

# Laying the Foundation: Lanesborough Housing Needs Assessment



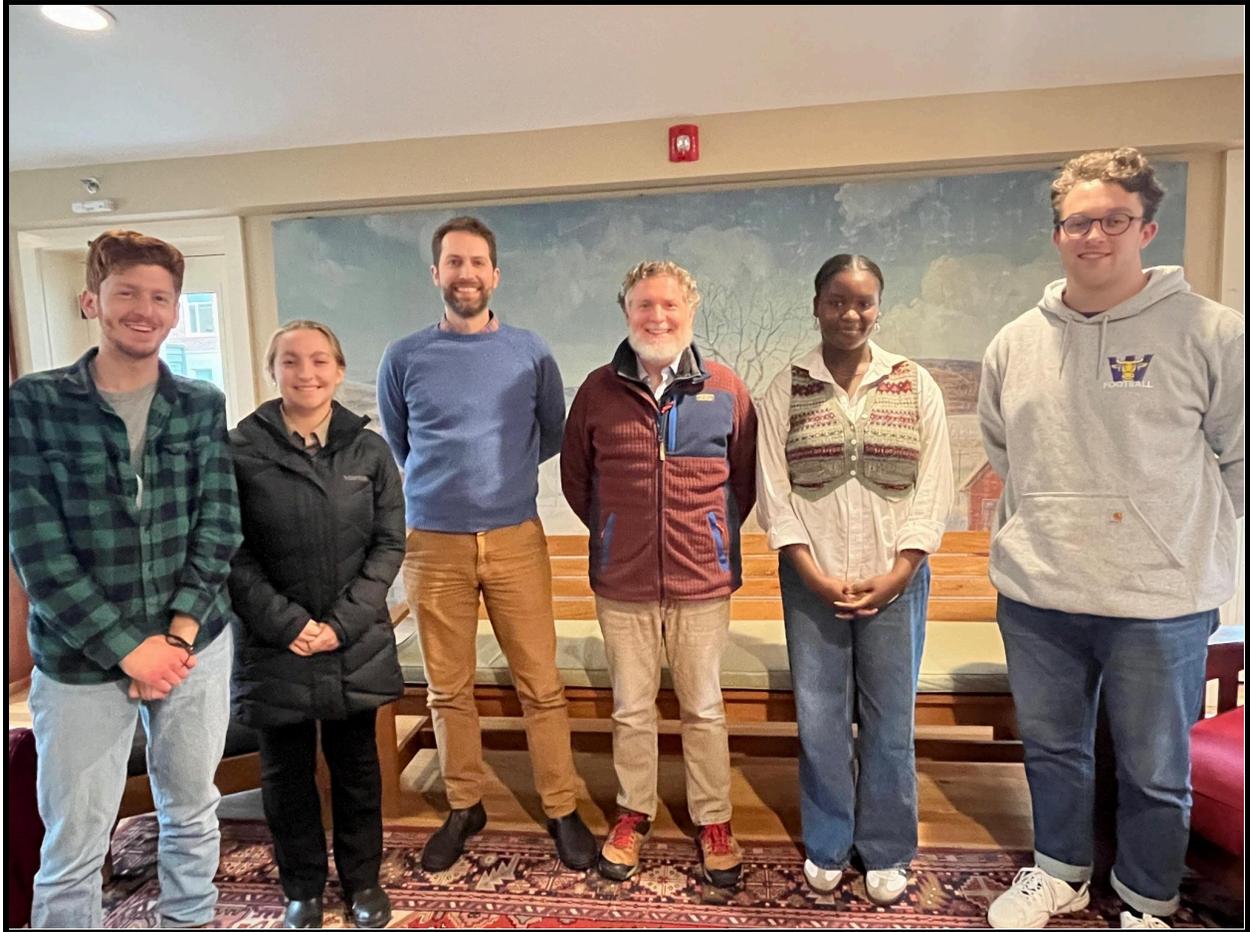
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Environmental Planning Workshop (ENVI 402)

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*The team with our clients (from left to right: Josh Kirschner, Marta Symkowick, Andrew Groff, CJ Hoss, Mafoudia Keita, Calvin Jackson).*

### **Abstract**

Lanesborough's Housing Assessment proposes a multifaceted plan to revitalize its housing landscape. The plan tackles three critical areas: increasing overall housing stock, expanding affordable options, and increasing diversity in housing types. Through strategic zoning adjustments, targeted infrastructure investments, and innovative approaches like friendly 40B projects and simplified ADU regulations, the plan aims to build a denser, more inclusive, and accessible community. Recognizing the importance of collaboration, the assessment also recommends an educational program for developers, streamlining approval processes, and

fostering a developer-friendly environment. This comprehensive report ensures a sustainable and vibrant future for Lanesborough's housing, catering to the diverse needs of existing residents and attracting new generations to call the town home. This holistic approach, centered on inclusivity and sustainability, promises a brighter future for Lanesborough's housing environment: one that meets the needs of town residents and paves the way for a thriving community.

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**Introduction:**

The housing crisis in the United States is multifaceted, characterized by a shortage of affordable housing, escalating home prices, and a growing population of individuals experiencing homelessness. The demand for housing has outpaced the supply in urban, suburban, and rural areas, leading to skyrocketing rents and housing costs that strain the financial stability of millions. Low-income individuals and families, in particular, face significant challenges in securing safe and affordable housing, often resulting in overcrowded living conditions or homelessness. The crisis has broader social implications, impacting economic mobility and exacerbating income inequality. It highlights the need for comprehensive policy solutions that address not only immediate housing needs but also systemic issues such as zoning regulations, housing development incentives, and access to affordable financing options. Addressing the U.S. housing crisis requires a concerted effort from government, communities, and the private sector to create sustainable solutions that ensure housing is not just a commodity but a fundamental right for all citizens. Focusing on the Berkshires, this crisis is especially prevalent as the COVID-19 pandemic increases demand amidst the lack of available midrange units.

Lanesborough, MA, is especially affected by the lack of units and affordable rental opportunities. The town grapples with a significant rental and housing shortage, presenting challenges for residents seeking affordable and suitable living arrangements. The scarcity of available housing options has contributed to increased competition, driving up prices. As demand outpaces supply, residents may face difficulties securing stable housing. The shortage highlights the need for comprehensive strategies that address the unique challenges of rural areas, including promoting responsible infill development, incentivizing affordable housing initiatives, fostering collaboration between local authorities and community stakeholders, and maintaining a sense of

town character important to its residents. In Lanesborough, as in many rural regions, the housing shortage underscores the importance of thoughtful and localized solutions to ensure that residents have access to safe and affordable homes.

**Statement of Purpose:**

Our planning group's goal was to create a housing assessment that includes feasible and applicable guidelines for municipal growth for the town of Lanesborough. The purpose of this project was to holistically and analytically explore Lanesborough's housing supply and potential. This report serves to inform the town on how it can achieve its community goals, including attracting and retaining young families and providing adequate housing for low-income and elderly residents. The research will also aid in future planning work, most notably for the first town Master Plan conducted in over 60 years. Good stakeholder funding, a strong and well-connected volunteer network, and manageable plans for the town committee will determine the tangible outcomes of the future housing projects for Lanesborough.

**Report Structure:**

The report first explains our methodology and provides information that will give readers insight into the demographic breakdown and housing trends in Lanesborough. Then, we provide a background on Lanesborough and key details important for foregrounding our research. Following the background information, we include our housing needs assessment by evaluating multiple data sources. To this end, our data collection process included several different quantitative sources such as the US Census, MassGIS geodatabases, town tax assessor data, and town infrastructure data. Our qualitative data included case studies of housing needs assessments and housing production plans for other towns in the region as well as an extensive series of interviews with town officials. Based on this research, we identify key trends in Lanesborough's

housing market, surrounding owner-occupied housing stock, rental stock, senior housing, secondary/ recreational housing, and housing mismatch. Our report concludes by providing a set of actionable recommendations to help remedy the identified needs.

**Thesis:**

In response to the pressing housing needs in the Town of Lanesborough, Massachusetts, this comprehensive assessment identifies three critical areas requiring immediate attention: the need to increase overall housing stock, the need for an expansion in affordable housing options, and the necessity to increase the diversity of units in town to better serve the needs of the community. The proposed recommendations present a multifaceted strategy to address these needs effectively. By advocating for adjustments to zoning bylaws to allow greater housing density, expanding public sewer and water systems to accommodate higher density housing, and introducing a friendly 40B project to increase low-income housing, the project aims to foster a more diverse and inclusive housing landscape. Additionally, proposed changes to bylaws surrounding Accessory Dwelling Units (ADUs) seek to facilitate easier and more affordable construction, while increasing housing density in already developed areas can address the specific needs of multiple demographic groups. The introduction of an educational program, complete with a developer-friendly flowchart for streamlined approval and permitting processes, underscores a commitment to fostering collaboration within the local development framework. This holistic approach looks to create a sustainable and inclusive housing environment that meets the diverse needs of the Lanesborough community.

**Methodology:**

In order to gain a comprehensive understanding of the state of housing in Lanesborough and how residents experience these dynamics, we used several methodological approaches. By offering a combination of quantitative and qualitative analyses, and by placing our work within a broader literature of regional housing needs, we hope to paint a more holistic, lived narrative about how the town is built around residential spaces. In this section, we outline these approaches and how they contribute to our research.

**Empirical Data Analysis:**

As a Housing Needs Assessment is primarily a statistical overview, much of our research relies on data analysis. To this end, we collected publicly available data from a variety of sources to compile requisite information.

***American Community Survey:***

The American Community Survey (ACS) is an annual national survey provided by the American Census Bureau that samples a subset of the population on a wide variety of demographic, economic, and lifestyle topics.<sup>1</sup> The benefits of the ACS include the breadth of its questioning, its regularity, and the availability of micro-level data, including at the town and sub-town level. Consistent with other area housing need assessments, we pulled ACS data for Lanesborough over a 10-year period (2011 to 2021) to identify and monitor trends over time. In addition, we included data from other towns in the Northern Berkshires, which included Adams, Cheshire, Dalton, Hancock, New Ashford, North Adams, Pittsfield, and Williamstown. This allowed us to compare trends in Lanesborough to those of neighboring communities. We also

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<sup>1</sup> U.S. Census Bureau, “The American Community Survey (ACS),” accessed December 17, 2023, <https://www.census.gov/programs-surveys/acs>.

included county-wide and state-wide statistics. A map of the included towns can be found in the appendix.

The ACS is organized into summary tables, each with its own focus. We collected datasets on town demographic, economic, and housing dynamics. From there, we inserted these values into Excel, Google Sheets, Stata, and R to conduct our statistical analysis and generate visuals.

*Lanesborough Tax Assessor Data:*<sup>2</sup>

The Lanesborough tax assessor, in collaboration with the MassGIS online platform,<sup>3</sup> maintains a GIS-powered mapping tool on the town's website. The platform visualizes all individual properties in Lanesborough and offers comprehensive information on each. As part of our research, we were given the underlying dataset for this platform. We used Stata to analyze the data for information about property size, usage, value, the age and quality of homes, the rate of ownership turnover, zoning, and access to public infrastructure. In addition, this dataset helped us understand the distribution of development and market activity across town.

*Geospatial Data Analysis:*

In addition to statistical analysis and visualization, our research involved looking at geospatial data—mapping data—across town. Using data from MassGIS and the Lanesborough Tax Assessor's office and ArcGIS, a digital mapping platform, we were able to visualize the breakdown of housing development across town. Specifically, we were able to determine where residential areas are concentrated in town and the areas of greatest housing pressure (in terms of demand and cost of housing). In addition, we were able to use a variety of filters to see how

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<sup>2</sup> Lanesborough Tax Assessor, *Town Level Property Data*, V1 (2023), <https://next.axisgis.com/LanesboroughMA/>

<sup>3</sup> Massachusetts Executive Office of Technology Services and Security, "MassGIS (Bureau of Geographic Information)", [mass.gov](https://www.mass.gov/orgs/massgis-bureau-of-geographic-information), <https://www.mass.gov/orgs/massgis-bureau-of-geographic-information>.

housing in town is related to factors like zoning, access to public sewer and water, proximity to downtown and transit corridors, and others.

### Literature Review:

This report draws on an extensive literature review. In this section, we highlight some of the important documents for our research. The full list can be found in the bibliography.

#### *Housing Needs Assessments from Neighboring Towns<sup>4</sup>*

In 2022, the neighboring towns of Williamstown and Dalton released their own Housing Needs Assessments. Commissioned in collaboration with the Berkshire Regional Planning Commission (BRPC), these reports provide comprehensive information about the existing housing stock in each town. Specifically, they include sections on demographics, rental housing conditions, owner housing conditions, senior housing needs, special-needs housing and seasonal housing, as well as a write-up of the BRPC's methodology. Each of these sections conclude by identifying key takeaways and outlining the implications of current trends.

These reports were incredibly helpful because they informed us about industry standards of housing needs assessments. By going through the methodologies sections and taking note of what data were added in each chapter, we gathered a sense of what to include in our work. These reports also included a resource guide where we found contacts and resources. Finally, the reports directed us to the *Housing Needs Workbook: Assessing Community Needs*,<sup>5</sup> which provides a model for creating a Housing Needs Assessment. In short, they were the model for our work.

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<sup>4</sup> BRPC, "Town of Williamstown, MA: Housing Needs Assessment", March 30, 2022, <https://williamstownma.gov/wp-content/uploads/2022/10/Housing-Needs-Assessment-2022.pdf>; BRPC, "Town of Dalton, MA: Housing Needs Assessment", August 17, 2022, <http://www.housing.ma/dalton/report>.

<sup>5</sup> Massachusetts Housing Partnership, "Housing Needs Workbook: Assessing Community Needs," May, 2003, <https://www.housingtoolbox.org/assets/files/resources/mhphousingneeds.pdf>.

*Town of Sheffield, Massachusetts - Housing Production Plan*<sup>6</sup>

The Town of Sheffield Housing Production Plan was created by the BRPC and published on September 28, 2022. This report went a step beyond a housing needs assessment, not just including data and information, but identifying key housing-related issues that town residents experience. The plan proposes concrete steps Sheffield hopes to take to address these issues. Our group used the Sheffield Housing Production Plan as a guide for how to identify goals and implement action for a town.

*A Housing Vision For The Berkshires*<sup>7</sup>

*A Housing Vision For The Berkshires* was created by the Berkshire Regional Planning Commission and 1Berkshire with the assistance of a wide network of housing practitioners from throughout the county. The regional strategy is intended to lead intentional efforts that will address the current housing crisis in Berkshire County. The report identifies key barriers that impact the county's ability to meet its housing needs. It also contains over 60 recommended strategies that will help increase development while expanding access for underrepresented groups. The suggestions include immediate and long term actions to meet housing needs. This resource was especially helpful when considering collaborative models of development and as we drafted our recommendations.

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<sup>6</sup> BRPC, "Town of Sheffield, MA: Housing Production Plan," September 28, 2022, [https://www.sheffieldma.gov/sites/g/files/vyhlf3806/f/uploads/housing\\_production\\_plan\\_final\\_0.pdf](https://www.sheffieldma.gov/sites/g/files/vyhlf3806/f/uploads/housing_production_plan_final_0.pdf).

<sup>7</sup> BRPC and 1Berkshire, "A Housing Vision For The Berkshires," March 30, 2022, [https://1berkshire.com/wp-content/uploads/2022/03/1Berkshire\\_Housing\\_DIGITAL\\_v4.pdf](https://1berkshire.com/wp-content/uploads/2022/03/1Berkshire_Housing_DIGITAL_v4.pdf)

*2018 Planning for Economic Development in Lanesborough, MA: Build-Out Analysis and Recommendations*<sup>8</sup>

In 2018, as part of the ENVI 402: Environmental Planning Workshop, three students partnered with Lanesborough on behalf of the town and BRPC planner Andrew Groff to do a comprehensive economic build-out of the town. The aim of this project was to estimate the full growth potential of Lanesborough given a variety of town goals and environmental, demographic, economic, and legislative barriers. First, the team conducted an in-depth demographic analysis and cataloged town businesses and industries. Then, employing zoning and other physical barriers, they conducted a geospatial analysis of developed and open land to estimate how much was available for town expansion. After analysis, the team conducted a variety of interviews and surveys with town and county stakeholders to identify recommendations to help promote locally-relevant, collaborative economic development. Their ideas included the redevelopment of a suitable, walkable downtown, expanding the agricultural industry and increasing transparency with residents, and emphasizing natural tourism to the town's surrounding parks.

