---------------------------------|
| No bedroom | .4% | .5% |
| 1 bedroom | 9.6% | 10.2% |
| 2 bedrooms | 17.7% | 18.8% |
| 3 bedrooms | 40.7% | 41.0% |
| 4 bedrooms | 25.2% | 23.4% |
| 5+ bedrooms | 6.3% | 6.1% |
| Total units | 2776 | 3229 |

Source: 2010, 2020 American Community Survey Table DP04

There were an estimated 2350 owner-occupied housing units in Dalton and 731 renter-occupied units in 2020. The majority of renters (94.7%) were below the age of 65, with 26.5% under the age of 35. Homeowners tended to be older, with 84.6% being age 45 and over.

Table 2.19 - Dalton: Age of Householder

| Age of Householder | Percent of Occupied Housing Units | Renter-occupied Housing Units | Percent Renter-occupied Housing Units | Owner-occupied Housing Units | Percent Owner-occupied Housing Units |
|--------------------|-----------------------------------|-------------------------------|---------------------------------------|------------------------------|--------------------------------------|
| Under 35 years old | 7.1% | 194 | 26.5% | 24 | 1.0% |
| 35-44 years old | 14.2% | 98 | 13.4% | 341 | 14.5% |

| | | | | | |
|------------------------|-------|-----|-------|------|-------|
| 45-54 years old | 19.4% | 170 | 23.3% | 427 | 18.2% |
| 55-64 years old | 22.0% | 230 | 31.5% | 448 | 19.1% |
| 65-74 years old | 19.8% | 0 | 0 | 611 | 26.0% |
| 75-84 years old | 11.2% | 19 | 2.6% | 326 | 13.9% |
| 85 years old and older | 6.3% | 20 | 2.7% | 173 | 7.4% |
| Total | 100% | 751 | 100% | 2350 | 100% |

Source: 2020 American Community Survey Table S2502

In 2020, most households (56%) had occupied their homes since at least 2000, although the largest cohort was householders who moved into their homes between 2015 and 2018 (26%). Renter households tended to have relatively shorter housing tenures, with 67% having moved into their homes between 2015 and 2018. By contrast, homeowner households tended to have longer housing tenures, with 85% having occupied their homes since before 2010 and a majority (72%) occupying their homes since before 2000.

Table 2.20 - Dalton: Household Tenure

| Year Householder Moved into Home | Percent of Occupied Housing Units | Number of Renter-occupied Units | Percent of Renter-occupied Units | Number of Owner-occupied Units | Percent of Owner-occupied Units |
|----------------------------------|-----------------------------------|---------------------------------|----------------------------------|--------------------------------|---------------------------------|
| 2019 or later | 4% | 49 | 7% | 68 | 3% |
| 2015 to 2018 | 26% | 487 | 67% | 307 | 13% |
| 2010 to 2014 | 14% | 116 | 16% | 315 | 13% |
| 2000 to 2009 | 19% | 59 | 8% | 530 | 23% |
| 1990 to 1999 | 13% | 0 | n/a | 411 | 18% |
| 1989 and earlier | 24% | 20 | 3% | 719 | 31% |

Source: 2020 American Community Survey Table S2502

Table 2.21 denotes the HUD income limits used to determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan

areas, and each non-metropolitan county.¹⁰ Income limits vary from geographic area to geographic area so you may be eligible in one area but not in another. The income limit depends on both the income limit category and family size. Most state and federal housing subsidy programs limit family income to 80% of AMI.

Table 2.21 - Berkshire County: Fiscal Year 2021 Income Limits

| Median Family Income | FY 2021 Income Limit Category | Persons in Family | | | | | | | |
|----------------------|-----------------------------------|-------------------|----------|----------|----------|----------|----------|----------|----------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| \$83,900 | Extremely Low (30%) Income Limits | \$17,700 | \$20,200 | \$22,750 | \$26,500 | \$31,040 | \$35,580 | \$40,120 | \$44,660 |
| | Very Low (50%) Income Limits | \$29,450 | \$33,650 | \$37,850 | \$42,050 | \$45,450 | \$48,800 | \$52,150 | \$55,550 |
| | Low (80%) Income Limits | \$47,150 | \$53,850 | \$60,600 | \$67,300 | \$72,700 | \$78,100 | \$83,500 | \$88,850 |

Source: US Department of Housing and Urban Development FY 2021 Income Limits
<https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn>

Forty-one percent (41.2%) of Dalton renter householders were cost burdened. This figure is significant lower than the rate for Berkshire County towns except Sheffield, and higher than the rate for most of the surrounding communities. Just fourteen percent (13.7%) of Dalton's homeowners experienced housing cost burden, which is ten percent lower than the average for Berkshire County.

¹⁰ <https://www.huduser.gov/portal/datasets/il.html>

Table 2.22 – Dalton and Surrounding Areas: Housing Cost Burden

| Municipality | Number of Rental Households | Renters Burdened | Percent Renters Burdened | Number of Owner Households | Owners Burdened | Percent Owners Burdened |
|------------------|-----------------------------|------------------|--------------------------|----------------------------|-----------------|-------------------------|
| Dalton | 731 | 297 | 41.2% | 2350 | 323 | 13.7% |
| Cheshire | 299 | 24 | 8.0% | 1257 | 255 | 20.3% |
| Hinsdale | 173 | 64 | 37% | 568 | 108 | 19% |
| Lanesborough | 98 | 28 | 28.6% | 1229 | 384 | 31.2% |
| Lenox | 769 | 409 | 53.2% | 1464 | 431 | 29.4% |
| Washington | 18 | 0 | - | 230 | 59 | 25.7% |
| Windsor | 0 | 0 | - | 385 | 116 | 30.1% |
| | | | | | | |
| | | | | | | |
| Berkshire County | 16427 | 7712 | 46.9% | 38359 | 9317 | 24.3% |

Source: 2020 American Community Survey Tables DP04, S2503

2.6 Affordable Housing Supply Analysis

This section explores the affordability of housing for Dalton residents and the availability of housing at different price points within the municipality. This is achieved by categorizing the municipality's population based on their annual income, calculating affordable housing costs for each category, and estimating the number of housing units available at, or below, these affordable cost thresholds.

Table 2.23 defines the five income categories Dalton's population is divided into. Note that these categories do not comprise Dalton's entire population, but only those households which make up to 120% of the area median income (AMI); those households at 121% of AMI, or above a \$80,801 income (730 households) are not included. Also note that as Dalton's average household size is approximately two people, the AMI for a two-person household has been used.

Table 2.23 Definition of Income Categories

| Income Category | Percent of Area Median Income | Income Range |
|----------------------|-------------------------------|---------------------|
| Middle Income | 101% - 120% | \$67,334 - \$80,800 |
| Moderate Income | 81% - 100% | \$53,867 - \$67,333 |
| Low Income | 51% - 80% | \$33,668 - \$53,866 |
| Very Low Income | 30% - 50% | \$20,201 - \$33,667 |
| Extremely Low Income | Under 30% | \$20,200 and below |

Source: U.S. Department of Housing and Urban Development 2021 income limits

Table 2.24 estimates the number of Dalton households that are in each income category based on the income categories described in table 2.23.

Table 2.24 Affordable Housing Supply Analysis

| Income Category | Dalton Households |
|----------------------|-------------------|
| Middle Income | 334 |
| Moderate Income | 244 |
| Low Income | 536 |
| Very Low Income | 326 |
| Extremely Low Income | 229 |

Source: Berkshire Regional Planning Commission

Housing costs are considered affordable if they account for 30% or less of a household's income. Table 2.25 defines the maximum affordable housing cost for each income category by calculating 30% of each income category's maximum monthly income.

Table 2.25 Affordable Monthly Housing Costs

| Income Category | Dalton Households |
|----------------------|-------------------|
| Middle Income | \$1,554 - \$1,865 |
| Moderate Income | \$1,243 - \$1,553 |
| Low Income | \$777 - \$1,242 |
| Very Low Income | \$466 - \$776 |
| Extremely Low Income | \$465 and below |

Source: Berkshire Regional Planning Commission

Table 2.26 and shows Dalton housing units at different affordable cost brackets and compare this distribution to the number of households in the associated income categories.

The number of existing housing units is calculated by estimating the number of rental and homeowner units with monthly costs that fell within each affordable monthly housing cost range. Note that “existing” should not be confused with “available”, as the units in this analysis are occupied and not on the market.

Also, although housing units with monthly costs below the affordable range for any given income segment would clearly be affordable for that segment – for example housing units with monthly costs falling in the affordable monthly housing cost range for extremely low income households would obviously be affordable for middle income households – for the purpose of this analysis, only units that fall within the boundaries of the affordable monthly housing cost range for any one income category are considered.

As can be seen from the table below, the distribution of Dalton housing unit availability is greater than the distribution of household costs in every income category except for the extremely low income segment, where there is a lack of units relative to households.

Additionally, while it appears there is adequate housing, the majority of housing is composed of homeowner units, with few rental units available, especially in the moderate and middle income cost brackets.

Table 2.26 - Dalton: Housing Cost Distribution

| Income Category | Dalton Households | Rental Units within Cost Bracket | Homeowner Units within Cost Bracket | Total Housing Units within Cost Bracket | Difference |
|-----------------|-------------------|----------------------------------|-------------------------------------|---|------------|
| Middle | 334 | 61 | 432 | 493 | +154 |
| Moderate | 244 | 54 | 317 | 371 | +127 |
| Low | 536 | 288 | 312 | 600 | +64 |
| Very Low | 326 | 193 | 503 | 696 | +370 |
| Extremely Low | 229 | 40 | 85 | 125 | 104 - |

Source: Berkshire Regional Planning Commission

Conclusions and Implications

The key takeaways from this section are that Dalton's population has declined only slightly in recent decades and this decline is projected to continue at a somewhat accelerated pace. Beyond the overall decline in population, the population is aging, meaning that the median age has risen over time. There has been an increase in higher earning households in Dalton which has contributed to a somewhat limited housing market. Homes in Dalton tend to be at least 3 bedrooms and sell at high price points. The percentage of cost burdened homeowners is higher in Dalton than the percentage for Berkshire County as a whole. Unless more affordable homes are developed in Dalton these trends will continue and living in Dalton will become even less attainable than it is now.

- Dalton has moderate housing supply and housing cost issues.
- The Town's population is older and aging; those age cohorts needed to provide labor and population viability are less than state averages.
- Dalton's housing market continues to be a split market, with high-end homes and since COVID-19, fewer affordable homes or rentals.
- Many residents would identify the lack of affordable housing, including rentals, as a main reason Dalton's young people leave town; Dalton has a lower than average percentage of 21-40 year-olds.
- Since COVID-19, housing costs have risen substantially, and many homes are being bought by out-of-towners or second homeowners. It is too early to say if this is a trend or a temporary reaction to COVID-19.