This report is highly valuable to our work. The intensive demographic, zoning, economic, and inter-personal research the students conducted gave us an important starting point for knowing where to collect information, what is relevant to our research, and what has already been completed. The list of interviewees was useful in giving us a sense of the important stakeholders in this work and their contact information. In addition, upon reaching out to the

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<sup>8</sup> Kristen Bayrakdarian, Korinna Garfield, and Jessica Muñoz. (2018) "Planning for Economic Development in Lanesborough, MA: Build-Out Analysis and Recommendations," [https://cms5.revize.com/revize/lanesboroughma/Document%20Center/Government/Board%20and%20Commissions/Economic%20development/lanesborough\\_build\\_out\\_analysis\\_report.pdf](https://cms5.revize.com/revize/lanesboroughma/Document%20Center/Government/Board%20and%20Commissions/Economic%20development/lanesborough_build_out_analysis_report.pdf)

team, we gained access to their geospatial data. Finally, the analysis of the town’s character and their recommendation section gave us insight into the local context.

### *Town Master Plans*

As our data and recommendations eventually inform the Lanesborough Master Plan, we read the updated master plans for neighboring towns. We looked at master plans for Williamstown,<sup>9</sup> Lenox,<sup>10</sup> and Great Barrington,<sup>11</sup> three towns particularly active in housing development. This gave us a sense of what our work needed to expand upon. In addition, we gained an understanding of how to propose realistic, actionable plans for Lanesborough.

### *Local News Coverage*

We combed through local journalism from sources such as iBerkshires and The Berkshire Eagle to learn more about local town politics and housing-related events and issues.<sup>12</sup>

### *Interviews:*

While much of our research is grounded in data, we wanted to connect our analysis to the lived experience and local knowledge of town residents. To this end, we conducted 12 interviews with a variety of town stakeholders. The full list of interviewees can be found in the Appendix-A and include town administrators, elected officials, regional officers, and housing advocates.

We broke the interview process into two parts. First, we asked our interviewees a series of questions generally consistent across the discussions. We asked each person to speak on what

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<sup>9</sup> Williamstown Comprehensive Plan Steering Committee, “Envisioning Williamstown 2035: A Comprehensive Plan for the Future,” September, 2023,

[https://s3-us-west-2.amazonaws.com/mysocialpinpoint/uploads/redactor\\_assets/documents/46ca38bf1ed08b6785c3b42ce2330300086247b7480b1b1d1cd6e6cc98c5137e/84967/9.19.23\\_DRAFT\\_Envisioning\\_Williamstown\\_2035.pdf](https://s3-us-west-2.amazonaws.com/mysocialpinpoint/uploads/redactor_assets/documents/46ca38bf1ed08b6785c3b42ce2330300086247b7480b1b1d1cd6e6cc98c5137e/84967/9.19.23_DRAFT_Envisioning_Williamstown_2035.pdf)

<sup>10</sup> Lenox Master Planning Steering Committee and Berkshire Regional Planning Commission, “Town of Lenox, Massachusetts Master Plan,” 2021,

[https://www.townoflenox.com/sites/g/files/vyhli3341/f/news/len\\_master\\_plan\\_draft\\_1.15.21\\_v2.pdf](https://www.townoflenox.com/sites/g/files/vyhli3341/f/news/len_master_plan_draft_1.15.21_v2.pdf)

<sup>11</sup> Great Barrington Master Plan Committee, “Community Master Plan,” 2013,

[https://www.townofgb.org/sites/g/files/vyhli3341/f/uploads/master\\_plan\\_volume\\_1\\_0.pdf](https://www.townofgb.org/sites/g/files/vyhli3341/f/uploads/master_plan_volume_1_0.pdf)

<sup>12</sup> iBerkshires, <https://www.iberkshires.com/>; The Berkshire Eagle, <https://www.berkshireeagle.com/>.

they noticed about the town's housing stock, how it has changed over time, and what may be driving these trends. In addition, we asked if Lanesborough or other neighboring towns had taken steps previously to remedy some of these issues and what else could be done. We then tailored a list of questions specific to each interviewee. For instance, for Planning Board members and members of BRPC, we asked about zoning protocols and collaborations with other town entities to improve development. These interviews guided the direction of our research and affirmed what we were discovering empirically.

*Note on Data Limitations:*

We would like to take a moment to recognize the statistical flaws of our data analysis. ACS data are estimations based on the Census Bureau's sampling of residents. However, the surveyed sub-sample may not represent all members of the population. To that extent, ACS data is equipped with margins of error to approximate a range in which the real values may fall.<sup>13</sup> While this is a statistical commonplace, the margin of error poses a specific problem for Lanesborough. Because the town's population is relatively small, there is not a lot of statistical power – it is harder to narrow down expected values. As a result, the margin of errors are relatively large to accommodate a wide range of potential values. What's more, each estimate is relatively small because of the fewer number of people and housing units in town. Together, the small point estimate and large margin of error mean the estimated numbers we report may be inaccurate and different from the real values. This will be clear later in the report when it seems like the data is missing information – it is simply a result of statistical error.

While we would hope for a more accurate sampling of data, we move forward with our analysis despite this problem. Our approach focuses on understanding overall trends, rather than

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<sup>13</sup> Census Bureau, "Understanding Error and Determining Statistical Significance," 2018, [https://www.census.gov/content/dam/Census/library/publications/2018/acs/acs\\_general\\_handbook\\_2018\\_ch07.pdf](https://www.census.gov/content/dam/Census/library/publications/2018/acs/acs_general_handbook_2018_ch07.pdf).

specific numbers: even if the numbers we report may not be guaranteed, we are often confident that they represent larger patterns and dynamics in town. Ultimately, we use the census data to think more abstractly rather than focus on specific estimates. We make note of instances where we feel the data is likely unrepresentative of reality.

### **Lanesborough: A Brief Overview**

#### Town background:

Lanesborough, a semi-rural town situated in the northern Berkshires of Massachusetts, encompasses an economy dominated by agricultural activities and outdoor recreation. This setting contributes to a distinct economic structure, where residents work in these main industries, in small shops and businesses, or find employment in neighboring towns such as Pittsfield. The town's economic interdependence is a notable aspect, reflecting regional dynamics that influence employment patterns and economic stability.

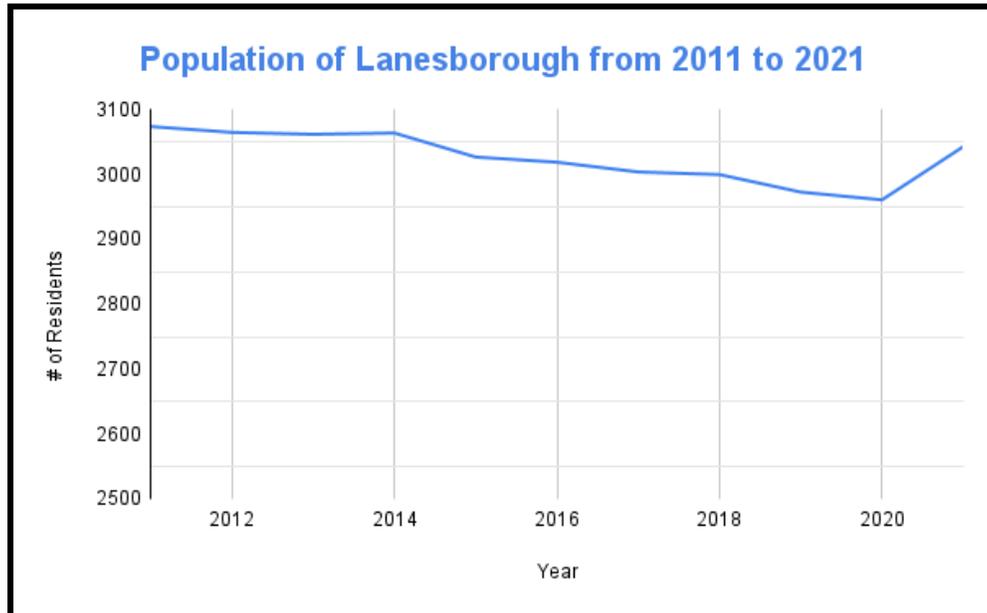
Lanesborough is part of Mount Greylock Regional School District, recognized for maintaining a high-quality educational system. This draws young families looking to provide a good education for their children. The school district's performance plays a pivotal role in shaping the town's desirability as a residential community, impacting property values and overall community appeal.

Geographically, Lanesborough enjoys proximity to natural features, including prominent Mt. Greylock and scenic Pontoosuc Lake. These landmarks not only contribute to the town's aesthetic appeal but serve as sites for outdoor recreational activities. This increases the town's appeal to individuals looking to purchase second homes in scenic areas.

Lanesborough, like many semi-rural towns, faces demographic and economic considerations that affect its long-term sustainability. The town's ability to navigate these

challenges is impacted by a combination of its ability to provide housing for various demographics that may be underrepresented within housing markets.

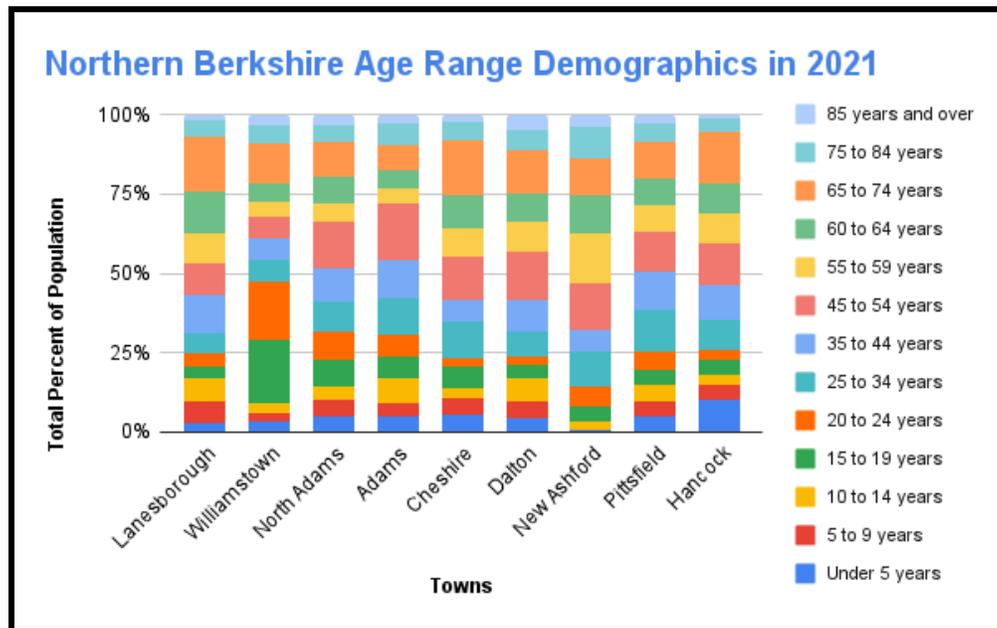
Demographic Background:



**D-1: Population of Lanesborough, 2011 to 2021.**<sup>14</sup>

The population of Lanesborough is small and generally decreasing. As shown in Figure-1, there has been a consistent decline until 2020. In 2011 the total population was 3,074 and in 2020 it was down to 2,961. In 2021 there was an uptick in the number of residents to 3,043. This change can potentially be attributed to the COVID pandemic. Anecdotally, in the beginning of the pandemic, many individuals bought or rented homes in Lanesborough to escape urban areas. Even now, the availability of remote work has potentially allowed people from nearby cities like Boston and New York to move to rural Lanesborough.

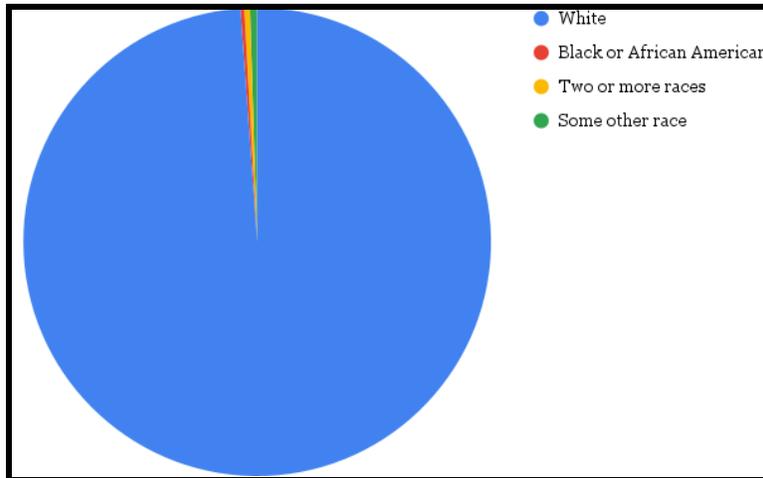
<sup>14</sup> U.S. Census Bureau. American Community Survey, 2021 American Community Survey 5-Year Estimates. Table DP04; generated by Mafoudia Keita, Josh Kirschner, Marta Symkowick and Calvin Jackson. U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Table DP04; generated by Mafoudia Keita, Josh Kirschner, Marta Symkowick and Calvin Jackson.



### D-2: Age Composition for Lanesborough and Northern Berkshires, 2021<sup>15</sup>

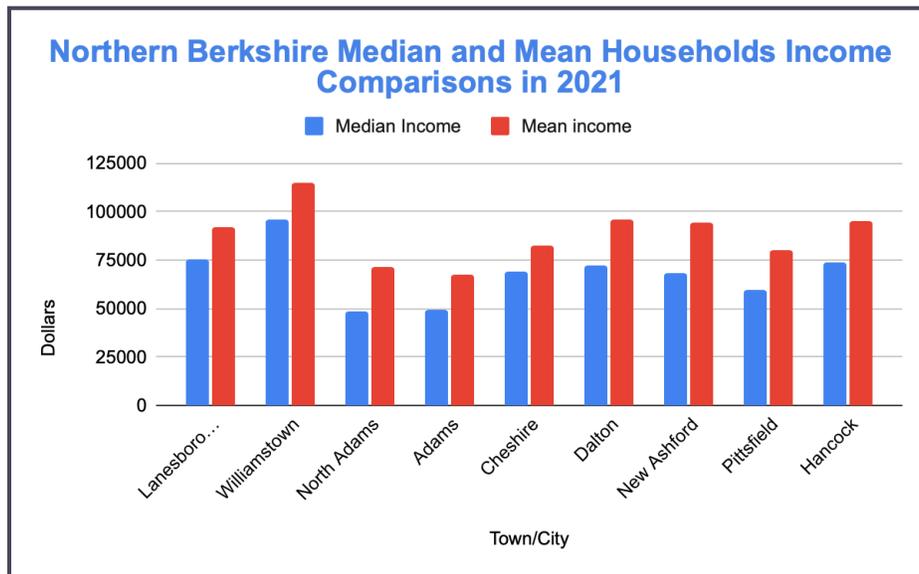
D-2 illustrates age range demographic data for nine towns and cities in Berkshire County. The data used is from Lanesborough, Williamstown, North Adams, Cheshire, Dalton, New Ashford, Pittsfield, and Hancock. This allows us to see the age distribution based on each town in comparison to Lanesborough. The most abundant age range for Lanesborough is from 65 to 74 years old, accounting for 17.3% of the population. Over 50% of the population is over the age of 45. This data point will be useful in considering the future of single-family occupied homes and properties that are owned by residents who will be deceased in the next 10 to 20 years approximately. Another detail to account for in this chart is Williamstown's age range for 15 to 19 and 20 to 24 years old being higher than other towns and cities in the county because of the younger student population at Williams College.

<sup>15</sup> Table DP04, 2021 American Community Survey; Table DP04, 2011 American Community Survey.



**D-3: Racial Distribution of Lanesborough, MA (2021).<sup>16</sup>**

This pie chart reflects the racial demographics of Lanesborough in 2021. 98.8% of residents are white, 0.3% are Black or African-American, 0.40% are two or more races, and 0.50% are some other race nor documented in the census.



**D-4: Median and Mean household income, Northern Berkshires.<sup>17</sup>**

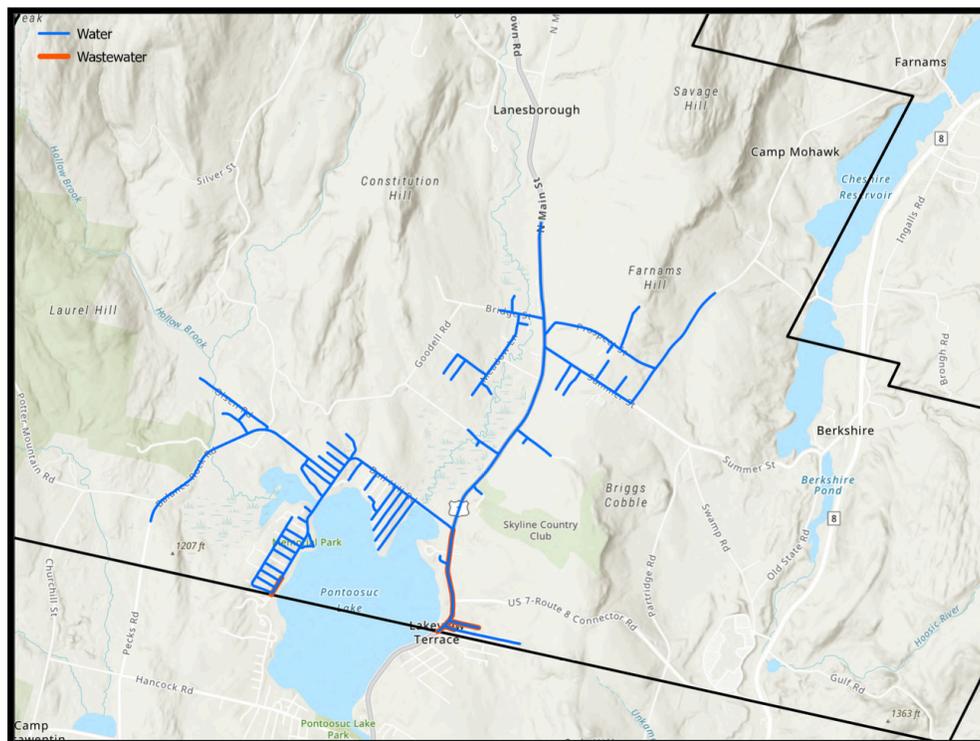
D-4 explores town wealth. Lanesborough, Williamstown, Dalton, and New Ashford have the highest median and mean incomes. This correlates to their higher property values.

<sup>16</sup> Table DP04, 2021 American Community Survey; Table DP04, 2011 American Community Survey.

<sup>17</sup> Table DP04, 2021 American Community Survey; Table DP04, 2011 American Community Survey.

### Infrastructural background

Lanesborough has limited infrastructure, including sewer and water. As you can see in the 2013 map below (M-1), the public water access is a little more expansive than the sewer access. Public sewer is limited to a section of Route-7 that runs from Pittsfield to Bull Hill Road along Pontoosuc Lake, and along Narragansett Ave and Opeechee St. on the west side of the lake. Sewer access has also been recently extended to the Berkshire Mall compound. The public water extends around the entire lake, down Olsen Road, and part of Balance Rock Road. It also runs down Route 7, reaching past Bridge and Prospect Street. Thus, there are limited options for the construction of higher-density units that rely on public sewer and water.



**M-1: A map of public water and sewer in Lanesborough ~ 2013.**<sup>18</sup>

<sup>18</sup> As the map was produced roughly 10 years ago, the infrastructural expansion out to the mall along the Route-7 Route-8 Connector Road is not included.

Houses not on the system require their own independent septic tanks and wells. Having both individual septic tanks and wells on the same plot requires additional size requirements. Under Title 5, the Massachusetts Department of Environmental Protection (MassDEP), requires that a private well be distanced from potential contamination sources, including 50 feet from a septic tank and distribution box.<sup>19</sup> These requirements lead to more spread-out housing units and fewer subdivisions.

Additionally, Lanesborough has limited public transportation access. There is a single bus route through Lanesborough and Pittsfield, Route 5.<sup>20</sup> The Route 5 bus has limited service, running for reduced hours during the week and Saturday, and not running at all on Sunday. There is also a Council on Aging Van or CoA Van, which is a partnership between Berkshire Regional Transit Authority and the Town of Lanesborough, offering reduced fare rides to residents 60 and older.<sup>21</sup> However, the CoA Van system has even more reduced hours, not running past 4:30 p.m. and only running Monday through Thursday. Additionally, the service appears to be mainly utilized for important necessities including hospital visits and voting.

Thus, limited infrastructure results in a decreased opportunity for more housing units, especially higher-density housing, and encourages more spread out housing.

### Zoning background

All land in Lanesborough is delineated by specific zoning classifications. Chapter 165 of the Town of Lanesborough Bylaws establishes a set of zoning designations and sets clear guidelines on what can be built in these areas. As laid out in section 4 (§165-4), there are six

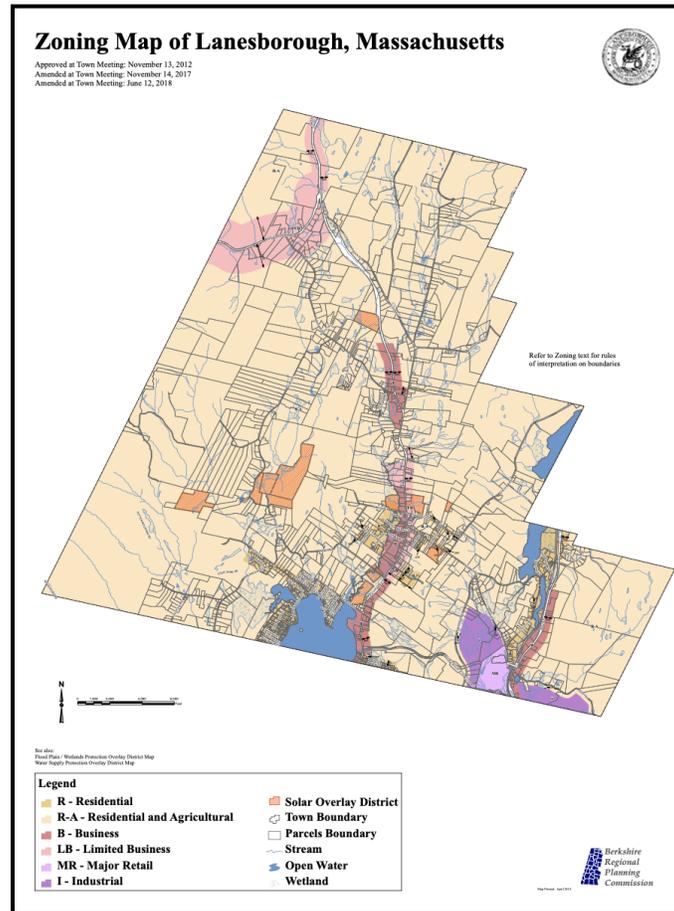
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<sup>19</sup> 310 CMR 15.000: *Septic Systems ("Title 5")* | *Mass.gov*. (n.d.). Retrieved December 15, 2023, from <https://www.mass.gov/regulations/310-CMR-15000-septic-systems-title-5>

<sup>20</sup> Route 5 Schedule, (n.d.), *Berkshire Regional Transit Authority*. Retrieved December 16, 2023, from <https://berkshirerta.com/plan-your-trip/route-5-schedule/>

<sup>21</sup> *Transportation Services*, (n.d.), Retrieved December 16, 2023, from [https://www.lanesborough-ma.gov/departments/council\\_on\\_aging/transportation\\_services.php](https://www.lanesborough-ma.gov/departments/council_on_aging/transportation_services.php)

types of zoning: Residential, Residential-Agriculture, Limited Business, Business, Mixed Commercial(MC)/Major Retail (MR), and Industry.<sup>22</sup> A map detailing the zoning designation across all of Lanesborough is shown below.



### M-2: Zoning Map of Lanesborough, Massachusetts, 2018<sup>23</sup>

Within each of these categories, the town regulates what types of housing can be built. As shown in Table T-1 below (taken from §165-8), housing is permitted within all but Mixed Commercial and Industry.

<sup>22</sup> Types of Districts, Town of Lanesborough Bylaws §165-4, (2021).

<sup>23</sup> BRPC. "Zoning Map of Lanesborough."

[https://cms5.revize.com/revize/lanesboroughma/Document%20Center/Government/Board%20and%20Commissions/By%20Laws/zoning\\_181015.pdf](https://cms5.revize.com/revize/lanesboroughma/Document%20Center/Government/Board%20and%20Commissions/By%20Laws/zoning_181015.pdf), Massachusetts.

"Tax Assessor Database." <https://next.axisgis.com/LanesboroughMA/>

Table of Permitted Uses						
[Amended 6-8-2021 ATM by Art. 27; 1-22-2022 STM by Art. 15]						
	R	R-A	B	LB	MC	I
<b>RESIDENTIAL USES</b>						
Single dwelling unit	✓	✓	✓	✓		
Double dwelling unit	✓	✓	✓	✓		
Multi-unit dwelling (3 to 4 units)		✓	✓	✓		
Conversion of a single to a double dwelling unit		✓	✓	✓		
Conversion of a single or double dwelling unit to multi-unit dwellings		✓	✓	✓		
Apartment building complex			PBP	PBP	PBP	

**T-1: Table of Permitted Uses in Town Zoning Districts, 2021<sup>24</sup>**

Of note, within Residential zoning, only single-family units and double-family units are allowed on a given property.<sup>25</sup> As clear in the map (Figure M-2), this includes properties surrounding Pontoosuc Lake, the neighborhoods off the Route-7 Corridor, and properties along Route-8, some of the most popular and densely-developed parts of town. As discussed later, the restrictive nature of this classification means that it is difficult to promote density housing in areas of town with ongoing housing pressures. In addition, apartment housing is only available in Businesses, Limited Businesses, and MC/MP and only by special permit by the Planning Board.<sup>26</sup> These land use decisions may restrict the town’s ability to build multi-family housing that promotes density and infill development, creating fewer opportunities for housing and generating sprawl.

In addition to permitted uses, the zoning bylaws outline dimensional and design guidelines. As shown in the table below, depending on the type of housing and what the land is zoned for, housing projects must meet certain requirements. These include minimum plot size,

<sup>24</sup> Permitted Uses, Town of Lanesborough Bylaws §165-10, (2021).

<sup>25</sup> Permitted Uses, Town of Lanesborough Bylaws §165-10, (2021).

<sup>26</sup> Permitted Uses, Town of Lanesborough Bylaws §165-10, (2021).

minimum setbacks from the road and neighboring properties to the building, minimum road frontage, maximum number of stories and height, and total amount of the land built upon.

<b>Intensity Table</b>									
[Amended 6-8-2021 ATM by Art. 27]									
<b>Zone</b>	<b>Type of Use</b>	<b>Minimum Lot Dimensions</b>		<b>Minimum Setback Dimensions</b>			<b>Maximum Lot Coverage (%)</b>	<b>Stories</b>	<b>Maximum Height (feet)</b>
		<b>Area (square feet)</b>	<b>Frontage (feet)</b>	<b>Front (feet)</b>	<b>Side (feet)</b>	<b>Rear (feet)</b>			
R	Single dwelling unit	10,000	75	25	10	30	30	2.5	35
R	Double dwelling unit	15,000	100	25	10	30	30	2.5	35
R	Other than dwellings	20,000	100	35	20	30	30	2.5	35
LB and B	Single dwelling unit	22,500	100	25	20	30	30	2.5	35
LB and B	Double dwelling unit	27,500	150	25	20	30	30	2.5	35
LB and B	Multi-unit dwelling (3 units)	32,500	150	30	20	40	30	2.5	35
LB and B	Multi-unit dwelling (4 units)	37,500	200	30	20	40	30	2.5	35
LB and B	Apartment buildings	See § 165-19	200	50	50	50	30	2.5	35
LB and B	Other than dwellings <sup>1,2</sup>	22,500	100	35	20	30	LB - 30 B - 50	2.5	35
R-A	Single dwelling unit	87,120	200	30	20	40	20	2.5	35
R-A	Double dwelling unit	87,120	200	30	20	40	20	2.5	35
R-A	Multi-unit dwelling (4 units)	108,900	250	30	20	40	20	2.5	35
R-A	Other than dwellings	87,120	200	40	40	50	20	2.5	35
I	All <sup>1</sup>	87,120	200	35	40	40	50	N/A	35
MC	Commercial <sup>2</sup>	87,120	200	35	0 <sup>3</sup> 40	40	97	N/A	80

**T-2: Dimensional Requirements by Zoning Category, 2021<sup>27</sup>**

Dimensional requirements determine how much development is feasible on a given property and are likely added for household safety and out of town preference for properties that are far from neighboring houses and do not block natural views. Anecdotally, however, we have learned that in some cases, the scale and inflexibility of these requirements make it difficult to build on certain properties in town.<sup>28</sup> For example, the regulations for land in Residential-Agricultural zones are much more restrictive than in residential areas, requiring at

<sup>27</sup> Dimensional Requirements, Town of Lanesborough Bylaws §165-12, (2021).

<sup>28</sup> Joseph Trybus (Chairman of Lanesborough Planning Board), in discussion with the authors November, 2023; Rick Reid (Lanesborough Building Inspector), in discussion with the authors, November, 2023.

least 87,100 sq ft (2 acres), 200 feet of frontage, larger setbacks, and only 20% lot coverage.<sup>29</sup> This may be limiting for development given that most of the town falls under this category.

Another notable component of the town zoning code are the statutes surrounding Accessory Dwelling Units (ADUs). ADUs are small buildings detached from the main home that provide extra housing for a family. Oftentimes, they can be used as a suite for aging parents or as a starter home for young couples on a larger family plot, thereby offering more affordable and appropriate housing for certain town residents.<sup>30</sup> In addition, the properties promote infill development by utilizing developed land and are more energy-efficient than larger homes. In 2019, the town amended its bylaws to make the construction of ADUs permissible in all of the zoning categories.<sup>31</sup> Although permitted, ADUs carry their set of permitting and dimensional requirements.<sup>32</sup> This includes restricting the size of ADUs, proximity to neighboring properties, and the amount of developed land an ADU adds to a property. These elements are included to prevent overcrowding in developed parts of town and ensure new buildings won't pose an added environmental or health burden.<sup>33</sup> Yet, similar to the requirements for the primary building, these constraints limit where ADUs can be feasibly constructed.<sup>34</sup> As we have come to understand, this includes already dense parts of town with existing housing pressures.

Understanding the zoning bylaws are crucial for contextualizing town housing trends and understanding barriers to remedying related issues.

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<sup>29</sup> Dimensional Requirements, Town of Lanesborough Bylaws §165-12, (2021).

<sup>30</sup> Laura Brennon (Assistant Director & Economic Development Program Manager at Berkshire Regional Planning Commission), in discussion with the authors October, 2023. Reid, 2023.

<sup>31</sup> Town of Lanesborough, Massachusetts, "Minutes of The Annual Town Meeting June 11, 2019 Fiscal Year 2020," June 11 2019, [https://cms5.revize.com/revize/lanesboroughma/Document%20Center/Government/Town%20Meeting/2019/atm\\_for\\_website\\_with\\_attached\\_budget.pdf](https://cms5.revize.com/revize/lanesboroughma/Document%20Center/Government/Town%20Meeting/2019/atm_for_website_with_attached_budget.pdf), 18-19.