3. Rental Housing Conditions

The occupied Dalton housing stock is composed of 23.7% renter-occupied units and 76.3% owner-occupied units. Between 2010 and 2020, the share of renter-occupied units decreased by 6% while owner-occupied units increased by 2%. At the same time, the number of total occupied units increased by 20% or 517 units.

Table 3.1 - Dalton: Percentage of Renter-Occupied vs. Homeowner-Occupied Housing (2010 - 2020)

| Housing Type | Percent of Occupied Units (2010) | Percent of Occupied Units (2020) | Percent Change |
|----------------------|----------------------------------|----------------------------------|----------------|
| Owner-Occupied | 74.8% | 76.3% | +2% |
| Renter-Occupied | 25.2% | 23.7% | -6% |
| Total Occupied Units | 2564 | 3081 | +20% |

Source: 2010, 2020 American Community Survey Table S2504

Twenty percent (20.4) of renter-occupied units in Dalton were located in single-family, detached structures and 67.6% were located in structures with two to four units; the remaining 12.1% are in structures with 3 or more apartments, the largest proportion of which are in structures with 10 or more apartments (9.2%).

3.1 Overview of Rental Units

Table 3.2 - Dalton: Rental Units of Each Building Type (2010 - 2020)

| Building Type | Percent of Occupied Units 2010 | Percent of Occupied Units 2020 | Percent Change |
|--------------------------------------|--------------------------------|--------------------------------|----------------|
| 1 unit, detached | 32.1% | 20.4% | -36.4% |
| 1 unit, attached | 1.9% | 0.0% | -100.0% |
| 2 apartments | 22.0% | 25.6% | +16.4% |
| 3 or 4 apartments | 21.1% | 42.0% | +99.1% |
| 5 to 9 apartments | 2.2% | 2.9% | +31.8% |
| 10 or more apartments | 20.8% | 9.2% | -55.8% |
| Mobile home or other type of housing | 0.0% | 0.0% | |

Source: 2010, 2020 American Community Survey Table S2504

Of the 731 occupied rental units in Dalton, none have been built since 1990. The vast majority of occupied rental units were built prior to 1960 (76.5%). Older homes, and rental units, tend to be more expensive to maintain and heat, especially if routine maintenance has been neglected in previous decades. Older homes are also more likely to contain toxins, such as lead and asbestos. It is common for rental tenants to pay for all utilities, in addition to their monthly rent.

Table 3.3 - Dalton: Age of Renter-Occupied Housing

| Year Rental Unit Built | Number of Units | Percent of Renter-occupied Units |
|------------------------|-----------------|----------------------------------|
| Built 2014 or later | 0 | 0% |
| Built 2010 to 2013 | 0 | 0% |
| Built 2000 to 2009 | 0 | 0% |
| Built 1990 to 1999 | 0 | 0% |
| Built 1980 to 1989 | 37 | 5.1% |
| Built 1970 to 1979 | 93 | 12.7% |
| Built 1960 to 1969 | 42 | 5.7% |
| Built 1950 to 1959 | 178 | 24.4% |
| Built 1940 to 1949 | 35 | 4.8% |
| Built 1939 or earlier | 346 | 47.3% |
| Total Units | 731 | 100% |

Source: 2020 American Community Survey Table B25036

Seventy-three (73.3%) of renter households moved into their units after 2015, compared to 16% among owner-occupied households. The following table shows when renters moved into their homes.

Table 3.4 - Dalton: Household Tenure for Renters

| Year Renter Moved In | Number of Renters | Percent of Total Renters |
|--------------------------|-------------------|--------------------------|
| Moved in 2019 or later | 49 | 6.7% |
| Moved in 2015 to 2018 | 487 | 66.6% |
| Moved in 2010 to 2014 | 116 | 15.9% |
| Moved in 2000 to 2009 | 59 | 8.1% |
| Moved in 1990 to 1999 | 0 | 0.0% |
| Moved in 1989 or earlier | 20 | 2.7% |

Source: 2020 American Community Survey Table B25038

Recent estimates from www.airdna.co show 9 active short-term rentals in the 01226 and 01227 zip codes. Of the available rentals listed through either Airbnb or Vrbo, 77% were rentals for an entire home. The remaining 23% were for private rooms. The average short-term rental size is 3.4 bedrooms and the average number of guests is 6.7.

Table 3.5 - Dalton: Rental Vacancy Rate (2010 - 2020)

| Rental Vacancy Rate | 2010 ACS | 2020 ACS |
|----------------------------|-----------|-----------|
| Total vacant housing units | 212 units | 148 units |
| Rental vacancy rate | 0.0% | 0.0% |

Source: 2010 and 2020 American Community Survey Table B25004, DP04

3.2 Rental Cost Analysis

Thirty-five percent (35.1%) of Dalton renter households earned less than \$25,000; 20.5% earned between \$25,000 and \$49,999; 32.1% earned between \$50,000 and \$74,999; and 12.2% earned \$75,000 or more.

Table 3.6 - Dalton: Renter Household Income

| Household Income | Number of Renter-occupied Households (2020 ACS) | Percent of Total Renter-occupied Households |
|------------------------|---|---|
| Less than \$5,000 | 34 | 4.7% |
| \$5,000 to \$9,999 | 0 | 0.0% |
| \$10,000 to \$14,999 | 48 | 6.6% |
| \$15,000 to \$19,999 | 30 | 4.1% |
| \$20,000 to \$24,999 | 144 | 19.7% |
| \$25,000 to \$34,999 | 44 | 6.0% |
| \$35,000 to \$49,999 | 106 | 14.5% |
| \$50,000 to \$74,999 | 235 | 32.1% |
| \$75,000 to \$99,000 | 36 | 4.9% |
| \$100,000 to \$149,999 | 31 | 4.2% |
| \$150,000 or more | 23 | 3.1% |

Source: 2020 American Community Survey Tables B25118

Nearly ninety-nine percent (98.6%) of Dalton renter households paid some cash rent, rather than providing some services in lieu of cash rent. Fifty-seven percent (56.5%) paid less than \$1,000 per month, and 36% paid between \$1,000 and \$1,999 per month. The median monthly rent paid was \$881.

Table 3.7 - Dalton: Monthly Housing Costs for Renters

| Monthly Housing Costs | Total Renter-Occupied Households | Percent |
|-----------------------|----------------------------------|---------|
| Less than \$500 | 43 | 5.9% |
| \$500 to \$999 | 370 | 50.6% |
| \$1,000 to \$1,499 | 198 | 27.1% |
| \$1,500 to \$1,999 | 65 | 8.9% |
| \$2,000 to \$2,499 | 30 | 4.1% |
| \$2,500 to \$2,999 | 15 | 2.1% |
| \$3,000 or more | 0 | 0.0% |
| Median (dollars) | 881 | |
| No rent paid | 10 | 1.4% |

Source: 2020 American Community Survey Table DP04

Between 2010 and 2020, Dalton renter households paid more in rent. In 2010, it was estimated that seven rental households in Dalton paid over \$1,500 but by 2020 that number had increased to 110 households. However the median rent increased by just 9% during this period, from \$808 in 2010 to \$881 in 2020.

Table 3.8 - Dalton: Change in Gross Rent Paid (2010 - 2020)

| Gross Rent | Number of Renters (2010) | Number of Renters (2020) | Percent Change |
|--------------------|--------------------------|--------------------------|----------------|
| No Rent Paid | 29 | 10 | -65.5% |
| \$1 to \$499 | 112 | 43 | -61.6% |
| \$500 to \$999 | 348 | 370 | +6.3% |
| \$1,000 to \$1,499 | 149 | 198 | +32.9% |
| \$1,500 or more | 7 | 110 | +1471.4% |

Source: 2010, 2020 American Community Survey Table DP04

The vast majority (83%) of renters in Dalton were cost burdened. All rental householders between ages 15 and 24 were cost burdened (three renters total). Of the cohort age 65 and over, no renters experienced housing cost burden. The 35 to 64 age cohort represents the largest renting cohort (68 renters; 67% of all renters); 72% of these renters experience a housing cost burden.

Table 3.9 - Dalton: Age of Rental Householder Paying 30% or More for Rent

| Age of Rental Householder | Number of Renters Paying 30-34.9% of Income in Rent | Number of Renters Paying 35%+ of Income in Rent | Percent of Renters Paying 30%+ of Income in Rent* |
|---------------------------|---|---|---|
| 15-24 years old | 0 | 0 | 0.0% |
| 25-34 years old | 15 | 38 | 31.0% |
| 35-64 years old | 45 | 180 | 45.2% |
| 65+ years old | 0 | 19 | 48.7% |

Source: 2020 American Community Survey Table B25072

*These percentages represent the percent of renters by age cohort, not a percent of total renters.

3.3 Affordable Rental Housing Stock

The Massachusetts Department of Housing and Community Development (DHCD) estimated Dalton had 159 subsidized rental units as of December 21, 2020.

Table 3.10 - Dalton: Subsidized Rental Housing Stock

| Subsidized Rental Housing Stock | Number of Units | Percent of Renter-occupied Units |
|------------------------------------|-----------------|----------------------------------|
| Renter-occupied Units (2020 ACS) | 731 | 100% |
| Subsidized Rentals (DHCD 2020 SHI) | 159 | 21.8% |

Source: 2020 American Community Survey Table S2504; Massachusetts Department of Housing and Community Development Subsidized Housing Inventory as of 11/2/2021

An indicator of need is an increase of more than 50% in median market rents. Between 2010 and 2020, the median gross rent in Dalton increased by 9%. This was a much smaller change than the increase of 25% for Berkshire County, and even less than the increase of 32.8% for Massachusetts as a whole. Dalton's median rent is now below the median rent for Berkshire County, which was not the case in 2010.

Table 3.11 - Dalton, Berkshire County, and Massachusetts: Rental Expense (2010 - 2019)

| Municipality | Median Rent 2010 | Median Rent 2020 | Percent Change |
|------------------|------------------|------------------|----------------|
| Dalton | \$808 | \$881 | +9.0% |
| Berkshire County | \$715 | \$894 | +25.0% |
| Massachusetts | \$1,006 | \$1,336 | +32.8% |

Source: 2020 American Community Survey Table DP04

As of August 2022, there were two rental units in Dalton listed on Zillow.com and/or Craigslist.com, each at \$1,400 per month. These two sites are not the only means of finding rental housing opportunities, but they provide an indication of how limited rental housing in Dalton was as of this date.

An indicator of need is when more than 50% of renters pay at least 30% of their income in rent. In Dalton in 2020, 41% of renter households were considered cost burdened. This was a 12% decrease from the 2010 rate.