<sup>32</sup> Accessory Uses and Structures, Town of Lanesborough Bylaws §165-12, (2021).

<sup>33</sup> Reid, 2023; Stacy Parsons (Conservation Commission), in conversation with the authors November, 2023.

<sup>34</sup> Reid, 2023.

### **Key Findings - Data Analysis of Housing in Lanesborough:**

Now that we have outlined our methodologies and contextualized our work in the realities of Lanesborough, we will conduct the housing needs assessment. Each subsection offers comprehensive data on the stock, character, and affordability of housing for different housing types. Each section concludes with key takeaways and identified challenges to draw out normative concerns.

#### **Owner-Occupied Housing:**

##### *Overview:*

Lanesborough has the highest percentage of owner-occupied units in the Northern Berkshires, and a correlating decreasing number of rental units which will be examined in the following rental section.<sup>35</sup> According to ACS data, as of 2021, there were 1,684 housing units within the town, and 1,368 or around 95.9% were owner-occupied. This shows a drastic increase in the number of owner-occupied units. In 2011 there were 1,347 housing units, and only 1,073 were owner-occupied, roughly 87%. The values of these owner-occupied homes have also increased.

Area	Year	Total Units	Occupied Units	Owner-occupied units	Percent Owner-occupied
Lanesborough	2011	1347	1240	1073	865323
Lanesborough	2021	1684	1368	1312	959064
Berkshire County	2011	70149	58370	40855	70
Berkshire County	2021	68500	55230	38806	70262538

### **H-1: Owner-Occupied Units as a Percentage of Total Occupied Units In**

#### **Lanesborough and Berkshire County<sup>36, 37</sup>**

<sup>35</sup> See Appendix-D, H-4: Change in Percent of Housing Units that are Owner-Occupied Within Northern Berkshires from 2011 to 2021.

<sup>36</sup> Table DP04, 2021 American Community Survey; Table DP04, 2011 American Community Survey; For a more extensive table including Northern Berkshire County percentages see H-6 in Appendix-D.

<sup>37</sup> Graph of the change in owner-occupied housing percentages can be found in Appendix-D, H-5

Furthermore, the number of owner-occupied vacant units has increased from 2011 to 2021, most likely due to older housing units requiring more upkeep.<sup>38</sup> These units are also more likely to fall into disrepair because of an increasing elderly population unable to downsize. Additionally, from multiple interviews, it is evident that the number of demolitions of abandoned units has greatly increased in the last few years.<sup>39</sup>

*Character and Quality of Housing Stock:*

As of 2021, approximately 90% of owner-occupied housing stock was single-unit detached homes.<sup>40</sup> This reflects an increase in owner-occupied housing single-unit detached homes from 86 % in 2011.<sup>41</sup> The rising number of single-family homes being constructed most likely reflects the interest of younger families who want to live within the community as well as obstacles preventing the development of a more diverse selection of units. The lack of multi-family housing parallels the strict zoning of Lanesborough, as well as a preference for maintaining town character.<sup>42</sup>

Following the general trend of the Berkshires, the buildings themselves are older. As shown by the blue in the pie chart below (Figure H-2), 60% of buildings were built before 1970. These homes most likely require more upkeep. As houses age, and as older residents are unable to maintain them, they may experience higher rates of disrepair.<sup>43</sup>

Furthermore, as illustrated by the chart, most new owner-occupied housing units are most likely newer construction, built after 2011.<sup>44</sup>

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<sup>38</sup> ACS Table DP04, 2011; ACS Table DP04, 2021.

<sup>39</sup> Reid, 2023. Parsons, 2023.

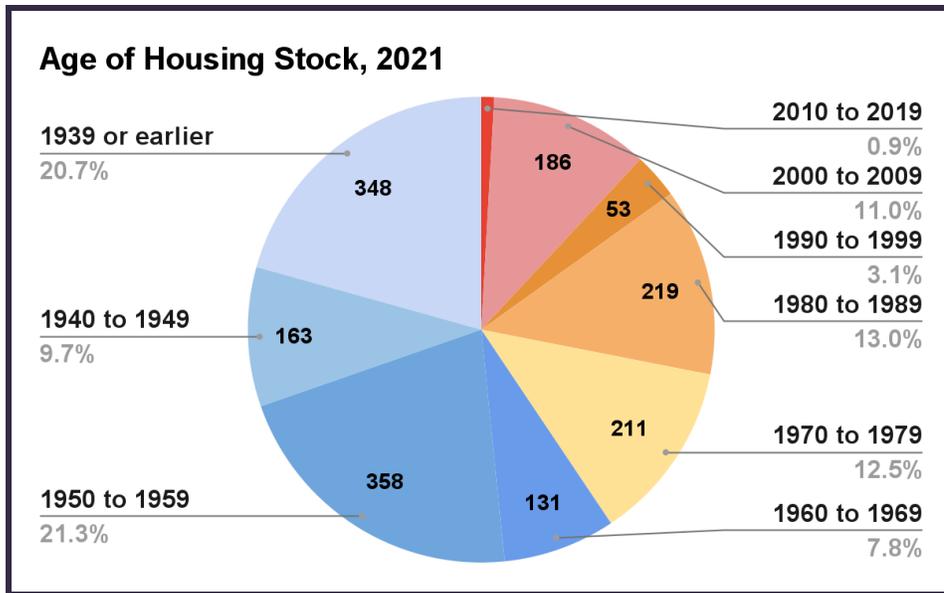
<sup>40</sup> 2021 American Community Survey, Table DP04.

<sup>41</sup> 2011 American Community Survey, Table DP04.

<sup>42</sup> Parsons, 2023. CJ Hoss (BRPC Community Planning Program Manager), in conversation with the authors November, 2023.

<sup>43</sup> Reid, 2023. Parsons, 2023.

<sup>44</sup> 2021 American Community Survey, Table DP04.



**H-2: Age of Owner-Occupied Housing, 2011-2021. The blue reflect houses built before 1960, around 60% of the stock.<sup>45</sup>**

Additionally, Lanesborough has an increasing vacancy rate of owner-occupied units as demonstrated in the graph below (Figure H-3).<sup>46</sup> (As indicated by the homeowner and rental vacancy rates, all of the units examined fall under owner-occupied units). The number of vacant housing units has increased from 107 (8%) to 316 (18%), from 2011 to 2021.<sup>47</sup> The homeowner vacancy rate was 1 in 2011 and 2021.<sup>48</sup> This is most likely due to older homes falling into disrepair as elderly residents are not able to maintain their properties or downsize. In fact, home repair may be prohibitively expensive. As many of these individuals are on a low/fixed income, the high property taxes make it hard for them to care for their homes.<sup>49</sup> Additionally, when the

<sup>45</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph DP04; generated by Marta Symkowitz.

<https://data.census.gov/table/ACSDP5Y2011.DP04?q=DP04&g=060XX00US2500334340>

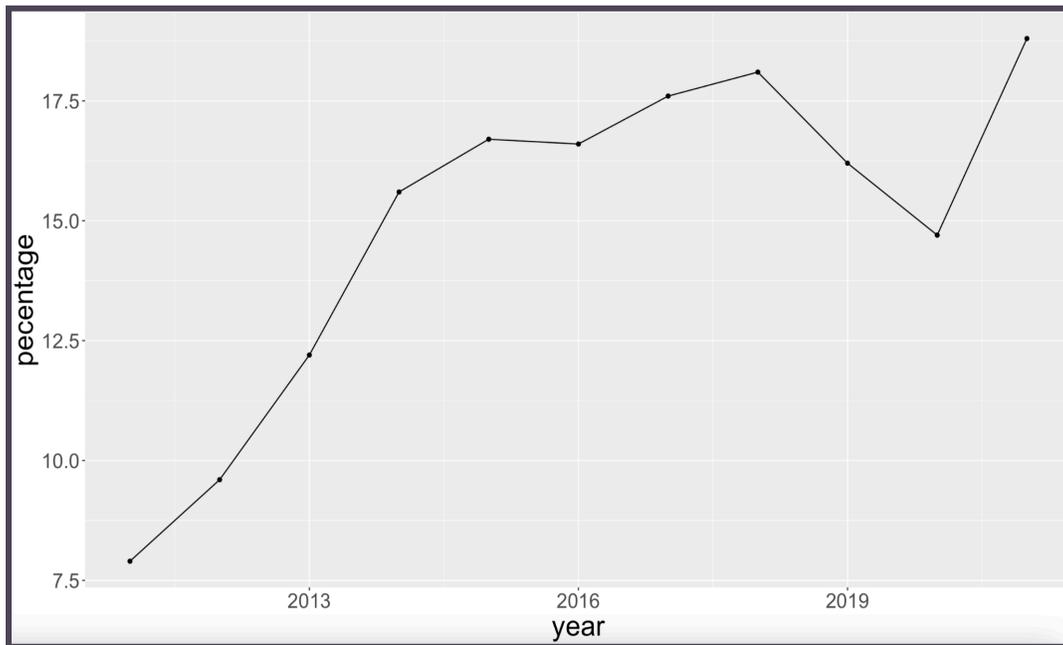
<sup>46</sup> 2021 American Community Survey, Table DP04.

<sup>47</sup> 2021 American Community Survey, Table DP04.

<sup>48</sup> 2021 American Community Survey, Table DP04.

<sup>49</sup> Reid, 2023.

houses get into a certain state of collapse, the cost of repairing these homes often costs more than it takes to demolish and redevelop them.<sup>50</sup> Conversations with multiple stakeholders in the community have paralleled this finding, reflecting that there have been more demolitions.<sup>51</sup>



**H-3: Percentage of Vacant Housing Units in Lanesborough from 2011-2021<sup>52</sup>**

As the number of owner-occupied homes increased, so did the median value of the housing stock as demonstrated in the graph below (Figure H-4).<sup>53</sup> According to ACS data, the median housing value has increased from \$223,500 in 2011 to \$237,500 in 2021, reflecting a 6.2% increase.<sup>54</sup> This is most likely due to the increase of individuals from out of town coming into Lanesborough, driving up prices.<sup>55</sup> There has been an increase in demand for units, especially from young families who want their children to attend the school district and from

<sup>50</sup> Reid, 2023.

<sup>51</sup> Reid, 2023. Parsons, 2023.

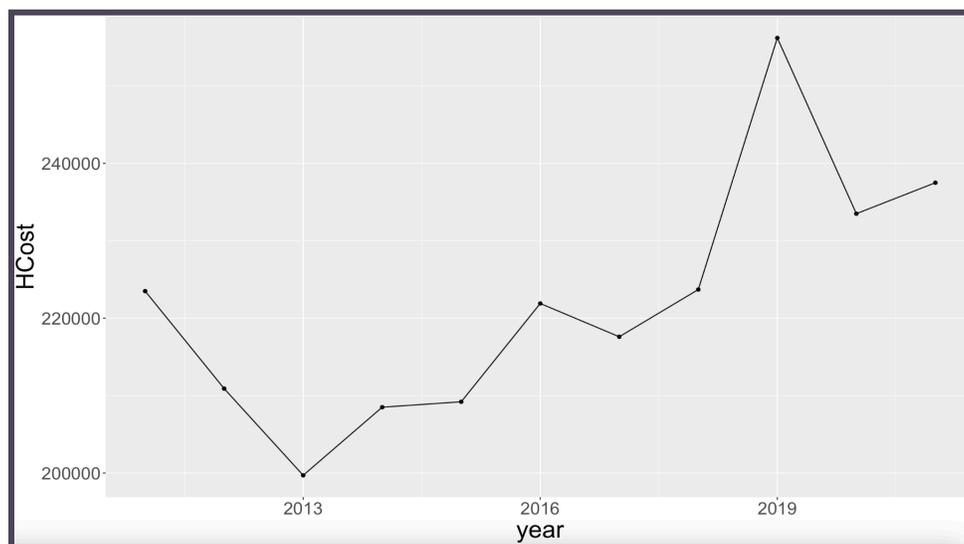
<sup>52</sup> Table DP04, 2021 American Community Survey; Table DP04, 2011 American Community Survey.

<sup>53</sup> Table DP04, 2021 American Community Survey; Table DP04, 2011 American Community Survey.

<sup>54</sup> Trybus, 2023.

<sup>55</sup> Reid, 2023.

wealthy individuals seeking to own second homes on the lakefront.<sup>56</sup> The spike in 2020 most likely reflects the influx of individuals purchasing secondary or vacation homes during the COVID-19 pandemic.<sup>57</sup>



#### **H-4: Change in Median Value of Owner-Occupied Homes in Lanesborough from 2011-2021<sup>58</sup>**

##### *Housing Owner Characteristics:*

As demonstrated in the chart below, ACS data reports that in 2021 around 40% or roughly 500 homeowners moved in before 1970.<sup>59</sup> In comparison, only 14% of owner-occupied household owners moved in after 2000. Note that in the pie charts below there is an extreme increase in the number of individuals who moved in before 1969 (from 190 to 559). Thus, this discrepancy must reflect error within the ACS data. It is important to note that the margin of error in 2011 was +/-75 and the margin of error in 2021 was listed as +/-167.

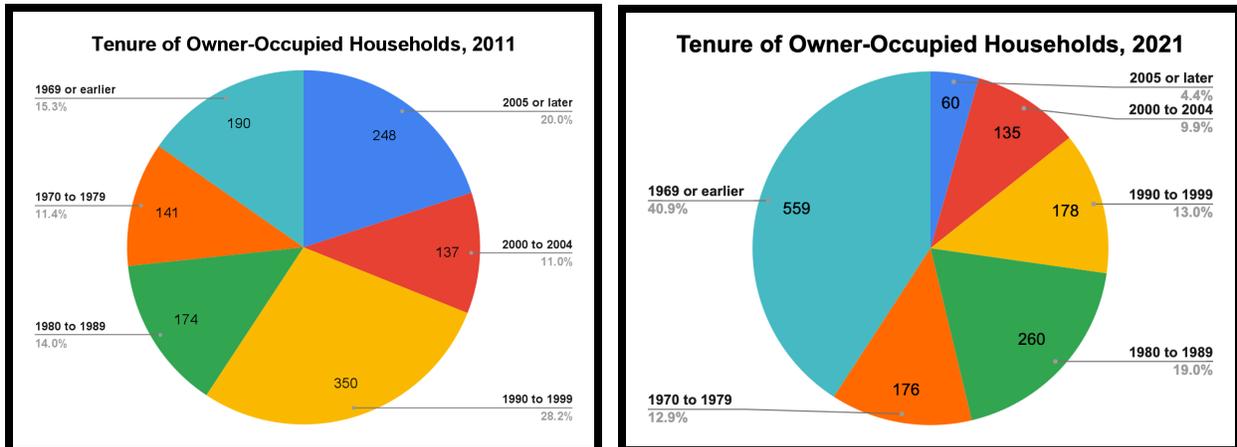
<sup>56</sup> Trybus, 2023.

<sup>57</sup> Gordon, 2023.

<sup>58</sup> Table DP04, 2021 American Community Survey; Table DP04, 2011 American Community Survey.

<sup>59</sup> 2021 American Community Survey, Table DP04.

However, it does make sense that many of the owner-occupied units were acquired before 1969 as Lanesborough has a significantly older population who would have purchased their house earlier, and the housing stock is overall rather old. Additionally, the date that these units were acquired should somewhat reflect the age of the housing stock as, although some individuals sell, many of them seem to remain in place for as long as possible.