Table 3.12 - Dalton: Rent as a Percentage of Income (2010 - 2020)

| Rents as a Percentage of Income | 2010 ACS | Percent of Total (2010 ACS) | 2020 ACS | Percent of Total (2020 ACS) | Percent Change |
|--------------------------------------|----------|-----------------------------|----------|-----------------------------|----------------|
| Occupied units paying rent | 616 | 100% | 721 | 100% | +17% |
| Paying 30% or more of income in rent | 289 | 46.9% | 297 | 41.2% | -12% |

Source: 2010 and 2020 American Community Survey Table DP04

Another major indicator of housing costs to affordability is to compare the median-cost rental in a municipality to what is 30% of a municipality's average wage; any number above this 30% indicates rental costs are not affordable. The median rental amount is subtracted from the affordable rent to reach the affordability gap. As shown in Table 3.13, Dalton as a municipality

does not demonstrate need by this first indicator, as the affordable rent at 30% of income is higher than the median gross income for all jobs, service-providing jobs, and goods-producing jobs. The affordability gap for all job types is positive.

Table 3.13 - Dalton: Rent Compared to Local Wages

| Job Type | Average Monthly Wage | Affordable Rent at 30% of Income | Median Gross Rent | Affordability Gap |
|------------------------|---------------------------|----------------------------------|-------------------|-------------------|
| All Jobs | \$1098 x 4 weeks = \$4392 | \$1317 | \$881 | \$436 |
| Service-Providing Jobs | \$855 x 4 weeks = \$3420 | \$1026 | \$881 | \$145 |
| Goods-Producing Jobs | \$1491 x 4 weeks = \$5964 | \$1789 | \$881 | \$908 |

Source: 2020 American Community Survey Table DP04; 2019 Massachusetts Department of Labor and Workforce Development ES-202 Annual Report

<https://lmi.dua.eol.mass.gov/lmi/EmploymentAndWages/EAWResult?A=05&GA=000392&Y=2019&P=00&O=00&I=10~0&Iopt=2&Dopt=TEXT>

Note: A positive affordability gap indicates that the affordable rent at 30% of income is higher than the median gross rent, and a negative affordability gap indicates the opposite

Conclusions and Implications

The most common type of housing structure containing apartments in Dalton were structures with three or four apartments (42%). No rental units have been built in the last thirty years. A quick search on Zillow.com and Craigslist.com yields just available rentals which demonstrates how limited rental housing options are in Dalton. To combat some of the negative trends shown earlier in this assessment, such as an aging population, more rental options need to be available. This will attract younger people and families of modest means who cannot afford to buy a home in Dalton.

- Few if any new rentals on coming on the market; the available supply is limited and expensive.
- The financial burdens of renting have risen, denying many renters the likely ability to have financial security.
- Former rental stock is being taken off the market, possibly for home ownership or sale or use as seasonal or short-term rentals.

4. Owner Housing Conditions

In 2020, the vast majority of Dalton's homeownership housing stock was single-family residences (89%). The remaining homeownership housing stock was in 2-unit structures, 10-19 unit structures, and mobile homes.

Table 4.1 - Dalton: Building Type of Owner-Occupied Housing Units (2010 - 2019)

| Building Type | 2010 ACS | 2020 ACS | Percent of Total (2020 ACS) | Percent Change |
|------------------------|----------|----------|-----------------------------|----------------|
| Single-Family Detached | 1790 | 2098 | 89% | +17% |
| Single-Family Attached | 11 | 0 | 0% | - |
| 2 Units | 58 | 142 | 6% | +145% |
| 3 or 4 Units | 13 | 0 | 0% | - |
| 5-9 Units | 0 | 0 | 0% | - |
| 10-19 Units | 21 | 71 | 3% | +238% |
| 20-49 Units | 0 | 0 | 0% | - |
| 50+ Units | 0 | 0 | 0% | - |
| Mobile Home | 26 | 39 | 1.7% | +50% |
| Boat, RV, van, etc. | 0 | 0 | 0% | - |
| Owner-occupied Units | 1919 | 2350 | 100% | +22.5% |

Source: 2010, 2020 American Community Survey Table B25032

4.1 Homes for Sale

As of August 2022, there were 15 homes listed for sale in Dalton found on www.Zillow.com which ranged in price from \$120,900 to \$1,250,000. Additionally, there were seven buildable lots available for purchase. Just one of the total 15 active listings was in excess of \$600,000. One property was at auction, and listed for \$0. When these outlying properties were removed from the equation, the average listed price for a home was \$358,820 and the median listed price was \$369,900.

Table 4.2 - Dalton: Homes Listed for Sale (August 2022)

| Address | Number of Bedrooms | List Price |
|--------------------------------------|--------------------|-------------|
| 20 Franklin Street | 2 | \$0 |
| 45 River Street | 3 | \$120,900 |
| 60 North Street, Apartment 7 (condo) | 2 | \$179,960 |
| 49 Jarvis Street | 3 | \$229,900 |
| 44 Florence Street | 3 | \$269,000 |
| 265 North Street | 3 | \$299,900 |
| 174 Depot Street | 3 | \$309,900 |
| 248 Grange Hall Road | 2 | \$369,900 |
| 365 Dalton Division Road | 4 | \$409,900 |
| 519 Kirchner Road | 3 | \$416,300 |
| 16 Mount Washington Road | 3 | \$425,000 |
| 200 North Street | 5 | \$450,000 |
| 77 Frederick Drive | 4 | \$585,000 |
| 42 Elmore Drive | 4 | \$599,900 |
| 275 Dalton Division Road | 4 | \$1,250,000 |

Source: Zillow.com accessed on 8/11/2022

Table 4.3 - Dalton: Listed Homes by Number of Bedrooms (August 2022)

| Number of Bedrooms in Home | Number of Homes Listed | Average List Price |
|----------------------------|------------------------|--------------------|
| 5 | 1 | \$450,000 |
| 4 | 4 | \$711,200 |
| 3 | 7 | \$295,843 |
| 2 | 3* | \$274,930 |
| 1 | 0 | - |

*20 Franklin Street is included in the total count of homes for sale, but was excluded from the Average List

Price

Source: Zillow.com accessed on 8/11/2022

4.2 Seasonal Housing

The number of seasonal housing units has varied significantly over the past 30 years. Although there were 38% fewer seasonal housing units in 2019 (252) than in 2010 (404), that 2020 unit total seems to be an outlier. The percent change in seasonal units from 1990 to 2019 is a much lower 12% decrease.

Seasonal Vacant Units. Seasonal housing units are those intended for occupancy only during certain seasons of the year and are found primarily in resort areas. Housing units held for occupancy by migratory labor employed in farm work during the crop season are tabulated as seasonal. As of the first quarter 1986, vacant seasonal mobile homes are being counted as a part of the seasonal housing inventory.

Source: <https://www.census.gov/housing/hvs/definitions.pdf>

Table 4.4 - Dalton: Seasonal Housing (1990 - 2020)

| | 1990 Census | 2000 Census | 2010 Census | 2020 ACS | Percent Change since 1990 | Percent Change since 2010 |
|-----------------|-------------|-------------|-------------|----------|---------------------------|---------------------------|
| Number of Units | 126 | 115 | 86 | 148 | +17% | +72% |

Source: 1990, 2000, <https://www.nhgis.org/> ; 2010 and 2020 American Community Survey Table B25004

4.3 Affordability of Home Ownership

Table 4.6 uses the median household income of Dalton and the surrounding municipalities to derive an affordable home price for each municipality; this affordable home price for each municipality is then compared to the median sales price of a home in each municipality.

The affordable home price is calculated using a utility provided by Nerdwallet.com, and the input parameters are as follows: a target debt-to-income ratio of 30%, a 30-year loan term, a credit score between 690 and 719, and minimum monthly debt payments of \$500. Additionally, the utility generated the following assumptions based on the municipality: property taxes of 1.18% (\$348 a month/\$4,176 a year), and homeowners' insurance of \$96 a month/\$1,152 a year. The

median sales price is then subtracted from the affordable price to get the affordability gap. A positive affordability gap indicates that the median sale price is below the affordable price, and a negative affordability gap indicates that the median sales price is above the affordable price. Dalton had a negative affordability gap of \$76,869. This was in line, but not as severe as, the surrounding municipalities listed in Table 4.6, three of which had negative affordability gaps of greater than \$100,000. Additionally, this was a much more pronounced gap than the whole of Berkshire County, which had a negative affordability gap of \$19,294.

Table 4.6 – Dalton and Surrounding Areas: Affordability of Homes

| Municipality | Median Household Income | Affordable Price | Median Sale Price | Affordability Gap |
|------------------|-------------------------|------------------|-------------------|-------------------|
| Dalton | \$73,942 | \$293,031 | \$369,900 | -\$76,869 |
| Cheshire | \$71,653 | \$280,629 | \$282,000 | -\$1,371 |
| Hinsdale | \$64,539 | \$242,082 | \$345,033 | -\$102,951 |
| Lanesborough | \$72,981 | \$287,824 | \$336,882 | -\$49,058 |
| Lenox | \$67,832 | \$259,925 | \$552,404 | -\$292,479 |
| Washington | \$77,885 | \$314,396 | \$624,275 | -\$309,879 |
| Windsor | \$86,840 | \$362,918 | \$342,763 | +\$20,155 |
| | | | | |
| | | | | |
| Berkshire County | \$59,230 | \$200,706 | \$220,000 | -\$19,294 |

Source: 2020 American Community Survey Table S1901; Realtor.com; Nerdwallet.com house affordability calculator <https://www.nerdwallet.com/mortgages/how-much-house-can-i-afford/calculate-affordability>

Note: A positive affordability gap indicates that the affordable price is higher than the median sales price, and a negative affordability gap indicates the opposite.

In 2010, 39% of Dalton homeowner households with a mortgage paid more than 30% of their income towards housing costs. By 2020, this share had decreased to 14.5% for all housing units with a mortgage.

Table 4.7 - Dalton: Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income (2010 - 2020)

| Percent of Income Paid Towards Housing Costs | 2010 | 2020 | Percent of Total (2020) | Percent Change |
|--|------|------|-------------------------|----------------|
| Less than 10.0 percent | 65 | 67 | 4.6% | +3.1% |
| 10.0 to 14.9 percent | 164 | 276 | 19.0% | +68.3% |
| 15.0 to 19.9 percent | 166 | 384 | 26.4% | +131.3% |
| 20.0 to 24.9 percent | 202 | 300 | 20.6% | +48.5% |
| 25.0 to 29.9 percent | 167 | 215 | 14.8% | +28.7% |
| 30.0 to 34.9 percent | 115 | 69 | 4.7% | -40.0% |
| 35.0 to 39.9 percent | 88 | 48 | 3.3% | -45.5% |
| 40.0 to 49.9 percent | 76 | 56 | 3.9% | -26.3% |
| 50.0 percent or more | 213 | 38 | 2.6% | -82.2% |
| Not computed | 9 | 0 | 0% | -100.0% |
| Housing Units with a Mortgage | 1265 | 1453 | - | |

Source: 2010, 2020 American Community Survey B25091

Only 5.7% of Dalton owner-occupied households earned less than \$25,000, 17.6% earned between \$25,000 and \$49,999, 16% earned between \$50,000 and \$74,999, and 60.2% earned \$75,000 or more.

Table 4.8 - Dalton: Household Incomes of Householders

| Household Income | Number of Owner-occupied Households | Percent of Total Owner-occupied Households |
|------------------------|-------------------------------------|--|
| Less than \$5,000 | 35 | 1.5% |
| \$5,000 to \$9,999 | 0 | 0.0% |
| \$10,000 to \$14,999 | 24 | 1.0% |
| \$15,000 to \$19,999 | 76 | 3.2% |
| \$20,000 to \$24,999 | 14 | <1.0% |
| \$25,000 to \$34,999 | 120 | 5.1% |
| \$35,000 to \$49,999 | 294 | 12.5% |
| \$50,000 to \$74,999 | 375 | 16.0% |
| \$75,000 to \$99,999 | 414 | 17.6% |
| \$100,000 to \$149,999 | 467 | 19.9% |
| \$150,000 or more | 531 | 22.6% |
| Total | 2350 | 100.0% |

Source: 2020 American Community Survey Table B25118

Tables 4.9 and 4.10 calculate the monthly mortgage payments needed at various interest rates, along with a 10% or 20% down payment to purchase a home at the Dalton median sale price found in Table 4.6. The tables then estimate the percent of renter households in Dalton who could afford these payments without incurring a housing cost burden; that is, paying more than 30% of household income in payments.

The monthly mortgage payment is calculated using a utility provided by Zillow.com, and the input parameters are as follows: 30-year fixed loan program, 1.18% property tax rate (taken from Nerdwallet.com utility used for Table 4.6), and \$1,152 in annual home insurance costs (taken from Nerdwallet.com utility used for Table 4.6)

The monthly income needed to afford the payment without incurring a housing cost burden is calculated by dividing the monthly mortgage payment by 30% to find the income level at which the payment would equal only 30%.

The percent of Dalton renters who could afford the mortgage payment is found by estimating how many renter households have monthly incomes greater than the monthly income needed to afford the payment without incurring a housing cost burden.

With a 10% down payment, less than 14% of Dalton renter households could afford the monthly mortgage payment needed to purchase a home worth the median sale price at any reasonable interest rate. Increasing the down payment to 20%, only slightly more (16.4%) renter households could afford the monthly payment at all interest rates.

Table 4.9 - Dalton: Mortgage Payment Affordability with 10% Down Payment

| Interest Rate | Monthly mortgage payment | Monthly income needed to afford payment without housing cost burden | Percent of Dalton renters who can afford |
|---------------|--------------------------|---|--|
| 2% | \$1854 | \$6180 | 26.1% |
| 3% | \$2027 | \$6757 | 24.4% |
| 4% | \$2213 | \$7377 | 24.0% |
| 5% | \$2411 | \$8037 | 19.2% |
| 6% | \$2619 | \$8730 | 14.5% |
| 7% | \$2838 | \$9460 | 14.1% |
| 8% | \$3066 | \$10,220 | 13.5% |

Source: Zillow.com mortgage payment calculator <https://www.zillow.com/mortgage-calculator/>; 2020 American Community Survey B25118, Banker & Tradesman

Table 4.10 - Dalton: Mortgage Payment Affordability with 20% Down Payment

| Interest Rate | Monthly mortgage payment | Monthly income needed to afford payment without housing cost burden | Percent of Dalton renters who can afford |
|---------------|--------------------------|---|--|
| 2% | \$1554 | \$5180 | 28.0% |
| 3% | \$1707 | \$5690 | 25.7% |
| 4% | \$1873 | \$6244 | 23.1% |
| 5% | \$2048 | \$6827 | 21.9% |
| 6% | \$2234 | \$7447 | 19.6% |
| 7% | \$2428 | \$8094 | 17.5% |
| 8% | \$2631 | \$8770 | 16.4% |

Source: Zillow.com mortgage payment calculator <https://www.zillow.com/mortgage-calculator/>; 2019 American Community Survey B25118, Banker & Tradesman

Conclusions and Implications

In Dalton, the median sales price of homes exceeds the median income of current residents, which limits prospective home buyers. Housing cost issues are much less severe in Dalton than the surrounding municipalities, and Berkshire County at large.

- Much of Dalton's housing stock is older, 50years+ in age, and likely in need of some level of repair.
- Few if any homes are being built other than for individual usage and these tend to be "high-end" homes; many of these are being built by 2nd homeowners or new retirees to the area.

- The number of homes for sale has dropped substantially with few homes priced in the middle range. During COVID-19, homes have been bought unseen and for over asking price. It is unclear if this price increase and buying behavior will continue.
- The financial burdens of homeowners have risen, denying many homeowners the likely ability to have financial security.

5. Senior Housing Profile and Need

In 2020, there was a total of 1,679 residents aged 65 and over. Of this age cohort, 1,149 residents were householders. Ninety-seven percent (96.6%) of these householders were homeowners and the remaining 3.4% were renters.

Table 5.1 - Dalton: Age Distribution of Senior Householders by Home Type

| Householder Age | Number of Renters | Percent of Total Seniors | Number of Owners | Percent of Total Seniors |
|------------------------|-------------------|--------------------------|------------------|--------------------------|
| 65-74 years old | 0 | 0% | 611 | 53.2% |
| 75-84 years old | 19 | 1.7% | 326 | 28.4% |
| 85 years old and older | 20 | 1.7% | 173 | 15.0% |
| Total | 39 | 3.4% | 1110 | 96.6% |

Source: 2020 American Community Survey Table B25007, 2020 American Community Survey Table DP05

The population age 65 and over increased by 45% between 2010 and 2020 and is projected to increase an additional 22% over 2020 levels by 2035. This will result in the 65 and over age cohort comprising 32.1% of Dalton's total projected population.

Table 5.2 - Dalton: Senior Population and Projections (2010 - 2035)

| Age Group | 2010 ACS | 2020 ACS | 2035 Population Projections | Percent of Total Population (2035) | Percent Change 2020 - 2035 |
|------------------------|----------|----------|-----------------------------|------------------------------------|----------------------------|
| 65-74 years old | 530 | 962 | 888 | 13.9 | -7.7% |
| 75-84 years old | 410 | 411 | 870 | 13.6 | +111.7% |
| 85 years old and older | 218 | 306 | 295 | 4.6 | -3.6% |
| Total | 1158 | 1679 | 2053 | 32.1 | +22.3% |

Source: 2010 United States Decennial Census Table SF1; 2020 American Community Survey Table DP05; UMASS Donahue Institute Population Projections

Nine (9%) of Dalton senior households earned less than \$25,000; 19% earned between \$25,000 and \$49,999; 4% earned between \$50,000 and \$74,999; 35% earned \$75,000 or more; and 31% had incomes of \$100,000 or more.

Table 5.3 - Dalton: Household Incomes of Senior Households

| Income & Benefits | 2020 | Percent of Total Seniors |
|------------------------|------|--------------------------|
| Less than \$10,000 | 54 | 4.7% |
| \$10,000 to \$14,999 | 15 | 1.3% |
| \$15,000 to \$19,999 | 58 | 5.0% |
| \$20,000 to \$24,999 | 34 | 3.0% |
| \$25,000 to \$29,999 | 31 | 2.7% |
| \$30,000 to \$34,999 | 43 | 3.7% |
| \$35,000 to \$39,999 | 61 | 5.3% |
| \$40,000 to \$44,999 | 56 | 4.9% |
| \$45,000 to \$49,999 | 109 | 9.5% |
| \$50,000 to \$59,999 | 108 | 9.4% |
| \$60,000 to \$74,999 | 151 | 13.1% |
| \$75,000 to \$99,999 | 139 | 12.1% |
| \$100,000 to \$124,999 | 91 | 7.9% |
| \$125,000 to \$149,999 | 94 | 8.2% |
| \$150,000 to \$199,999 | 70 | 6.1% |
| \$200,000 or more | 35 | 3.0% |

Source: 2020 American Community Survey Table B19037

The National Investment Center for Seniors Housing & Care (NIC) provided a grant to NORC at the University of Chicago¹¹ to fund research on senior housing. The resulting report, *The Forgotten Middle: Many Middle-Income Seniors Will Have Insufficient Resources For Housing And Health Care*¹², focuses on baby boomers who, when age of 75 and older, will neither qualify for Medicaid nor be able to afford today's private-pay seniors housing and care options. The minimum amount that such a senior will need to be able to afford assisted living as it is priced today, as well as out-of-pocket medical expenses is \$60,000. Here are a few key findings:

- The number of middle-income seniors will nearly double to 14.4 million by 2029 (43% of all seniors)
- Seniors will be more diverse and more educated than today's senior cohorts

¹¹ "the nonpartisan and objective research organization NORC and the University of Chicago"

¹² <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2018.05233>

- 67% will have three or more chronic conditions
- 60% will have mobility limitations
- 20% will be defined as “high needs”
- 7.8 million (54%) will have less than \$60,000 annual financial resources, even when including housing equity. This group grows to 11.6 million (81%) when excluding housing equity.¹³

Currently, in Massachusetts, a single-person household must have an annual income of \$16,971 or less to be eligible for Medicaid; a two-person household must have an annual income of \$22,930 or less to be eligible. Medicaid can provide long-term care for seniors who earn low income, but there is a large gap between those who earn income low enough to be eligible and the number of seniors who can pay for out-of-pocket medical expenses. In this regard, the “forgotten middle” are currently seniors earning between \$16,972 and \$60,000 annually. In Dalton, an estimated 502 seniors would be in this income category, which comprises 8% of the total senior population.

Senior homeowners in Dalton are likely to have longer housing tenures, with 44% having moved into their homes before 1990 and 70% having moved into their homes before 2000. In today’s housing market, long tenure likely means appreciated home values. Every senior renter in Dalton moved into their home before 2010.