**H-5: Tenure of Owner-Occupied Households in 2011 and 2021<sup>60</sup>**

*Owner-Occupied Housing Affordability:*

Lanesborough is a relatively wealthy community compared to the rest of the Berkshires, which is reflected in the owner-occupied householder income.<sup>61</sup> As demonstrated in the bar graph below (Figure H-6), from 2011 to 2021 there are more individuals with an income over \$100,000 in 2021 than in 2011.<sup>62</sup> Additionally, there were more individuals with an income less than \$10,000 in 2021 than 2011, and fewer individuals with incomes between \$10,000 and \$100,000.<sup>63</sup>

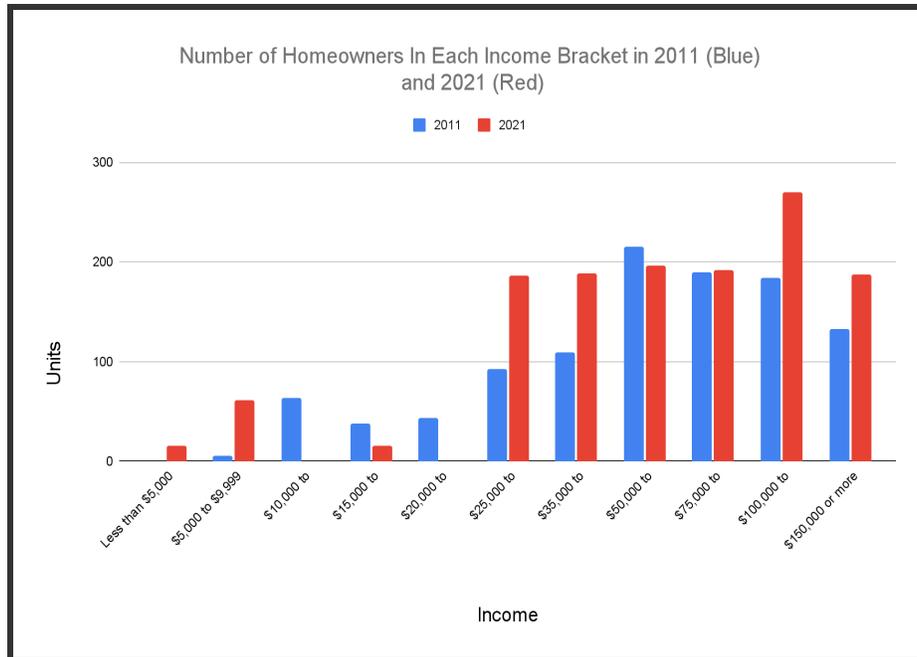
<sup>60</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph S2502; generated by Marta Symkowick; Census Bureau. American Community Survey, 2021 American Community Survey 5-Year Estimates. Graph S2502; generated by Marta Symkowick.

<sup>61</sup> Figure 1

<sup>62</sup> 2011 American Community Survey, Table DP04; 2021 American Community Survey, Table DP04.

<sup>63</sup> 2011 American Community Survey, Table DP04; 2021 American Community Survey, Table DP04.

Overall, there was a general increase in household income. This increase parallels increasing home values and the influx of wealthier individuals moving in from cities or buying secondary homes.<sup>64</sup> On the other hand, the increase in owner-occupied homeowners with incomes less than \$10,000 most likely reflects an increasing elderly population, many of whom are retired and are on a fixed or low income.



**H-6: Unit Change in Homeowner Income from 2011-2021<sup>65</sup>**

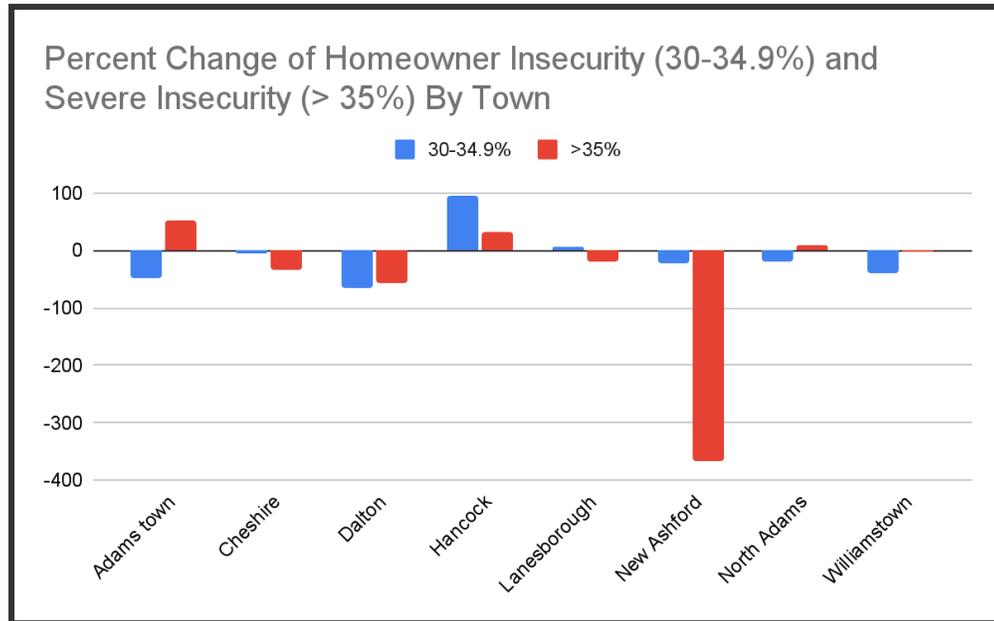
Homeowner insecurity is defined as spending 30%-34.9% on home costs and severe homeowner insecurity is defined as spending 35% or more of one's income on home costs. Interestingly, although the number of owner-occupied homeowners with incomes over \$100,000 has increased, as shown in the graph below (Figure H-7), there has been a small increase in homeowner insecurity, as well as a slight decrease in severe homeowner insecurity.<sup>66</sup> The slight increase in homeowner insecurity could be attributed to the increase in the number of retired

<sup>64</sup> Gordon, 2023.

<sup>65</sup>Table DP04, 2021 American Community Survey; Table DP04, 2011 American Community Survey.

<sup>66</sup> 2011 American Community Survey, Table DP04; 2021 American Community Survey, Table DP04.

elderly individuals who now have a much lower income but still have to pay high taxes that are sometimes thousands of dollars, according to Building Inspector Rick Reid.<sup>67</sup> The decrease in the number of individuals with severe homeowner insecurity could very well be attributed to error within the ACS data or a change in the income of those homeowners, but it could also reflect individuals with higher homeowner insecurity selling their homes and moving away.



**H-7: Unit Change in Homeowner Income from 2011-2021<sup>68</sup>**

Finally, although the number of mortgages in the Berkshires has decreased, the number of mortgages in Lanesborough has increased.<sup>69</sup> As demonstrated in the graph below (Figure H-8), the number of units with mortgages has increased from around 745 units in 2011 to 819 units in

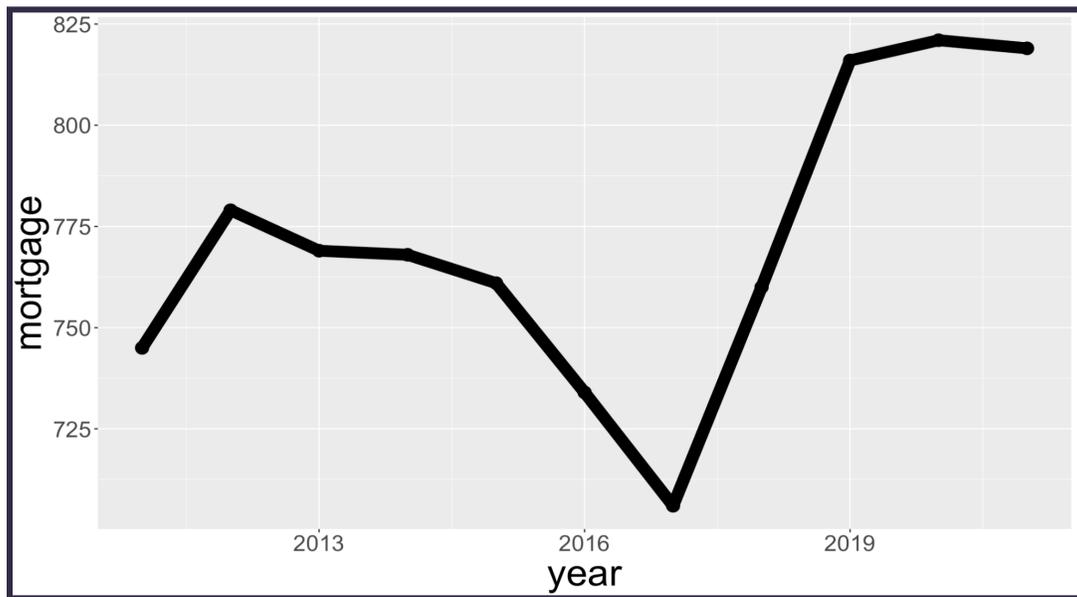
<sup>67</sup> Reid, 2023.

<sup>68</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph DP04; generated by Marta Symkowick; U.S. Census Bureau. American Community Survey, 2021 American Community Survey 5-Year Estimates. Graph DP04; generated by Marta Symkowick.  
<https://data.census.gov/table/ACSDP5Y2011.DP04?q=DP04&g=060XX00US2500334340>

<sup>69</sup> 2011 American Community Survey 5-Year Estimates. Table DP04; 2021 American Community Survey 5-Year Estimates. Table DP04.

See Appendix D, H-Graph 6: Overall Change in Number of Housing Units with Mortgages in the Berkshires from 2011 to 2021 and H-Graph 7: Change in Number of Housing Units with Mortgages from 2011 to 2021.

2021, or around a 10% increase.<sup>70</sup> This change can be potentially attributed to an increase in home purchases along with the increasing value and cost of homes. This is reflected in the increase in second-home ownership (which will be explored later in this report) and the number of owner-occupied homes.<sup>71</sup>



#### **H-8: Housing Units with Mortgages in Lanesborough from 2011-2021**<sup>72</sup>

##### *Key Takeaways and Ongoing Challenges:*

- Lanesborough has the highest percentage of owner-occupied housing units in the Northern Berkshires.
- Lanesborough has experienced an overall increase in the percentage of owner-occupied housing units, from 87% to 96%, or around 1,240 to 1,368, from 2011 to 2021.

<sup>70</sup> 2011 American Community Survey, Table DP04; 2021 American Community Survey, Table DP04.

<sup>71</sup> See Recreational Housing Section, R-1.

<sup>72</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph DP04; generated by Marta Symkowick. U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Table S2504; generated by Marta Symkowick.  
<https://data.census.gov/table/ACSDP5Y2021.DP04?q=DP04&g=060XX00US2500334340>

- In 2021, around 90% of these owner-occupied units were older, detached single-family homes.
- In 2021, around 60% of the units were built before 1970, demonstrating an older housing stock that is more expensive to ensure upkeep.
- Vacant housing units have increased from 8% to 18%, or 107 to 316 units. Many of these vacant housing units previously had elderly tenants who were unable to keep up with upkeep and are falling into disrepair. Many of the homes are demolished because it is often cheaper than renovation.
- The median value of housing units within Lanesborough has increased from \$223,500 in 2011 to \$237,500 in 2021, or a 6.2% increase.
- In 2021 around 40% or roughly 500 units of owner-occupied household owners moved in before 1969. Only 14% of owner-occupied household owners moved in after 2000. This reflects the older population.
- There are more individuals with an income over \$100,000 in 2021 than in 2011. Additionally, there were more individuals with an income less than \$10,000 in 2021 than 2011, and fewer individuals with incomes between \$10,000 and \$100,000.
- While the number of mortgages in the Berkshires has decreased, the number of mortgages in Lanesborough has increased.
- There has been a small increase in homeowner insecurity and a slight decrease in severe homeowner insecurity from 2011 to 2021.

Taking this information into consideration, we raise some of the potential implications and ongoing challenges related to owner-occupied housing:

- Demonstrated by the increase in owner-occupied housing units and the value of those housing units, there is a relatively high demand for housing units in Lanesborough.
  - Young families want to buy houses to access schools.
  - Wealthier individuals want to buy second homes in the area surrounding the Pontoosuc Lake (a finding reflected in many stakeholder interviews and further explored in the recreational housing section below).
- However, these housing units are becoming increasingly expensive due to prices being driven up by wealthier people moving in from cities. So fewer families and young people are buying homes in Lanesborough.
- Furthermore, housing units are being lost as elderly individuals are unable to age in place and thus are staying in older homes where they cannot manage the upkeep. Many of these homes are falling into disrepair, are abandoned, and then demolished.
- Additionally, there are several obstacles to developing new housing units:
  - Restrictive zoning makes it difficult to promote housing density and dissuades developers from entering the town.
  - The construction approval process is inefficient and the process itself is unclear to community members/developers.
  - The cost of construction has risen and renovating existing stock can be more expensive than redevelopment. Grants for multi-unit housing development are highly competitive.

Rental Housing:*Overview:*

The supply of rental units in Lanesborough is quite small compared to owner-occupied units, the former decreasing over the last 10 years while the latter has grown. As demonstrated in the table below (Figure R-1), the size of the rental supply as a percentage of the total occupied housing has fallen dramatically between 2011 and 2021: from 13.47% to 4.07%, a 9.4 percentage point decrease. In real terms, the ACS estimates a decline from 167 rental units to only 56. This represents a 66% decrease in the number of rental units over the period. As shown in the figure in Appendix-C, this decrease is an anomaly compared to other neighboring towns that experience more moderate declines and even increases.

<b>Location</b>	<b>Year</b>	<b>Total Occupied Units</b>	<b>Rental Units % Total Occupied Units</b>	<b>Owner-Occupied % Total Occupied</b>
<b>Lanesborough</b>	<b>2021</b>	<b>1368</b>	<b>4.09%</b>	<b>95.91%</b>
<b>Lanesborough</b>	<b>2011</b>	<b>1240</b>	<b>13.47%</b>	<b>86.53%</b>

**R-1: Occupied Rental and Owner-Occupied Units as a Percentage of Total Occupied Units<sup>73</sup>**

This trend should also be put in conversation with rental vacancy rates. If there is a simultaneous increase in vacancy, the decline can be attributed to a demand issue. Alternatively, if the rate remains low, it means there is demand for the currently available supply. In Lanesborough, while the overall vacancy rate rose from 9% to 18% over the time period, this was attributed specifically to vacancies in owner-occupied homes. In fact, rental vacancy remained flat at 0% between 2011 and 2021.<sup>74</sup>

<sup>73</sup> U.S. Census Bureau. American Community Survey, 2021 American Community Survey 5-Year Estimates. Table DP04; generated by Josh Kirschner; U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Table DP04; generated by Josh Kirschner.

<sup>74</sup> 2021 American Community, Table DP04; 2011 American Community Survey, Table DP04.

*Character and Quality of Rental Stock:*

In 2021, the ACS characterized all occupied rental stock as single-family, detached, with no other types of housing. This represents a marked decline since 2011 when there was a much more diverse portfolio of housing types.<sup>75</sup> A lack of diverse, multi-family rental options may impede the town's ability to promote housing density as well as limit the options of residents in need of specific housing types. Importantly, this statistic may be affected by the aforementioned statistical error across the ACS. This is especially the case as in reality, many multi-family and mobile rental units have not actually disappeared from town over the last 10 years.

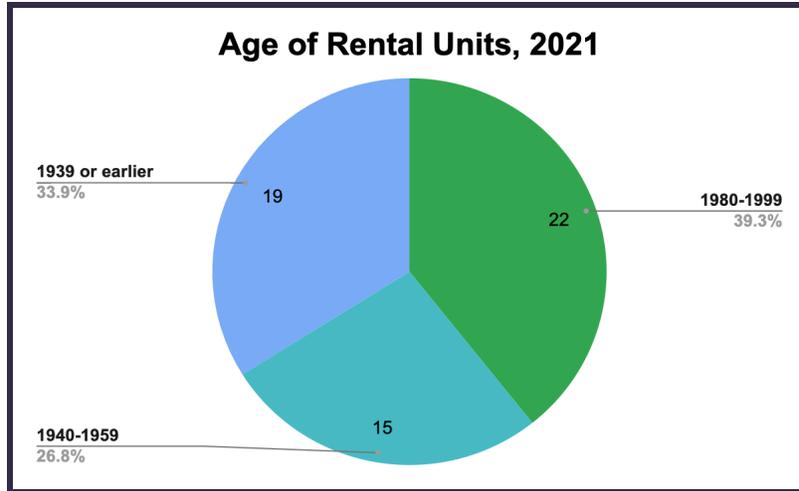
The rental stock in Lanesborough is notably old. This is demonstrated in the graph below (Figure R-2). In 2021, 34 of the estimated units (61%) were found to have been built before 1960, with 19 before 1940.<sup>76</sup> These older homes are more likely to require expensive maintenance or repair projects that may be too costly or complicated for tenants or landlords to cover. In these cases, units can fall into disarray and become uninhabitable. As the stock continues to age, these homes become increasingly at risk. Relatedly, no rental units are enumerated after 2000.<sup>77</sup> While it is unlikely that there has been no development since 2000, overall, the data suggests that the town's rental housing is aging with little development to replace the available rental stock.