¹³ <https://www.nic.org/blog/health-affairs-launches-the-forgotten-middle/>

Table 5.4 - Dalton: Tenure by Year Senior Householder

| Year Moved into Home | Number of Renters | Percent of Senior Renters | Number of Owners | Percent of Senior Owners |
|----------------------|-------------------|---------------------------|------------------|--------------------------|
| 2019 or later | 0 | 0% | 23 | 2.1% |
| 2015 to 2018 | 39 | 100% | 31 | 2.8% |
| 2010 to 2014 | 0 | 0% | 131 | 11.8% |
| 2000 to 2009 | 0 | 0% | 112 | 10.1% |
| 1990 to 1999 | 0 | 0% | 175 | 15.8% |
| 1989 or earlier | 0 | 0% | 638 | 57.5% |
| Total | 39 | 100% | 1110 | 100% |

Source: 2020 American Community Survey Table B25128

In 2020, 48.7% of the Dalton senior renter households were cost burdened, which compares with 51% of senior renter households in Berkshire County.

Table 5.5 - Dalton: Percentage of Senior Renters' Income Spent on Housing Costs

| Senior Renters' Income Spent on Housing Costs | 2020 | Percent |
|---|------|---------|
| Number paying 30% or more of income in rent | 19 | 48.7% |
| Total Senior (65+ years) renters | 39 | 100% |

Source: 2020 American Community Survey Table B25072

Twenty percent (20.6%) of Dalton senior homeowner households were cost burdened. This compares with 28% of senior homeowner households in Berkshire County.

Table 5.6 - Dalton: Percentage of Senior Owners' Income Spent on Housing Costs

| Amount Spent on Housing Costs | 2020 | Percent |
|---------------------------------|------|---------|
| Less than 20.0% | 564 | 50.8% |
| 20.0 to 24.9% | 172 | 15.5% |
| 25.0 to 29.9% | 127 | 11.4% |
| 30.0 to 34.9% | 25 | 2.3% |
| 35.0% or more | 203 | 18.3% |
| Not computed | 19 | 1.7% |
| Total Senior (65+ years) Owners | 1110 | 100% |

Source: 2020 American Community Survey Table B25093

In Dalton, 46.3% of seniors had some disability or limitation. Among these, the most common were ambulatory difficulties at 8.8% of all seniors, hearing difficulties at 8.0%, and cognitive difficulties at 7.6%. There are of course seniors who have more than one disability or limitation.

Table 5.7 - Dalton: Seniors with Disabilities or Limitation

| Disability or Limitation | 2020 | Percent of All Seniors |
|-------------------------------|------|------------------------|
| Hearing Difficulty | 129 | 8.0% |
| Vision Difficulty | 40 | 2.5% |
| Cognitive Difficulty | 123 | 7.6% |
| Ambulatory Difficulty | 143 | 8.8% |
| Self-Care Difficulty | 91 | 5.6% |
| Independent Living Difficulty | 119 | 7.3% |
| Total | 645 | |

Source: 2020 American Community Survey Table S1810

Note: The total figure, a sum of the distinct disability categories, may be overstated as some residents may belong to more than one category.

Conclusions and Implications

In Dalton, a little over a quarter of the total population (25.5%) are senior citizens age 65 and over. This number is projected to increase to approximately 32.1% of the total population by the year 2035. The vast majority of this age cohort are homeowners (97%). A common trend seen throughout Berkshire County is seniors who want to “age in place” but due to physical limitations cannot maintain their homes so they are forced to relocate. As mentioned earlier in this assessment, most home in Dalton are 3-bedrooms which is beyond the needs of most seniors. And, there are no current rental options available for seniors who may want to relocate to a smaller, more manageable home.

- Many residents, especially seniors, own their own homes and have done so for years. With increases in home values, it is likely their home may be their major financial asset. However, federal tax laws may make it a financial burden to sell and move into a smaller home, if one were available.
- The financial burdens of homeownership have risen, denying such owners the likely ability to have financial security, especially if a senior is has limited income based primarily on Social Security.

6. Special-Needs Housing

Fifteen percent (15.2%) of Dalton residents had some disability or limitation. Among these, the most common were independent living difficulties at 8.0% of the population and ambulatory difficulties at 7.0% of the population. As reviewed in Section 5, 46.3% of seniors had some disability or limitation in 2020. Among these, the most common were ambulatory difficulties at 8.8% of seniors, hearing difficulties at 8.0%, and cognitive difficulties at 7.6% of seniors. There are seniors who have more than one disability or limitation. These numbers do not include temporary disabilities, such as a broken wrist from a slip on ice or broken ribs from a fall.

Table 6.1 - Dalton: Residents with Disabilities or Limitations

| Disability or Limitation | 2020 | Percent of Total Population |
|-------------------------------|------|-----------------------------|
| Hearing Difficulty | 198 | 3.1% |
| Vision Difficulty | 88 | 1.4% |
| Cognitive Difficulty | 303 | 4.9% |
| Ambulatory Difficulty | 435 | 7.0% |
| Self-Care Difficulty | 254 | 4.1% |
| Independent Living Difficulty | 429 | 8.0% |
| Total | 981 | 15.2% |

Source: 2020 American Community Survey Table S1810

Note: The total figure, a sum of the distinct disability categories, may be overstated as some residents may belong to more than one category.

Dalton's housing stock is older and is primarily single-family homes, typically having two floors with stairs. Such housing is likely to be unsuitable for residents with certain special needs, without modifications, retrofitting with some adaptive equipment, and/or restricting living space to the first floor.

Conclusions and Implications

Housing in Dalton is predominantly 3-bedroom, single family, detached dwellings. Many containing stairs to multiple levels of the home. There is a shortage of homes that are ADA compliant which will force some residents to leave Dalton when their homes are no longer conducive to their needs. This is especially prevalent in the senior population.

7. Seasonal Housing Needs

In 2020, Dalton's peak employment month was January with 1,750 people employed. The lowest number of employees was recorded in April with 1,459 employed. This aligns with a decrease in Berkshire County employment of 19% over the same period, indicating that seasonal industry is as important to Dalton's employment than to Berkshire County as a whole. Furthermore, the Census Bureau tracks seasonal housing units by vacancy rate, which made up just 4.6% of Dalton's vacant housing stock in 2020.

Table 8.1 - Dalton and Berkshire County: Seasonal Employment

| Seasonal Employment | Dalton 2020 | Berkshire County 2020 |
|---------------------|-------------|-----------------------|
| January Employment | 1,750 | 58,639 |
| April Employment | 1,459 | 47,578 |
| Percent Change | -17% | -19% |

Source: Massachusetts Department of Labor and Workforce Development ES-202

Table 8.2 - Dalton and Berkshire County: Seasonal Housing

| Seasonal Housing | Dalton 2020 | Berkshire County 2020 |
|--|-------------|-----------------------|
| Total Housing Units | 3,229 | 69,149 |
| Seasonal, Recreational, or Occasional Use (vacant) | 148 | 8,945 |
| Percent Seasonal | 4.6% | 12.9% |

Source: 2020 American Community Survey Table B25004, DP04

8. Resource Guide

8.1 Housing Partnerships

Berkshire County Regional Housing Authority

Berkshire County Regional Housing Authority has programs for rental tenants, landlords, and homeowners. The Authority's services include:

Legal, Housing, and Consumer Counseling – Includes counseling on landlord/tenant law, fair housing laws, foreclosure laws, lead paint law, housing rehabilitation law, financial assistance, subsidized and public housing resources, budgeting and financial planning assistance, and housing search strategies.

Tenancy Preservation Program (TPP) – Homeless prevention program that works with individuals and families facing eviction as a result of behaviors related to a disability. TPP assists the tenant and the property owner to determine whether the disability can be reasonably accommodated, and the tenancy preserved. If tenancy cannot be preserved, TPP coordinates the tenant's transition to a more appropriate placement.

Dispute Resolution/Mediation Program – Provides community-based and court-connected dispute resolution services for tenants, landlords, homeowners, neighborhoods, consumers, and other stakeholders including mediation, conflict coaching, conciliation and facilitation. The program also offers dispute resolution training courses.

Foreclosure Prevention Counseling/Negotiation/Mediation – Provided in conjunction with the Attorney General's Office of Massachusetts, CHAPA, and the Western Massachusetts Foreclosure Prevention Center. Applicable areas include foreclosure laws, reinstatement and payment plans, budgeting and financial literacy classes, credit restoration, and loan modification options.

Affordable Housing Programs – Administers housing subsidies for 41 Section 8 SRO units in two connected buildings in North Adams.

SSVF – Partnership with Solder On to provide housing assistance to veterans struggling with homelessness or other issues related to housing, health care, or substance abuse.

Contact Information

Brad Gordon, Executive Director

Phone: 413-443-7138 x216

Email: bradg@bcrha.com

Webpage(s): <http://www.bcrha.com/>

Applicable to: residents

Berkshire Housing Development Corporation (BHDC)

Serving all of Berkshire County, BHDC seeks to “improve the quality of life for residents of Berkshire County by increasing affordable housing opportunities; delivering community development programs and projects; and operating a professional management company.” BHDC is the most prominent housing development organization in the region. The organization has the experience and development capacity to provide technical assistance to less experienced groups and developers.

Contact Information

Eileen Peltier, President/CEO

Phone: 413-344-4852

Email: eogden@berkshirehousing.com

Webpage(s): <http://www.berkshirehousing.com/>

Applicable to: municipalities; residents

Berkshire Taconic Community Foundation

Berkshire Taconic Community Foundation works to “strengthen communities through philanthropy and leadership” and ensure “all residents have opportunity for economic mobility and a high quality of life” throughout Berkshire County as well as several regions in Connecticut and New York. The foundation’s HousingUs initiative is a “tri-state collaborative effort of

nonprofit organizations and community leaders to promote affordable housing options in towns throughout our region.” The Accessory Apartment Program provides technical assistance as well as funding opportunities in order to promote, package, and build affordable housing.

Contact Information

Peter Taylor, Executive Director

Phone: 413-229-0370 x121

Email: ptaylor@berkshiretaconic.org

Webpage(s):

<https://www.berkshiretaconic.org/bGivebCurrentFutureDonors/DonatetoaFund/HousingUs/AccessoryApartmentProgram.aspx>

Applicable to: municipalities; residents; affordable housing developers

Habitat for Humanity

Habitat for Humanity “partners with people in [local communities], and all over the world, to help them build or improve a place they can call home. Habitat for Humanity’s local affiliates within Berkshire County are the Central Berkshire Habitat for Humanity located in Pittsfield and Northern Berkshire Habitat for Humanity located in North Adams. Programs provided by Habitat and its affiliates include:

Volunteer Income Tax Assistance (VITA) Program – Free federal and state tax preparation for those with household incomes under \$56,000. VITA is funded by the Berkshire United Way and administered by the Central Berkshire Habitat for Humanity.

Neighborhood Revitalization Program – Projects include Brush with Kindness Program (exterior painting and minor repairs), critical home repairs (repairs to alleviate health, life, and safety/code issues), and weatherization (improvements in energy efficiency and indoor air quality).