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<sup>75</sup> U.S. Census Bureau. American Community Survey, 2021 American Community Survey 5-Year Estimates. Table S2504; generated by Josh Kirschner; U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Table S2504; generated by Josh Kirschner.

<sup>76</sup> 2021 American Community Survey, Table S20504.

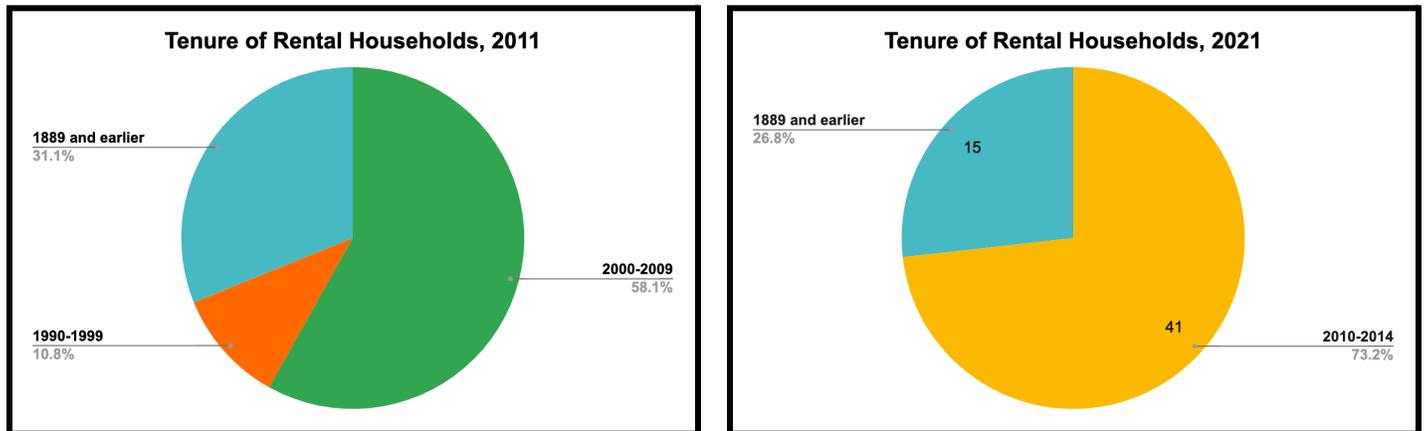
<sup>77</sup> 2021 American Community Survey, Table S20504.



R-2: Age of Rental Units, 2021<sup>78</sup>

*Renter Characteristics:*

In 2021, the renter tenure was decidedly split into two separate populations: 41 households moved into their units between 2010 and 2014, while the remaining 15 have been there since before 1990.<sup>79</sup> This marks a shift from 2011 data, where 97 households moved in between 2000-2009, 18 between 1990-1999, and 52 from before 1990.<sup>80</sup>



R-3: Tenure of Rental Households, 2011 (left) and 2021 (right)

<sup>78</sup> 2021 American Community Survey, Table S20504.

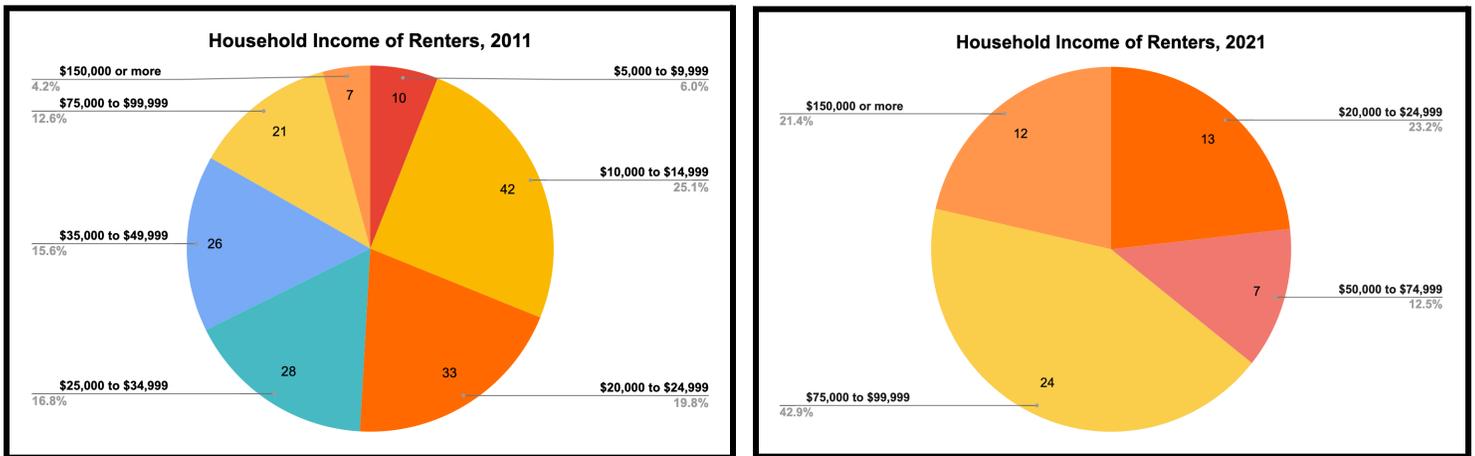
<sup>79</sup> U.S. Census Bureau. American Community Survey, 2021 American Community Survey 5-Year Estimates, Table B25038; generated by Josh Kirschner. U.S. Census Bureau.

<sup>80</sup> American Community Survey, 2011 American Community Survey 5-Year Estimates. Table B25038; generated by Josh Kirschner.

One way of understanding this may be that the rental market is composed of demographic groups. The first is young families who stay in rental units briefly before moving into owner-occupied homes. This would explain the large contingent of rentals with tenures in the most recent bracket, and the fact the number of renters from 2000-2009 drops dramatically by 2021. The second are older, long-term renters. The decline in this tenure category may be the result of downsizing or people passing away.

*Rental Affordability:*

The town’s population of renters is relatively well-off. The pie chart below (Figure R-4) illustrates this trend. While the town median income is \$75,000, 36 renters (64%) made at least this, with 12 (21%) making \$150,000 or more.<sup>81</sup> There is a notable dropoff at the lower end of the income spectrum. This contrasts with the data from 2011 which demonstrates a more socio-economic diverse population of renters, including those considered impoverished.<sup>82</sup> While this may be a result of error, there appears to have been a decline in low-income renters.



**R-4: Household Income of Renter, 2011 (Left) and 2021 (right)<sup>83</sup>**

<sup>81</sup> U.S. Census Bureau, American Community Survey, 2021 American Community Survey 5-Year Estimates, Table B25118; generated by Josh Kirschner.

<sup>82</sup> U.S. Census Bureau, American Community Survey, 2011 American Community Survey 5-Year Estimates, Table B25118; generated by Josh Kirschner.

<sup>83</sup> 2021 American Community Survey B25118; 2011 American Community Survey B25118.

Rent has risen in Lanesborough. Between 2011 and 2021, the median monthly rent in town rose from \$623 to \$1,534.<sup>84</sup> This represents an 145% increase over those 10 years. As shown in Appendix-C, this is extreme relative to neighboring towns, as well as towns county-wide and state-wide. Notably, in Lanesborough, the distribution of rent has narrowed. In both 2011 and 2021, the mode rent bracket was \$1000-\$1,499.<sup>85</sup> However, in 2011, there were many units above \$2000 and below \$1,000.<sup>86</sup> While median rent was lower, the distribution was more spread. Contrastingly, in 2021 reported rents fell only between \$1,000 and \$2,000.<sup>87</sup> This table is included in Appendix-C.

Contextualizing town rent, we look at rent burden – how much each household spends on monthly rent as a percent of their annual income, as demonstrated in the table below. 28 households spend less than 25% of their annual income on monthly rent, with 12 spending less than 15%.<sup>88</sup> On the other hand, while no households were estimated to be rent insecure (30.0%-34.9%), 13 households spend more than 35% of their annual income on rent, categorizing them as severely rent insecure.<sup>89</sup> Disaggregating this by age, these 13 households are exclusively from the 35-64 range (working families).<sup>90</sup>

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<sup>84</sup> 2021 American Community, Table DP04; 2011 American Community Survey, Table DP04.

<sup>85</sup> 2021 American Community, Table DP04; 2011 American Community Survey, Table DP04.

<sup>86</sup> 2011 American Community Survey, Table DP04.

<sup>87</sup> 2021 American Community, Table DP04.

<sup>88</sup> 2021 American Community, Table DP04; 2011 American Community Survey, Table DP04.

<sup>89</sup> 2021 American Community, Table DP04; 2011 American Community Survey, Table DP04.

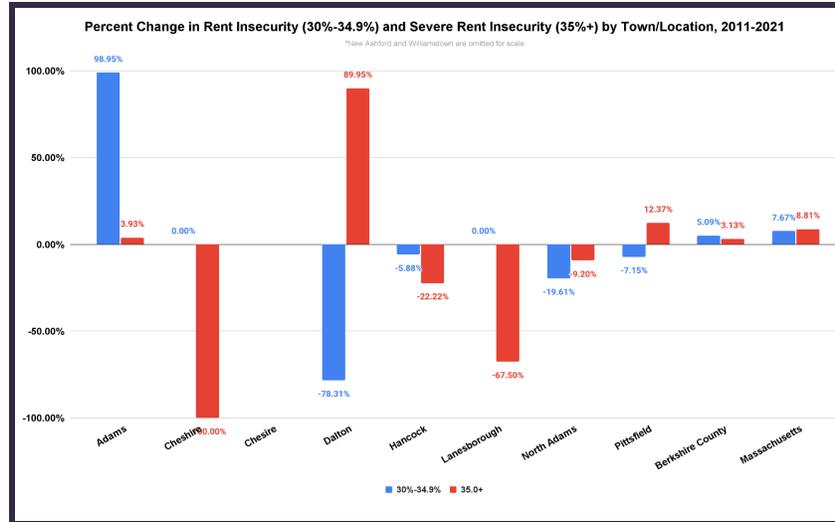
<sup>90</sup> U.S. Census Bureau. American Community Survey, 2021 American Community Survey 5-Year Estimates. Table B25038; generated by Josh Kirschner. U.S. Census Bureau.

Rent as % of Annual Income	# Units (2021)	Percent Units (2021)	#Units (2011)	Percent Units (2011)
Less Than 15%	12	21.43%	28	16.77%
15.0% to 19.9%	0	0.00%	28	16.77%
20.0% to 24.9%	16	28.57%	26	15.57%
25.0% to 29.9%	0	0.00%	10	5.99%
30.0% to 34.9%	0	0.00%	0	0.00%
35% +	13	23.21%	40	23.95%

### R-5: Rent as a Percent of Annual Income, 2011 and 2021.

Despite rising rent, insecurity remains surprisingly unchanged. As seen in the table above (Figure R-5), and visualized in the graph below, between 2011 and 2021, the number of rent insecure residents stays flat at 0, while the number of severely insecure renters has fallen decidedly. This is part of an uneven pattern seen across the Northern Berkshires (R-6).<sup>91</sup> We suspect that this decline is not the result of increasing affordability but of lower income residents simply not renting or who have left Lanesborough. This makes sense given that, as noted earlier, we have seen a decline in low-income renters and an increase in wealthier residents. As rent increases, those who remain in the market are those who can afford to. Another factor may be that these renters may have passed away.

<sup>91</sup> U.S. Census Bureau. American Community Survey, 2021 American Community Survey 5-Year Estimates. Table DP04; generated by Josh Kirschner; U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Table DP04; generated by Josh Kirschner.1



### R-6: Change in Rent Insecurity and Severe Rent Insecurity in Northern Berkshires, Berkshire County, and Massachusetts.

#### *Short-Term Rentals*

Anecdotally, in our research, many people informed us that houses in Lanesborough are being bought and converted into short-term rental properties for websites like Airbnb and Vrbo. This process has lowered the number available housing units for town residents themselves. Data on short-term rentals is difficult to acquire and is generally not publicly available. According to AirDNA, a rental analysis platform, there are roughly 182 short term rental properties in Lanesborough, with an average nightly cost of \$349.<sup>92</sup> This relatively larger number (roughly 225% larger than the number of permanent rentals) would corroborate this town narrative, although more data is required to analyze trends over time or determine which housing stock is being converted.

<sup>92</sup> AirDNA, “Market Overview: Lanesboro” AirDNA,” Accessed December 15, 2023. <https://app.airdna.co/data/us/66900?tab=performance>.

*Key Takeaways and Ongoing Challenges*

Closing this section, we want to identify the main trends we have uncovered from the data:

- The overall number of rental units, and the number as a percentage of occupied housing units have fallen in the last 10 years.
- Rental units are primarily single, family detached structures. A majority are aging and at risk of falling into disarray, with little new development to replenish the stock.
- Renters have either moved in recently, and likely will have a short tenure, or are long-time renters.
- The median rent has increased dramatically, with all rents falling between \$1,000 and \$2,000.
- Renters are generally wealthier, with a majority having incomes over the town median. There are no low-income households among renters.
- Rent insecurity has remained stable or decreased over the time period. This is likely the result of the relative wealth of renters and the potential exit of low-income residents from the rental market.

Taking this information into consideration, we also raise some of the potential implications and ongoing challenges related to rental housing:

- The decline in rental units limits the types of housing available for residents. For certain demographic groups that rely on this housing, it makes moving to and staying in Lanesborough difficult.
  - Over-housed, aging residents are unable to downsize to smaller apartment or cottage rental units.
  - Young couples and new families do not have access to starter rental homes.

- There are fewer affordable options for low-income residents.
- The increasing cost may make renting unaffordable and inaccessible for lower-income residents.
- The aging rental stock will continue to exacerbate these problems.
  - The cost of maintenance and repair will continue to drive up rents.
  - Units left in disarray will no longer be habitable, further lowering stock.
- The increased popularity of short term rentals and the conversion of rentals into full, owner-occupied properties has further diminished supply.
- Town zoning ordinances that promote single family housing are likely impeding the town's ability to construct more traditional forms of multifamily rental housing such as duplexes and apartments. The dominance of single family detached rental units suggests this.
- The rising maintenance and construction cost of rentals associated with recent inflation is making new construction less economical for developers. This is especially the case for developing affordable rental housing – current financing makes this increasingly difficult.

*Recreational/Seasonal Housing:*

Recreational/seasonal housing is a representation of second home ownership. Overall, the number of recreational houses in the Berkshires is increasing, illustrating the high levels of tourism in the community.<sup>93</sup> With an increasing number of recreational units, Lanesborough follows this trend.<sup>94</sup> As demonstrated in the graph below (Figure R/S-1), Lanesborough's recreational units increased from 66 units in 2011 to over 231 in 2021, around a 250% increase.<sup>95</sup>

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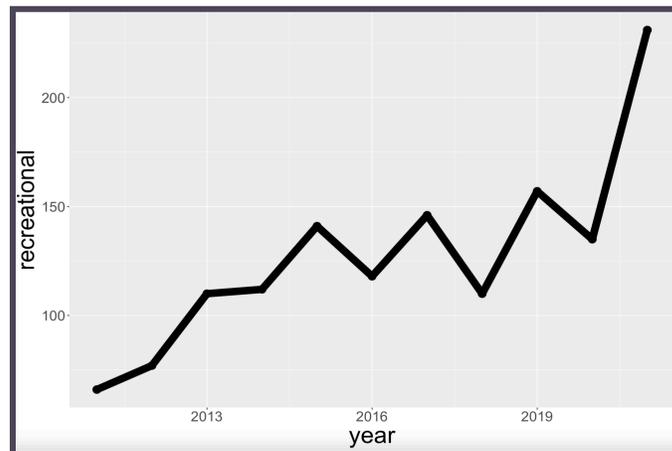
<sup>93</sup> See Appendix-E, Graphs SR - 1, SR - 2

<sup>94</sup> U.S. Census Bureau. American Community Survey, 2011-2021 American Community Survey 5-Year Estimates. Table B25004; generated by Marta Symkowick.