Contact information

Central Berkshire Habitat for Humanity

Carolyn Valli, CEO

Email: cvalli@berkshirehabitat.org

Phone: 413-442-3181

Webpage(s): <https://berkshirehabitat.org/>

Applicable to: residents

Northern Berkshire Habitat for Humanity

Elisabeth Goodman, President

Email: <http://northberkshirehabitat.org/contact>

Phone: 413-664-4440

Webpage(s): <http://northberkshirehabitat.org/>

Applicable to: residents

Habitat for Humanity International

Phone: 800-422-4828

Email: <https://www.habitat.org/contact/form>

Webpage(s): <https://www.habitat.org/>

Applicable to: residents

Community Development Corporation of South Berkshire

The Community Development Corporation of South Berkshire builds affordable housing and create living-wage jobs by working collaboratively with town governments, open space organizations, and other local nonprofits.

Contact information

Email: info@cdcsb.org

Phone: 413-528-7788

Webpage(s): <https://cdcsb.org/>

Construct Inc. – Great Barrington

“For over fifty years, Construct has been the leader in the fight against homelessness and housing insecurity in the southern Berkshires.

We have over 80 affordable permanent housing options: This includes 20 units that prioritize homeless families and individuals. Of which, 13 are for homeless who need supportive services. In addition, we have 10 units (bedrooms) of transitional housing for homeless men and women.

Construct also provides support services through Cara Davis Project Home – everything from emergency assistance, transitional housing, workforce development, housing, and financial counseling.

Our Board of Directors meets monthly, on the third Wednesday of every month, and annually on the second Wednesday in June. Please contact us for more information if you would like to attend one of these meetings.

Construct is a 501 (3) (c) not for profit organization.”

Contact information

Email: info@constructberkshire.org

Phone: 413-528-1985

Webpage(s): <https://constructinc.org/>

Local Housing Authorities

Adams Housing Authority

Patti Volpi, Executive Director

Phone: 413-743-5924

Email: adamsha@bcn.net

Webpage(s): <http://www.ahauthority.com/Home.aspx>

Dalton Housing Authority

Susan Gregor, Executive Director

Phone: 413-684-2493

Email: SGregory@daltonhousing.org

Webpage(s): <https://www.daltonha.com/>

Great Barrington Housing Authority

Tina Danzy, Executive Director

Phone: 413-274-1142

Email: <https://www.townofgb.org/user/2543/contact>

Webpage(s): <https://www.townofgb.org/housing-authority>

Lee Housing Authority

Deborah Pedercini, Executive Director

Phone: 413-243-3464

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Lenox Housing Authority

Barbara Heaphy, Executive Director

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Webpage(s): <https://www.townoflenox.com/housing-authority>

North Adams Housing Authority

Jennifer Hohn, Executive Director

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Webpage(s): <https://northadamsha.com/>

Pittsfield Housing Authority

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Stockbridge Housing Authority

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Williamstown Housing Authority

Tammy Andrews, Executive Director

Phone: 413-458-8282

E-mail: wmstnha@outlook.com

Webpage(s): <http://www.williamstownha.com/Home.aspx>

Women's Institute for Housing and Economic Development

The Women's Institute is a national affordable housing development organization, whose mission is to "promote economic resilience and stable homes by developing and preserving high quality affordable and supportive housing, with an emphasis on under-served populations." The Women's Institute serves as the developer or development consultant for projects relating to creation of affordable housing, permanent supportive housing, permanent supportive housing for veterans, congregate housing, workforce housing, and mixed-use development. The organization is also interested in preserving and stabilizing existing housing that might otherwise be converted to higher market-rate rents or deteriorate as the properties age. The Women's Institute can provide expertise in the following areas: pre-development, pre-construction, construction, operations and asset management, and general project management.

Contact information

Loni Willey, COO

Phone: 800-720-1195 x104

Email: lwilley@wihed.org

Webpage(s): <http://www.wihed.org>

8.2 Federal Resources

United States Department of Housing and Urban Development

Making Home Affordable (MHA)

Under the MHA umbrella there exist a number of programs to assist homeowners who are at risk of foreclosure and otherwise struggling with their monthly mortgage payments. The majority of these programs are administered through the US Department of Housing and Urban Development's Federal Housing Administration (FHA). Distressed homeowners are encouraged to contact their lenders and loan servicers directly to inquire about foreclosure prevention options that are available.

Modify or Refinance Your Loan for Lower Payments

Home Affordable Modification Program (HAMP) – HAMP lowers monthly mortgage payment to 31 percent of the homeowners verified monthly gross (pre-tax) income to make payments more affordable. The typical HAMP modification results in a 40 percent drop in a monthly mortgage payment. Eighteen percent of HAMP homeowners reduce their payments by \$1,000 or more.

Principal Reduction Alternative (PRA) – PRA helps homeowners whose homes are worth significantly less than they owe by encouraging servicers and investors to reduce the amount you owe on your home.

Second Lien Modification Program (2MP) – Mortgage modification or principal reduction on second mortgage, home equity loan, HELOC, or some other second lien for homeowners whose primary mortgage has been modified through HAMP.

Home Affordable Refinance Program (HARP) – Mortgage refinancing available to homeowners who are current on their mortgage but are unable to obtain a traditional refinance due to a decline in home value.

"Underwater" Mortgages

Home Affordable Refinance Program (HARP) – See above.

Principal Reduction Alternative – See above.

Treasury/FHA Second Lien Program (FHA2LP) – Second mortgage reduction or elimination for homeowners whose primary mortgage has been modified through FHA Short Refinance. Total amount of modified mortgage debt cannot exceed 115% of home's current value.

Assistance for Unemployed Homeowners

Home Affordable Unemployment Program (UP) – Temporary reduction or suspension of mortgage payments for at least twelve months for unemployed homeowners seeking re-employment.

FHA Special Forbearance – Extension of forbearance period by either reducing or suspending mortgage payments for up to twelve months for homeowners who have become unemployed and have no other sources of income.

Managed Exit for Borrowers

Home Affordable Foreclosure Alternatives (HAFA) – Short sale or deed-in-lieu of foreclosure for homeowners who cannot afford their mortgage payments and are interested in transitioning to more affordable housing.

"Redemption" – Period after home has been sold at foreclosure sale when it may still be reclaimed through the payment of the outstanding mortgage balance and all costs incurred during the foreclosure process.

Loss Mitigation for FHA-Insured Homeowners

FHA Home Affordable Modification Program (HAMP) – See above.

HOPE for Homeowners (H4H) – Mortgage refinancing for homeowners who cannot make their payments but can afford a new FHA-insured loan.

Contact information

National Servicing Center (NSC)

Phone: 877-622-8525

Webpage(s): https://www.hud.gov/program_offices/housing/sfh/nsc/

Federal Housing Administration (FHA) Outreach Center

Phone: 1-800-CALL FHA / 800-225-5342

Email: answers@hud.gov

Webpage(s): https://www.hud.gov/program_offices/housing/fhahistory

Applicable to: residents

Community Development Block Program (administered at state level)

CDBG provides annual block grants to larger cities (entitlement communities) and to non-entitlement communities through a competitive proposal process. States also receive annual grants for re-distribution to non-entitlement communities. Currently, 37 entitlement communities in Massachusetts receive annual allocations directly from HUD, and DHCD receives an annual allocation that it awards through a once-a-year grant competition open to all non-entitlement communities.

CDBG funds can be used for a wide range of activities, including housing. Recipient communities may choose from a wide array of program eligible projects and planning activities. Income targeting is flexible. At least 51 percent of the beneficiaries of a CDBG-funded activity must be low- or moderate-income households, or the activity must remove slums or blight or fill an urgent community need.

Eligible housing activities include project planning, rental development and rehabilitation, first-time homebuyer assistance, and homeowner rehabilitation loan and grant programs. Homeowner rehabilitation programs are particularly popular. New construction of housing is not eligible, except under very limited circumstances. CDBG loan repayments can support additional CDBG-eligible activities. Entitlement communities and DHCD each publish an annual action plan that outlines how they plan to spend CDBG funds in the coming year. The annual plan must be consistent with their Consolidated Plan.

Non-entitlement communities can apply to DHCD for CDBG funding for local activities under the Community Development Fund (CDF), which accepts applications in an annual competition for almost any CDBG-eligible activity. Funds are awarded based on a community's needs score, however, meaning more affluent communities have a low chance of receiving an award. Frequently funded housing activities include housing rehabilitation loan programs and grants for planning or acquisition costs, as well as housing authority property improvements.

To take advantage of state CDBG funding, a community with limited staff may need to hire a consultant or enlist the services of an experienced housing agency. Regional planning agencies often help small towns apply for and manage CDBG funds. DHCD also accepts regional applications to enable smaller communities to partner with an experienced neighbor to offer housing rehabilitation programs.

Contact information

Webpage(s):

<https://www.hud.gov/states/massachusetts/community/cdbg>

https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs

Applicable to: municipality

Foreclosure Avoidance Counseling

HUD-approved housing counseling agencies are available to provide information and assistance needed to avoid foreclosure. As part of President Obama's comprehensive Homeowner Affordability and Stability Plan (HASAP), there is eligibility for special Making Home Affordable loan modification or refinance, to reduce monthly payments and maintain home ownership. Those eligible for the loan modification or refinance program can work with a counselor to compile an intake package for their servicer.

Foreclosure prevention counseling services are provided free of charge by non-profit housing counseling agencies working in partnership with the Federal Government. These agencies are

funded, in part, by HUD and NeighborWorks® America. There is no need to pay a private company for these services.

Contact information

Webpage(s):

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?&webListAction=search&searchstate=MA&filterSvc=dfc>

Applicable to: residents

Good Neighbor Next Door

Law enforcement officers, pre-Kindergarten through 12th grade teachers and firefighters/emergency medical technicians can contribute to community revitalization while becoming homeowners through HUD's Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a discount of 50% from the list price of the home. In return the homeowner must commit to live in the property for 36 months as his or her sole residence.

Contact information

Phone: 1-800-CALL FHA / 800-225-5342

Email: answers@hud.gov

Webpage(s): https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot

Applicable to: residents living in designated "revitalization areas"

HOME Investment Partnership Program

HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. The program funds a broad range of activities including new construction, acquisition and rehabilitation of rental properties. Zero or low interest loans are available for housing developers who pass these loans on to homebuyers and renters. This program targets very low and low-income households. In a rental program, 20% of units must be set aside for households earning 50% or less of the area median

income. In a home ownership program, it is necessary that all households are at 80% or less of the area median income without regard to proportions.

Contact information

Webpage(s):

https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/

Applicable to: affordable housing developers (for-profit and nonprofit), community housing development organizations, and municipalities in cooperation with any of the above

Low-Income Housing Tax Credit Program

Federal tax credits are available for developers of affordable rental housing. At least 20% must be for very low-income households. As an alternative, 40% of the units may be set aside for households at 60% or less of the area median income.

Contact information

Websites:

<https://www.huduser.gov/portal/datasets/lihtc.html>

<https://www.mhp.net/rental-financing/loan-products>

Applicable to: affordable housing developers

Property Improvement Loan Insurance (Title I)

FHA insurance on loans made by private lenders to improve properties that meet certain requirements. Lending institutions make loans from their own funds to eligible borrowers to finance these improvements. The Title I program insures loans to finance the light or moderate rehabilitation of properties, as well as the construction of nonresidential buildings on the property. This program may be used to insure such loans for up to 20 years on either single- or multifamily properties. The maximum loan amount is \$25,000 for improving a single-family

home and \$60,000 for a multifamily structure, with a maximum per-unit loan amount of \$12,000.

Contact information

Boston Office Phone: 617-994-8200

Toll-Free Phone: 800-CALL-FHA / 800-225-5342

Email: answers@hud.gov

Webpage(s): https://www.hud.gov/program_offices/housing/sfh/title/title-i

Applicable to: affordable housing lenders, residents

203(K) Rehabilitation Mortgage Insurance

FHA's primary program for the rehabilitation and repair of single-family properties. Homebuyers and homeowners may finance up to \$35,000 into their mortgage to repair, improve, or upgrade their home. Homebuyers and homeowners can quickly and easily tap into cash to pay for property repairs or improvements, such as those identified by a home inspector or an FHA appraiser. Homeowners can make property repairs, improvements, or prepare their home for sale. Homebuyers can make their new home move-in ready by remodeling the kitchen, painting the interior or purchasing new carpet.

Contact information

Phone: 800-CALL-FHA / 800-225-5342

Email: answers@hud.gov

Webpage(s): https://www.hud.gov/program_offices/housing/sfh/203k

Applicable to: affordable housing lenders

United States Department of Agriculture

The USDA's Rural Development program offers a variety of initiatives. Grants are highly competitive. Listed below are several of their most relevant programs. Visit their website for the complete list.

Single-Family Housing Direct Home Loans

Section 502 direct loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

Webpage(s): <https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>

Applicable to: residents

Single-Family Housing Guaranteed Loan Program

Section 502 guaranteed loans assist approved lenders in providing households earning less than 115% of the area median household income the opportunity to own adequate, modest, decent, safe, and sanitary dwellings as their primary residence in eligible rural areas.

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

Webpage(s): http://www.rurdev.usda.gov/HAD-Guaranteed_Housing_Loans.html

Applicable to: residents

Single-Family Housing Repair Loans & Grants

Section 504 funds are loans and grants to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. The maximum grant amount is \$7,500 and the maximum loan amount is \$20,000.

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

Webpage(s): <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

Applicable to: residents

8.3 State Resources

Massachusetts Department of Housing and Community Development & Executive Office of Housing and Economic Development

Chapter 40R / Smart Growth Zoning

The Smart Growth Zoning Overlay District Act, Chapter 149 of the Acts of 2004, codified as MGL ch. 40R, encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations. Projects must be developable under the community's smart growth zoning adopted under Chapter 40R, either as-of-right or through a limited plan review process akin to site plan review. Upon state review and approval of a local overlay district, communities become eligible for payments from a Smart Growth Housing Trust Fund, as well as other financial incentives. Chapter 40R seeks to substantially increase the supply of housing and decrease its cost, by increasing the amount of land zoned for dense housing. It targets the shortfall in housing for low- and moderate-income households, by requiring the inclusion of affordable units in most private projects.

Webpage(s): <http://www.mass.gov/hed/community/planning/chapter-40-r.html>

Applicable to: municipalities

Chapter 43D for Housing

Chapter 43D has been available for expedited economic development since 2006—but now residential zoning has been added. To be eligible, a municipality must provide for local permitting decisions on its designated priority development sites within 180 days of a complete application. This expedited permitting is attractive to developers, increases municipal visibility and is rewarded by preference in discretionary funding.

Contact information

Victoria Maguire, Permit Ombudsman/Director, Massachusetts Permit Regulatory Office
Phone: 617-788-3649

Webpage(s): <https://www.mass.gov/service-details/chapter-43d-expedited-local-permitting>

Applicable to: municipalities

Community Based Housing

The CBH Program provides funding for the development of integrated housing for people with disabilities, including elders, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization. CBH Program excludes clients of the DMH and DMR but includes many other people with disabilities who are institutionalized or at risk of institutionalization. Eligible populations include adults with a broad range of disabilities including mobility impairments, cerebral palsy, multiple sclerosis, muscular dystrophy, epilepsy, HIV/AIDS, brain or spinal cord injuries, sensory disabilities, emotional disabilities and cognitive disabilities.

Contact information

Bradley Day, CEDAC

Phone: 617-727-5944

Email: bday@cedac.org

Webpage(s): <https://cedac.org/>

Andrew Nelson, DHCD

Phone: 617-573-1305

Email: Andrew.nelson@state.ma.us

Webpage(s): <https://www.mass.gov/service-details/community-based-housing-cbh>

Applicable to: nonprofit entities or entities controlled by nonprofits

The Community Preservation Act

This state law allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing and outdoor recreation. Community preservation monies are raised locally through the imposition of a surcharge of not more than

3% of the tax levy against real property, and municipalities must adopt CPA by ballot referendum.

More information: <http://www.communitypreservation.org/>

Applicable to: municipalities

Compact Neighborhoods

This is a tool similar to Smart Growth Zoning (40R) in its eligible locations and as-of-right zoning, but with different residential density and affordability requirements. Participating communities are eligible for preference in discretionary funding and possible Chapter 40B relief. For communities that are interested in maintaining control over land use decisions by planning ahead and getting credit for denser, as-of-right zoning, this tool provides another choice. There are two specified density thresholds under Compact Neighborhoods which must allow for: a minimum of 4 units per acre for single-family development and a minimum of 8 units an acre for multi-family (any structure with more than one unit).

Contact information

William Reyelt

Phone: 617-573-1355

Email: william.reyelt@state.ma.us

Webpage(s):

<https://www.mass.gov/service-details/compact-neighborhoods>

<http://www.mass.gov/hed/docs/dhcd/cd/ch40r/compact-neighborhoodspolicy.pdf>

Applicable to: municipalities

Emergency Solutions Grant Program

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) amended the McKinney-Vento Homeless Assistance Act, including major revisions to what is now titled the Emergency Solutions Grant (ESG) program. The ESG program assists homeless

households and households at risk of homelessness by providing the services necessary to help them quickly regain stable housing after experiencing a housing crisis and/or homelessness. ESG services are procured on an annual basis. Therefore, the services provided may change each year. Currently, DHCD funds ESG services under the following components: Shelter Support; Rapid Re-housing; and Homelessness Prevention.

More information: <https://www.mass.gov/service-details/emergency-solutions-grant-program-esg>

Available to: residents

Historic Owner-Occupied Residences

Municipalities have the option of adopting a special assessment that captures the increased value of substantially rehabilitated historic residences over a period of five years, with 20% of the increased assessed value added each year until the full value is reached. This can be an additional incentive for historic homeowners to continue to occupy and make appropriate renovations that may contribute to preserving the character of the community.

More information:

<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter59/Section5j>

Applicable to: municipalities; residents

HomeBASE

HomeBASE is a flexible financial resource that is available to families who are eligible for the state's emergency Assistance (EA) Program. Families can get up to \$4,000 of Household Assistance to help in finding apartments, co-house by living with someone else and sharing household costs, pay for moving expenses to another state or location in-state, and other costs, such as child care to help secure or maintain employment or job training. HomeBASE helps to avoid a shelter placement, and instead find families housing solutions that that make families feel more stable.

More information: <https://www.mass.gov/service-details/homebase>

Applicable to: residents

Housing Innovations Fund

The Housing Innovations Fund was created to support alternative forms of rental and ownership housing such as a specialized level of management or social services, an innovative financing or ownership structure or other features such as transitional housing types, limited equity cooperatives, and preservation of expiring use properties. They are available on a competitive basis to non-profit developers only (e.g. Construct Inc., CDCs, housing trusts, etc.). Rental units must remain affordable for at least 30 years. Of the total units, at least 50% must be occupied by households earning below 80% of the area median income. Of the lower income group, at least 50% (or 25% of the total units) must be occupied by households earning below 30% of the area median income.

More information: <https://www.mass.gov/service-details/housing-innovations-fund-hif>

Applicable to: affordable housing developers (non-profit)

Housing Stabilization Fund

The Housing Stabilization Fund was created to stabilize communities by providing financial support for the acquisition, preservation and rehabilitation of affordable housing with a specific emphasis on reuse of distressed properties. It can also be used to allow new construction on infill sites created by demolition of distressed properties. Both profit and non-profit developers are eligible for the program, which can be used for both rental and project-based home ownership.

More information: <https://www.mass.gov/service-details/housing-stabilization-fund-hsf>

Applicable to: affordable housing developers

Lead Paint Removal Credit

The State provides a state income tax credit for up to \$1,500 for each housing unit where lead paint is removed in compliance with state regulations. Unused credits may be carried over for up to 7 years.

More information: <https://www.mass.gov/service-details/view-residential-property-tax-credits>

Applicable to: residents (homeowners only)

Local Initiative Program

The Local Initiative Program is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low- and moderate-income households.

More information: <https://www.mass.gov/service-details/local-initiative-program>

Applicable to: municipalities; affordable housing developers

Senior Circuit Breaker Tax Credit

Municipalities have the option of providing a property tax credit to low- and moderate-income senior citizens homeowners and renters.

More information: <https://www.mass.gov/service-details/senior-circuit-breaker-tax-credit>

Applicable to: residents (senior citizens only)

Massachusetts Affordable Housing Trust Fund

The Massachusetts Affordable Housing Trust Fund (AHTF) provides resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of area median income. Funds are available for rental, home ownership and mixed-use projects as well as housing for the disabled and homeless but may be applied only to the affordable units. AHTF funds are used primarily to support private housing projects that provide

for the acquisition, construction or preservation of affordable housing. MassHousing and DHCD jointly administer AHTF.

Types of assistance include:

- Deferred payment loans
- Low- or no-interest amortizing loans
- Down-payment and closing cost assistance for first-time home buyers
- Credit enhancements and mortgage insurance guarantees
- Matching funds for municipalities that sponsor affordable housing projects
- Matching funds for employer-based housing

Funding threshold criteria include:

- Consistency with the Commonwealth's Sustainable Development Principles
- Minimum term of affordability of 30 years
- Affordability of all AHTF units to households earning no more than 110% of area median income
- Financial feasibility.