<sup>95</sup> 2011-2021 American Community Survey 5-Year Estimates, Table B25004.

This is most likely because wealthier individuals want to buy second homes in the area surrounding the Pontoosuc Lake.<sup>96</sup> During 2020, there was a dramatic increase, likely as many individuals wanted to escape city environments due to the COVID-19 pandemic.

Second home ownership reduces the remaining town housing stock and increases the prices of housing stock. The lack of lived-in units could also be contributing to the overall decrease in population of Lanesborough as there are more empty and/or vacant homes. Furthermore, although not directly reflected in this data, as explored in the earlier short-term rental section, several interviews indicated that many homes are being turned into short-term Airbnb and Vrbo rentals when not in use by the homeowner.<sup>97</sup>



**R/S-1: Recreational Housing Units in Lanesborough from 2011 to 2021.<sup>98</sup>**

*Key Takeaways and Ongoing Challenges:*

- In Lanesborough and the Berkshires overall, the number of recreational housing units is increasing.

<sup>96</sup>Gordon, 2023.

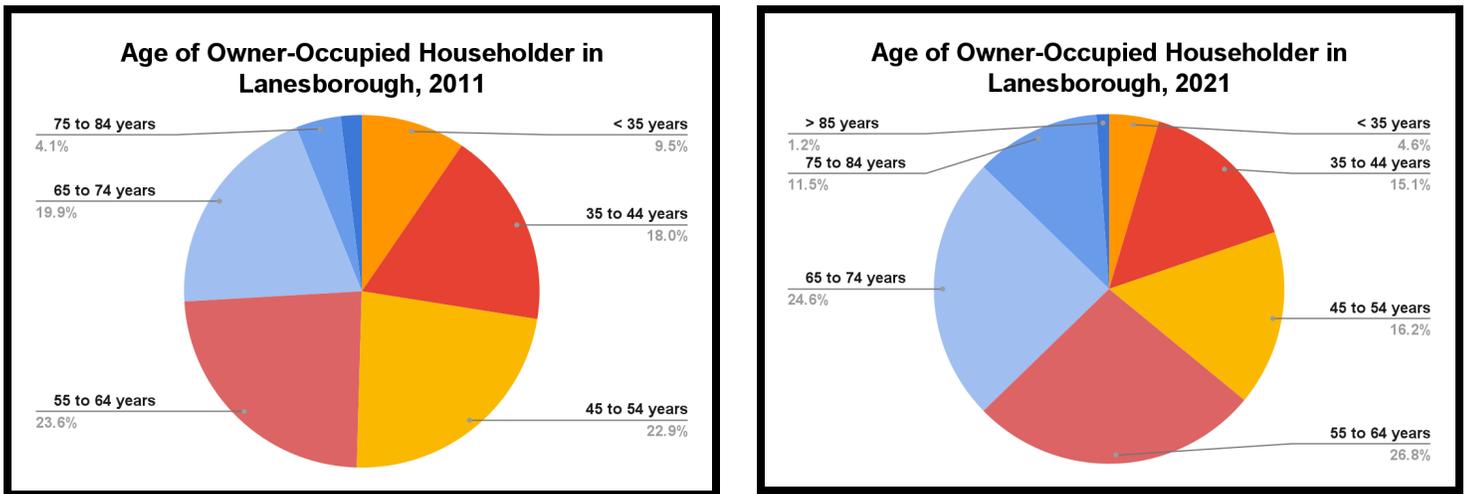
<sup>97</sup> Parsons, 2023. Murphy, 2023. Gina, 2023. Sorrell, 2023.

<sup>98</sup> U.S. Census Bureau. American Community Survey, 2011-2021 American Community Survey 5-Year Estimates. Graph B25004; generated by Marta Symkowick.

- Second home ownership reduces the remaining town housing stock and increases housing prices.
- Additionally, the lack of lived-in units could be contributing to the overall decrease in population of Lanesborough, as there are more empty and/or vacant homes.

Senior Housing:

As you can see in the charts below (Figure SH-1), in Lanesborough, the percentage of householders, or individuals that the housing deed/grant is recorded under, over the age of 64 increased from around 26% to 38% from 2011 to 2021 (as indicated by the blue slices).<sup>99</sup> This is around a 46% increase. First, this demonstrates that elderly individuals want to age in place. It also reflects a growing elderly population within Lanesborough facing an inability to downsize out of owner-occupied housing into smaller units.



**SH-1: Two Charts of the Age of Owner-Occupied Householders in Lanesborough, 2011 and 2021<sup>100</sup>**

<sup>99</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph S2502.

<sup>100</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph S2502; generated by Marta Symkowick; U.S. Census Bureau. American Community Survey, 2021 American Community Survey 5-Year Estimates. Graph S2502; generated by Marta Symkowick.  
<https://data.census.gov/table/ACSST5Y2021.S2502?q=tenure&g=060XX00US2500334340>

Additionally, there is an approximately 50% decrease in the percentage of younger individuals less than 35 years old from around 10% to 5% from 2011 to 2021.<sup>101</sup> This further demonstrates elderly individuals being unable to downsize, resulting in a lack of new supply opening up for young families. The next section of this report will explore this housing mismatch further.

*Key Takeaways and Ongoing Challenges:*

- In Lanesborough, the number of householders over the age of 64 has increased from 26 to 38% from 2011 to 2021.
- The number of households aged 35 years or less has decreased from 5% to 10%.
- Elderly individuals appear to want to age in place and at the same time are unable to downsize, resulting in a lack of new supply opening up for young families.

*Housing Mismatch:*

To assess the diversity of housing units in Lanesborough and possible housing mismatch we used a variety of sources including demographic data from ACS, property data from the MASS GIS database, and qualitative data from the interviews that we conducted with various community stakeholders.

The housing analysis conducted for Lanesborough highlights a pronounced lack of diversity in housing units, accompanied by a noticeable mismatch between available housing options and the prevailing demographics of the town. Notably, Lanesborough exhibits a demographic composition characterized by a substantial percentage of residents aged 65 and older, the second most in the Northern Berkshire region, coupled with the second lowest proportion of individuals below the age of 34 in the Northern Berkshires. This demographic

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<sup>101</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph S2502.

profile underscores the need for targeted interventions that address the housing needs of the aging population while simultaneously fostering opportunities for younger residents.

To lessen the existing housing mismatch, we must address the issue of overhoused individuals. Being overhoused means that the number of residents within a housing unit is lesser than the number of bedrooms in the unit. A common example of this is when an elderly couple lives in the home where they raised their children after their children have moved out, leaving residents with more home than they may need. The proposed recommendations advocate for the creation of more housing units specifically tailored to the preferences and needs of older residents. This includes the development of one-story ranch-style houses and smaller residences, as well as the creation of senior living facilities. By offering options conducive to downsizing, these housing units provide a viable and attractive solution for seniors looking to transition into more manageable living spaces. This strategic approach not only aligns with the preferences of older residents but also generates a cascading effect by freeing up larger houses for potential occupancy by younger individuals and families.

Furthermore, the diversification of housing options contributes to the overall vitality of the community by accommodating the distinct needs of different age groups. The creation of senior-friendly housing not only ensures a comfortable living environment for older residents but also addresses the broader housing landscape, fostering a dynamic and inclusive community where individuals at various life stages can find suitable and appealing housing options. In essence, this approach seeks to optimize housing stock to better align with the demographic realities of Lanesborough, promoting a more balanced and sustainable housing market.

**Recommendations:****Overview:**

Having outlined the key trends in Lanesborough's housing markets and identified notable concerns, we now turn to our recommendations. In this section, we expand upon ways we believe the town can remedy its housing issues and promote sustainable and affordable living in town. Our recommendations include legislative changes, potential partnerships and programs, and bureaucratic steps to attract development.

In order to evaluate our recommendations, we have created a quantitative cost-benefit methodology. Building off the work of our predecessors in the 2018 Lanesborough Town Build-Out, we employ a matrix that quantifies the relative costs and benefits of each recommendation on a gradient to these different households and stakeholders. As we have seen thus far, housing affects different communities and demographic groups in Lanesborough differently. Among town residents, older households have different needs than young families, second home, recreational, and rental owners, new city transplants, and low-income individuals. Therefore, policy should take into account these differential experiences. The same applies to town actors more broadly. Developers, the town government, and businesses all play a role in policy development and are affected by its own come. This should be noted in the work as well. Additionally, the environment is listed as a potential category (although it is technically not a group) as we wanted to ensure that the ecological impacts of our recommendations were considered.

In the previous work, a cost or benefit was valued on a discrete scale of -1 (negative), 0 (neutral), and +1 (positive). Our critique of this method, however, is that the binary values leave little room for a more nuanced understanding of each policy's effect. To remedy this, we will

expand the scale from -3 to 3. This is similar to scales that employ a Very detrimental (-3), Detrimental (-2), Somewhat detrimental (-1), Neutral (0), Somewhat beneficial (+1), Beneficial (+2), and Strongly beneficial (+3) metric. Below are our values of each recommendation to our stakeholders, as well as a brief write up justifying our estimates.

*Changes to Town Zoning Bylaws:*

The town's limited housing supply and slow development are likely the result of outdated zoning codes. Most of the town is zoned to a uniform "Residential" standard that only permits the development of single and double-family homes. This inefficient utilization of land limits the construction of multifamily units and the promotion of housing density. What's more, dimensional and design requirements, as well as restrictions around additions, mean that land cannot be divided into smaller parcels to allow for more units. To address this element of concern, we recommend that the town makes several robust changes to its zoning policy:

1. Rezone residential areas to allow for denser multifamily housing development without the need for special permitting.
2. Create exemptions in current zoning bylaws that allow for multifamily development if certain conditions are met (ex: access to public sewer/water) so as to increase flexibility and address different realities and needs across town.
3. Remove restrictive dimensional and design codes.
4. Streamline the process of Accessory Dwelling Unit (ADU) development so as to increase the number of units on all land parcels.
5. Promote multi-family housing and ADU development in downtown/retail areas to encourage mixed-use development.

*Rezone Residential Areas*

Some of the most popularly sought after parts of town, specifically those around Pontoosuc Lake, Route-7, and Route-8 continue to be zoned as “Residential.” Under this categorization, there are no opportunities to build more dense housing, such as triplexes and fourplexes, or allow people to convert houses into multi-family units. As such, the town is limited in its ability to relieve housing pressure in these areas – there only being so much land to build more single-family subdivisions. One solution is to introduce multi-family housing into these spaces. We suggest the town amend the zoning bylaws to permit the development of dense housing in residential zones similar to the other categories. This includes the development of and the conversion to properties with 3-4 units. A potential “permitted uses table” is shown below (Figure T-3):

	R	R-A	B	LB	MC	I
<b>RESIDENTIAL USES</b>						
Single dwelling unit	✓	✓	✓	✓		
Double dwelling unit	✓	✓	✓	✓		
Multi-unit dwelling (3 to 4 units)	✓	✓	✓	✓		
Conversion of a single to a double dwelling unit	✓	✓	✓	✓		
Conversion of a single or double dwelling unit to multi-unit dwellings	✓	✓	✓	✓		
Apartment building complex			PBP	PBP	PBP	

**T-3: Potential Amended Permitted Use Table<sup>102</sup>**

It is important to note some of the concerns surrounding this recommendation. One issue may be that multi-family housing may create greater crowding and congestion in already densely populated areas of town.<sup>103</sup> The parcels along the lake, for instance, are already small and close together. Adding more housing may contribute further to these issues. At this point, we do not

<sup>102</sup> Permitted Uses, Town of Lanesborough Bylaws §165-10, (2021).

<sup>103</sup> Michael Murphy (Chairman of Select Board), in conversation with the authors October, 2023; Reid, 2023.

have the research or data completed to assess the magnitude or validity of this concern. This may be an important area of exploration for the town master plan. Speculatively, we would assume that other zoning guidelines (dimensional and design codes), infrastructure requirements (access to water and sewer), and compliance with environmental regulations may offer the safeguards to exacerbate these issues. Another concern surrounds notions of “town character” – that bringing in more multi-family housing will ruin the image of the town as a small, rural community. To respond to this, the town should explore methods of multi-family development that aim to maintain the architectural and cultural integrity of the town. A prime example is “Cottage Courts,” small communities of cottages on a single parcel, currently being pursued by the Williamstown Planning Board.<sup>104</sup>

*Create Exemptions in Current Bylaws in Conjunction With Other Factors*

If the town is hesitant to overhaul the “Residential” category altogether, there are steps that can be taken to leave the basic structure in place but increase flexibility. As noted by CJ Hoss, in some cases, even if multi-family development is permitted, other considerations prevent projects from being carried out.<sup>105</sup> Specifically, the town’s lack of public water and sewer infrastructure limits housing options. Put plainly, there is a resource mismatch in town: Parts of town not on the system are not suited for larger developments. Yet, these are the areas mostly zoned for multi-family housing. Conversely, areas with sewer access, notably the Route-7 corridor and the neighborhoods surrounding the lake, have access to public infrastructure. However, they are zoned as “Residential”, restricting housing to single and double unit development. It is our sense that this mismatch has led to an inefficient use of public resources.

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<sup>104</sup> Williamstown Planning Board, “CHD Bylaw Version 6,” December 12, 2023, [https://docs.google.com/document/d/17PGmelOdQUt47zh-ZuWibxEHjf5\\_1vze/edit](https://docs.google.com/document/d/17PGmelOdQUt47zh-ZuWibxEHjf5_1vze/edit).

<sup>105</sup> Hoss, 2023.

We recommend that the town amend the zoning bylaws to create a specific exemption that allows for multi-family housing in “Residential” zones if they have access to the proper systems to support such development, including connection to public water and sewer utilities. From a financial perspective, multi-family housing is more cost effective to the town as the cost of public systems are dispersed throughout several units compared to a single house. This will allow the town to specifically maximize land use and the value of these systems while promoting density in popular areas of town.

#### *Ease Dimensional and Design Codes*

In addition to what can be built, we recommend the town assess its guidelines on how housing can be built. As explored in our zoning overview section, dimensional and design bylaws can impose burdens to constructing new housing developments. Lanesborough’s number restrictions lower the amount of “conforming” properties, limiting opportunities for development.<sup>106</sup> Relatedly, these restrictions dissuade builders from proposing developments.<sup>107</sup> Finally, size requirements restrict land from being divided into more properties. In short, while dimensional requirements are necessary to ensure the safety and comfortability of residents, over-regulation can create undue cost and burden.

We recommend that the town amends its zoning bylaws to ease some of these dimensional requirements. This would allow more land to be developabled and increase the amount of development that can take place on a given parcel. Zoning amendments may be particularly effective in Residential-Agriculture zones, which represent a majority of Lanesborough’s developable land and have notably higher requirements. For example, lowering the frontage minimum from 200 feet to 100 feet can make smaller properties with less road

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<sup>106</sup> Trybus, 2023.