Funding preferences include projects/developments that:

- Produce new affordable housing units
- Create units affordable to households with a range of incomes, particularly units for households with incomes below 80% of area median income
- Include affordable units for families, the disabled and the homeless
- Propose the longest term of affordability
- Use private funding sources and non-state funding sources to leverage the least amount of AHTF funds

More information:

<https://www.mass.gov/service-details/affordable-housing-trust-fund-ahtf>

<http://www.mass.gov/hed/docs/dhcd/hd/aht/ahtfguide.pdf>

Applicable to: governmental subdivisions; community development corporations; local housing authorities; community action agencies; community-based or neighborhood-based non-profit housing organizations; other non-profit organizations; for-profit entities; and private employers

MassWorks Infrastructure Program

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development and job creation and retention, housing development at density of at least 4 units to the acre (both market and affordable units) and transportation improvements to enhance safety in small, rural communities. The MassWorks Infrastructure Program is the administrative consolidation of six former grant programs (Public Works Economic Development, Community Development Action Grant, Growth Districts Initiative Grant Program, Massachusetts Opportunity Relocation and Expansion Program, Small Town Rural Assistance Program, and the Transit Oriented Development Program), and is administered by the state's Executive Office of Housing and Economic Development, in cooperation with the Department of Transportation and Executive Office for Administration & Finance.

Contact information

Phone: 617-788-3649

Email: MassWorks@state.ma.us

Webpage(s): <https://www.mass.gov/service-details/massworks-infrastructure-grants>

Applicable to: municipalities and other eligible public entities¹⁴

Senior Citizen Property Tax Work-Off Program

¹⁴ Eligible applicants: A city or town, or other public agency with a charter that enables them to accept state grants on behalf of the municipality, and where the public agency has been designated by municipal officers to apply for grants on behalf of that city or town. Any eligible public agency acting on behalf of a municipality must submit a letter of support from the chief administrative officer of that municipality.

The municipality may adopt a program authorizing residents aged 60 or older to volunteer their services to the community in exchange for a property tax reduction. The maximum allowed is \$1,500, and the rate of service cannot exceed the state's minimum wage.

More information:

<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter59/Section5k>

Applicable to: residents (60+ years old)

8.4 Private & Non-Profit Opportunities

FRAMEWORK™ Online Home-buying Course

Offered through the Massachusetts Affordable Housing Alliance, FRAMEWORK is a high quality online course; a fun way to become an informed, confident, and successful homeowner. It provides the facts you need to become well-informed about every step in the process. Many lenders have approved FRAMEWORK™ to meet their requirements for homebuyer education. Total cost for the FRAMEWORK™ online course plus an information packed, follow up in-person session at MAHA is \$100. You will pay \$75 for the online course through FRAMEWORK™ and \$25 for the MAHA session. Upon completion of the in-person session, you will receive a certificate that local lenders and mortgage programs will accept.

MAHA's FRAMEWORK™ follow-up classes include:

Information about the state's most affordable mortgage programs;

Presentations from a loan officer, home inspector, attorney, real estate agent, and insurance agent;

Opportunity to get answers to your home buying questions.

Contact information

Massachusetts Affordable Housing Alliance

1803 Dorchester Avenue

Dorchester, MA 02124

Phone: 617-822-9100

Email: info@mahahome.org

Webpage(s): https://mahahome.org/buyingahome_online

Applicable to: residents

Limited Equity Cooperatives

In this structure, each resident in a housing development is a shareholder in a member-controlled management corporation, which holds title to the property. Residents lease the units

from the coop and elect a board of directors. Purchase of the stock is similar to a down-payment but usually costs less. Members pay a proportional share of coop's mortgage, taxes, maintenance, and operating expenses. To preserve the housing as affordable, a formula determines the resale value of the stock. The formula is geared to provide a fair return on members' investment while keeping resale value in a price range accessible to low and moderate-income members.

Limited equity co-ops offer specific advantages over rental housing, including security, tax deductions, and some equity build-up, while housing costs remain lower in the long run. The cooperative is eligible for government subsidies that can reduce purchase costs or provide financing for the building.

Limited equity homeownership limits the resale prices of condos or single-family units, in a manner similar to limited equity coops. This approach is required through some state and federal subsidized programs and could be built into any locally developed program to preserve affordability. Typically, the length of deed restrictions used to limit equity remains in place no longer than 40 years.

More information:

https://www.uhab.org/sites/default/files/doc_library/Limited_Equity_Cooperatives_A_Legal_Handbook_0.pdf

Applicable to: residents (must live in a housing development)

Massachusetts Housing Partnership

Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development to help increase the supply of affordable housing in Massachusetts. MHP administers the ONE Mortgage Program, provides permanent financing, and offers technical assistance to communities, non-profits and housing authorities. MHP programs are listed below.

ONE Mortgage Program

The ONE Mortgage Program offers first-time homebuyers a discounted fixed interest rate and a low down-payment, without requiring the homebuyer to purchase costly private mortgage insurance.

Contact information

Phone: 800-752-7131

Email: onemortgage@mhp.net

Webpage(s): <https://www.mhp.net/one-mortgage>

Applicable to: residents

MassDocs

MassDocs makes affordable rental housing development more efficient by offering one set of loan documents to developers receiving loans from multiple public funding programs. This means that review work can be coordinated by a single joint counsel for all subordinate public loans in a project. This is a plus for MHP borrowers, who often receive MHP financing in combination with other public funds. MassDocs is a collaborative effort of the state Department of Housing and Community Development (DHCD), MassHousing, the Massachusetts Housing Partnership (MHP) and the Community Economic Development Assistance Corporation (CEDAC).

Contact information

Email: massdocs@mhp.net

Webpage(s): <https://www.massdocs.com/>

Applicable to: affordable housing developers

Great Barrington Affordable Housing Trust Fund

A local housing trust allows municipalities to collect funds for affordable housing, segregate them out of the general municipal budget into a trust fund, and use the funds for local initiatives to create and preserve affordable housing.

Examples of what a local affordable housing trust can do include:

- Provide financial support for the construction of affordable homes by private developers
- Rehabilitate existing homes to convert to affordable housing
- Increase affordability in new housing development projects
- Develop surplus municipal land or buildings
- Preserve properties faced with expiring affordability restrictions
- Create programs to assist low- and moderate-income homebuyers
- Create programs to help low- and moderate-income families make health and safety repairs
- Educate and advocate to further affordable housing initiatives

More information: <https://www.gbhousing.org/>

OneSource

OneSource was developed by MHP and the Massachusetts Housing Investment Corporation (MHIC) to provide borrowers with construction and permanent financing, using a single set of loan documents and one attorney, saving the borrower time and money. MHP has done OneSource with MHIC and other lenders such as Bank of America, Citizens Bank, Wainwright Bank, Cape Cod Five, and Boston Community Capital. With OneSource, there's a coordinated closing between the construction lender and MHP, with one attorney reviewing a single set of construction and permanent loan documents. At the end of construction, there is a highly simplified "mini-closing" that allows MHP to take over the lender's role from the construction lender.

Contact information

David Rockwell, Director of Lending

Phone: 617-330-9944 x222

Email: drockwell@mhp.net

Webpage(s): http://www.mhp.net/rental_financing/one_source.php

Applicable to: borrowers

Tax-exempt financing

Through a program called MATCH, MHP provides triple-A credit enhancement for bonds, resulting in lower interest rates. MHP can also arrange for the direct placement of a bond issuance with one of their funding banks so that you can avoid the cost of a public offering.

More information: http://www.mhp.net/uploads/resources/match_term_sheet.pdf

Applicable to: affordable housing developers

Technical Assistance

MHP's Community Housing Initiatives team supports communities, local housing authorities and developers in their efforts to create affordable housing for low and moderate-income families. In addition to providing broad-based informational support to communities through workshops and publications, MHP provides staff and financial support.

More information: http://www.mhp.net/community_initiatives/programs/index.php

Applicable to: municipalities; local housing authority; affordable housing developers

MassHousing Mortgage Programs

Home for the Brave

MassHousing's Home for the Brave program offers affordable, no down-payment mortgage financing for veterans of the U.S. Armed Services. In conjunction, grants from the Veterans Administration are available to help disabled veterans make accessibility upgrades to properties they are interested in purchasing.

Program Features:

- Three percent down required
- Loans feature MI Plus, which covers principal and interest payments for up to six months in case of unemployment or deployment

- Closing cost assistance is available through MassHousing grants

Home for the Brave loans are made through approved community banks and are made possible by MassHousing. To apply, contact a participating lender.

Home for the Brave loans are available to:

- Veterans of the U.S. Armed Services
- Active-duty military
- Spouses of soldiers, sailors or marines killed while on active duty

To qualify for a Home for the Brave mortgage, you must:

- Borrowers must meet income limits
- No maximum loan amount or sales price
- Have a total housing debt of less than 45% and a total monthly debt of less than 41%

More information:

https://www.emasshousing.com/portal/server.pt/community/products/306/home_for_the_brave/10210

Applicable to: residents

MassHousing Mortgage with no Mortgage Insurance offers:

- Affordable interest rates, fixed for the life of the loan
- 30-year repayment terms
- Up to 97% financing on single-family homes and condominiums; 95% financing on 2-, 3- and 4-family homes
- No hidden fees or other surprises

To qualify for a MassHousing Mortgage with no MI, borrowers must:

- Meet income and loan limit guidelines

- Purchase a 1- to 4-family property
- Have good credit
- Complete a homebuyer education course

More information: <https://www.masshousing.com/en/home-ownership/homebuyers/homebuyer-loans>

Applicable to: residents

Purchase and Renovation Loans

MassHousing Purchase and Rehab loans help borrowers cover both the cost of purchasing a home in need of repairs, as well as the expense of rehabilitating that property. The maximum loan amount for a Purchase and Rehab mortgage is 97% of the purchase price plus rehabilitation costs or the estimated value of the home after rehabilitation (whichever is less). A 3% down-payment is required.

To qualify for a Purchase and Rehab mortgage, you must:

- Have a signed Purchase and Sales Agreement for a 1- to 4-family home
- Be creditworthy
- Have housing debt of less than 33% of your income and total monthly debt of less than 41% of your income

Loan Terms

The minimum rehabilitation amount for all property types is \$7,500

Rehabilitation costs include the cost of repairs, as well as such expenses as inspection fees, title update fees, and a required contingency reserve equal to 10% of the total rehabilitation cost

A mortgage payment reserve not to exceed four mortgage payments may be included in the cost of rehabilitation if the property will not be occupied during rehabilitation

The lender may charge fees as high as \$900 based on the cost of rehabilitation

Licensed contractors must complete all rehabilitation work

At the time of loan closing, the borrower will be responsible for the full mortgage payment on the total principal amount

More information: <https://www.masshousing.com/en/home-ownership/homebuyers/homebuyer-loans>

Applicable to: residents