<sup>107</sup> Hoss, 2023; Trybus, 2023.

exposure compliant and developable.<sup>108</sup> We also recommend easing these requirements for multi-family housing in Business and Limited Business zones so as to promote mixed development in downtown areas, which allows for greater access to town services.<sup>109</sup>

#### *Increase Accessory Dwelling Units (ADUs) Construction Accessibility*

We recommend Lanesborough explore ways to ease dimensional and permitting requirements on ADUs. Although the town has permitted their development in all zones, restrictions on property size and the units' proximity to surrounding buildings may limit where they can be built, particularly in already dense areas of town (Lake Pontoosuc and Route-7). ADUs, as mentioned previously in our report, are secondary housing units on a single-family residential lot. They are appealing because they provide housing for both young people/families and elderly residents.<sup>110</sup> First, they make great starter homes for young families as they are smaller units that can be built on another property, potentially encouraging young individuals to continue living in town. Second, ADUs are smaller units where elderly residents can downsize while being located near their families and closer to support systems. As shown earlier, elderly individuals downsizing would open up a larger single-unit housing stock for young families. Finally, ADUs have fewer environmental impacts because they are constructed in areas with existing development.

Additionally, we recommend that the community explore ways to make the ADU process more affordable, especially for those trying to accommodate the needs of the elderly or young individuals. For example, one hurdle that we have heard about in interviews is that it is hard to

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<sup>108</sup> Trybus, 2023.

<sup>109</sup> Andrew Groff (Lanesborough Consulting Planner), in conversation with the authors December, 2023.

<sup>110</sup> Andrew, 2023. Hoss, 2023. Trybus, 2023. Peltier, 2023. Reid, 2023.

get financing for an ADU if you are not the property owner.<sup>111</sup> So if a young couple wants to build an ADU on a parent's property, if the parent cannot finance the ADU, the project cannot proceed even if the couple can cover the cost. We do not know how this funding can be gained, and, therefore, we encourage further research and exploration. However, we will highlight a potential partnership with Berkshire Housing (explored in further detail below) as Executive Director Eileen Peltier had some experience in this area.<sup>112</sup> Notably, the amendment to zoning surrounding ADUs is an important first step.

*Cost Benefit Matrix Analysis:*

Group	Cost	Benefit	Net
Aging, childless residents	-1	+3	+2
Low-Income Residents	-1	+3	+2
Working age families (Young families)	0	+2	+2
City Transplants	-2	0	-2
Developers	0	+3	+3
Second Home Owners	-1	0	-1
Town Government	-1	+3	+2
Businesses	0	+1	+1
Environment	-1	0	-1

**Aging, childless residents** - Costs: moving; Benefits: increased access to a community, potential caretakers, opportunities for downsizing.

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<sup>111</sup> Trybus, 2023.

<sup>112</sup> Eileen Peltier (CEO of Berkshire Housing), in conversation with the authors November, 2023.

**Low-Income Residents** - Costs: moving; Benefits: creating more housing at lower costs.

**Working age Families** - Benefits: more housing opportunities at lower costs and greater opportunities for home-ownership.

**City Transplants** - Costs: decreased exclusivity and property value.

**Developers**- Benefits: greater opportunities for development with an easier process.

**Second Home Owners** - Costs: lower property value.

**Town Government** - Costs: labor costs; Benefit: increased development, economic growth.

**Businesses** - Increased economic activity.

**Environment** - Destruction of habitat, increased strain on resources.

*Expanding Public Infrastructure:*

Lanesborough's infill and outward town development is impaired by the limited reach of public infrastructure. The lack of access to town sewer and water poses a number of issues. Parcels outside the current system require their own independent septic tanks and wells. This requires extra land to install and can be expensive on top of standard construction costs. Limited public infrastructure constrains the extent to which residential land can be subdivided for the development of more units or ADUs (A one-acre plot may be devoted to one home and its septic system, rather than subdivided for 3-4 smaller properties). In addition, according to town bylaws, any larger multifamily developments require access to public infrastructure (§165-19 O.). This makes this type of development impossible in most areas of the town. As covered earlier, parts of town that do have access to the sewer and water system are currently zoned for single-family units only. As Lanesborough continues to develop, expanding public sewer and water

infrastructure up into the northern parts of town may create the long-term benefit of promoting density in newly accessible areas.

Public accessibility is also important to consider as we recommended expanding infrastructure. For those who are within the aging population and for those who do not have access to a car or rideshare systems, the restricted running times of the bus can make downtown areas of town inaccessible. Tasks such as getting groceries or running errands outside of scheduled hours may be difficult and costly. Therefore, Lanesborough would greatly benefit from increasing the running times of the Berkshire Regional Transit Authority buses, specifically Routes 5A and 5B. Expanding the transportation system in Lanesborough would allow residents to travel to newly developed parts of town as well as recreational areas, improving the quality of life of many community members.

*Cost/Benefit Matrix Analysis:*

Group	Cost	Benefit	Net
Aging, childless residents	-2	+2	0
Low-Income Residents	-2	+3	+1
Working age families	-2	+2	0
City Transplants	-2	0	-2
Developers	0	+3	+3
Second Home Owners	-2	0	-2
Town Government	-2	+3	+1
Businesses	-2	+1	-1
Environment	-3	0	-3

**Aging, childless residents** - Costs: increased taxes and expenses from construction and maintenance as well as disruption during expansion projects; Benefits: more opportunities for small units and senior living communities.

**Low Income Residents** - Costs: increased taxes and expenses from construction and maintenance as well as disruption during expansion projects; Benefits: construction of multi unit low income housing developments.

**Working age Families** - Costs: increased taxes and expenses from construction and maintenance as well as disruption during expansion projects; Benefits: multi-unit housing.

**City Transplants** - Costs: increased taxes and expenses from construction and maintenance as well as disruption during expansion projects.

**Developers** - Increased opportunity for housing development due to more flexibility.

**Second Home Owners** - Costs: increased taxes and expenses from construction and maintenance as well as disruption during expansion projects.

**Town Government** - Costs Labor cost, construction costs, grant access benefits of increasing housing stock and economic growth.

**Businesses** - Costs: increased taxes and expenses from construction and maintenance as well as disruption during expansion projects.

**Environment**- Risk of groundwater contamination, pollution, soil erosion, habitat loss for organisms, deforestation.

*Collaborations with Berkshire Housing:*

Berkshire Housing is a non-profit housing organization that serves the Berkshire region as a developer, as a quality housing advocate, and as a resource for residents. They have a very strong reputation in the area and have supported affordable housing development in other towns in the region. One example is the Highland Woods project in Williamstown, MA. This project was created to provide affordable housing for seniors displaced by the damage from Tropical Storm Irene in 2011. The project was a sustainable initiative that now provides net-zero

affordable housing. Berkshire Housing also communicates information about housing support through their Housing Consumer Education Center. During our conversation with Executive Director Eileen Peltier, she mentioned that Berkshire Housing has interest in working with the town of Lanesborough.<sup>113</sup> Berkshire Housing's focus on collaborative models that take into account town needs as well as a town's access to state and federal funding programs make them an attractive partnership option for a town like Lanesborough.

*Cost/Benefit Matrix Analysis:*

Group	Cost	Benefit	Net
Aging, childless residents	0	+1	+1
Low-Income Residents	0	+1	+1
Working age families	0	+1	+1
City Transplants	0	+1	+1
Developers	-1	+2	+1
Second Home Owners	0	+1	+1
Town Government	-1	+3	+2
Businesses	0	+1	+1
Environment	-1	+1	0

**Aging, childless residents** - Benefits: Access to potential senior-friendly housing options, increased community support through education programs.

**Low Income Residents** - Benefits: Increased availability of affordable housing options, potential access to education programs, and housing support services.

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<sup>113</sup> Peltier, 2023.

**Working age families** - Benefits: Expanded housing options, potential access to education programs and support services.

**City Transplants** -Benefits: Increased availability of housing options, potential access to education programs and support services.

**Developers** - Costs: Potential administrative adjustments and coordination efforts; Benefits: Streamlined approval processes, collaboration with the town, potential for increased development opportunities.

**Second Home Owners** - Benefits: Potential improvements in community vibrancy, property values, and access to educational programs.

**Town Government**- Costs: Administrative adjustments and coordination efforts; Benefits: Enhanced community development, potential for increased tax revenue, collaboration with a reputable housing organization.

**Businesses**- Benefits: Increased population density, potential boost in local economic activity, collaboration with educational programs supporting the community.

**Environment**- Costs: Potential impact of increased construction; Benefits: Streamlined processes may enable more efficient and environmentally conscious development practices, potential improvements in community infrastructure.

*Friendly 40B:*

One of the projects we propose for the collaboration between the Town of Lanesborough and Berkshire Housing would be through the 40B program. The State of Massachusetts 40B program was created to encourage affordable housing developments in towns that lack affordable housing. To be eligible for this program, the stock of affordable housing in a town needs to be below 10% percent of the town's total housing stock. Lanesborough's affordable housing stock currently represents only 2.9% percent of the town's total housing. This is a program where towns and developers work side by side to create a project to address a town's needs. Once a project is approved through the 40B program, the project has access to state funding and a

streamlined approval process. Funding is available through many forms, often dependent on the demographics the project will serve. Two key demographics within Lanesborough's housing needs are the elderly and young families. Chapters 705 and 667 of the Massachusetts State Public Housing Programs provide funding for developments that provide housing for low-income families and low-income elderly residents, respectively. Berkshire Housing also has access to the Low Income Housing Tax Credit Program (LIHTEC) which provides between 60-70% of the capital for a housing development that fits their criteria. Within the streamlined permitting process for approved 40B projects, the zoning board has complete permitting approval for all permits traditionally granted during the development process. The zoning board also has the ability to waive any – and all – restrictive elements of the zoning code. The rights granted to the zoning board streamline the development process for the town and the developer.

*Cost/Benefit Matrix Analysis:*

Group	Cost	Benefit	Net
Aging, childless residents	0	+3	+3
Low-Income Residents	0	+3	+3
Working age families	0	+3	+3
City Transplants	-1	+1	0
Developers	-2	+3	+1
Second Home Owners	0	0	0
Town Government	-1	1	0
Businesses	0	+1	+1
Environment	-2	0	-2

**Aging, childless residents** - Benefits: Increased availability of senior-friendly housing options, potential downsizing opportunities, potential for community spaces tailored to seniors.

**Low Income Residents** - Benefits: Increased availability of senior-friendly housing options, potential downsizing opportunities, potential for community spaces tailored to seniors.

**Working age families** - Benefits: Availability of diverse housing options, potential for improved community resources, potential access to affordable housing.

**City Transplants** - Costs: new units likely not available for people of this income bracket; Benefits: more units relieves housing pressures, lowering cost and housing options.

**Developers** - Costs: Potential regulatory challenges; initial investment costs; Benefits: Streamlined approval processes, potential for increased demand for affordable housing, potential for financial incentives provided by the 40B program.

**Second Home Owners** - No direct effect.

**Town Government** - Costs: Administrative and regulatory adjustments; potential strain on municipal services; Benefits: Enhanced community development, potential for increased tax revenue, potential for improved infrastructure.

**Businesses** - Benefits: Increased population density, potential for improved economic activity, potential for increased local spending.

**Environment** - Costs: Potential impact of increased construction; changes in the local landscape.

*Density Housing on Developed Land:*

We recommend that new construction occur on previously developed properties because this requires less land preparation, utilizes existing infrastructure, and has a reduced environmental impact. Furthermore, construction on developed land would be a great potential partnership with Berkshire Housing. It usually costs more to renovate existing structures than to demolish and rebuild due to the age of the housing stock.<sup>114</sup> However, even if the structures have

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<sup>114</sup> Trybus, 2023.

to be demolished, the land has already been prepared for construction (cleared and with more impervious surfaces).<sup>115</sup> The lot also most likely complies with the drainage and building stipulations per the Wetlands Protection Act. Additionally, there may be existing public infrastructure and increased accessibility to businesses for future residents. Finally, new construction will have less environmental impact compared to building on undeveloped lots.

There are a few potential sites with existing development that we have noted, including along the Route-7 Corridor and at the former Berkshire Mall site. The Berkshire Mall site is flat, impervious, and already has access to public water and sewer. Close access to the Target is appealing to new residents. Furthermore, according to CJ Hoss, the mall is the only site actively zoned for higher-density housing (more than 6 units per building).<sup>116</sup> A few changes would have to be made, including increasing access to transportation. Berkshire Housing has expressed interest in a potential collaboration to create high-density development in this area.<sup>117</sup> The Berkshire site may also be a viable location for a Friendly 40B.

*Cost/Benefit Matrix Analysis:*

Group	Cost	Benefit	Net
Aging, childless residents	0	+2	+2
Low-Income Residents	0	+2	+2
Working age families	0	+2	+2
City Transplants	0	+1	+1
Developers	-2	+3	+1

<sup>115</sup> Hoss, 2023. Groff, 2023.

<sup>116</sup> Hoss, 2023.

<sup>117</sup> Peltier, 2023.

Second Home Owners	0	0	0
Town Government	-1	+3	+2
Businesses	0	+1	+1
Environment	-2	+2	0

**Aging, childless residents** - Benefits: Increased availability of senior-friendly housing options, potential for downsizing opportunities, potential for improved access to amenities.

**Low Income Residents** - Benefits: Increased availability of affordable housing options, potential access to community resources associated with the new housing project.

**Working age families** - Benefits: Availability of diverse housing options, potential for improved community resources, potential access to affordable housing.

**City Transplants** - Could potentially move into the redevelopment.

**Developers** - Costs: Potential regulatory challenges; demolition and redevelopment costs; Benefits: Potential for increased demand for housing, potential for financial incentives, utilization of existing infrastructure.

**Second Home Owners** - No real impact

**Town Government**-Costs: Administrative and regulatory adjustments; potential strain on municipal services; Benefits: Enhanced community development, potential for increased tax revenue, potential for improved infrastructure, revitalization of underutilized land.

**Businesses**- Benefits: Increased population density, potential for improved economic activity, potential for increased local spending, revitalization of the commercial landscape.

**Environment**- Costs: Potential impact of demolishing the old mall; changes in the local landscape; Benefits: Potential for sustainable development practices, repurposing of underutilized land, potential for green building initiatives.

### *Streamlining The Permitting and Approval Process:*

During our interviews, we heard from many stakeholders about the inefficiencies and redundancies of the permitting process. For developers and residents seeking to renovate or construct housing, it is difficult to get a clear sense of what the approval process looks like as there is little centralized information.<sup>118</sup> Furthermore, unnecessary redundancies or delays may slow the process.<sup>119</sup> If Lanesborough hopes to encourage greater housing development, it should consider addressing bureaucratic complexity and inefficiency. In this section, we outline a few potential solutions.

### *Formalizing Connections Between Relevant Approval Agents*

In our interview with Stacy Parsons of the Conservation Commission, Parsons said that when consulting with developers, she is sure to give them information about the rest of the approval process and connect them with the appropriate town officials. However, as she noted, this was not a formal procedure, but rather an ad hoc step.<sup>120</sup> Building off this idea, we believe the town could speed approvals by formalizing this process, creating clear connections between boards and parties. If a member of Board A informs the applicant that the next step is to reach out to a specific person on Board B or Inspector C, it takes the burden off the builder and helps establish a friendly, collaborative rapport.

Alternatively, applicants could be matched with a town point of contact.<sup>121</sup> This person would be a town administrator, town hall employee, or a member of one of the approval committees. The responsibility of this individual would be to guide applicants through the

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<sup>118</sup> Tim Sorrell (Member of the Select Board), in conversation with the authors November, 2023; Parsons, 2023.

<sup>119</sup> Parson, 2023; Reid, 2023.

<sup>120</sup> Parsons, 2023.

<sup>121</sup> The Massachusetts Association of Regional Planning Agencies (MARPA), “A Best Practices Model for Streamlined Local Permitting,” November 30, 2007, <https://www.mass.gov/doc/permittingbestpracticesguidepdf/download>, 4.

process and answer any questions.<sup>122</sup> This way, the town can offer more concrete support.

However, given the staffing limitations of Lanesborough town government, it may be difficult to pursue this option.

#### *Identifying Redundancies and Overlap Among Different Approval Parties*

We recommend the town take bureaucratic steps to streamline the permitting process. The current stepwise process is important for several reasons. Going through a variety of different bodies and inspectors ensures the proposed project meets all local, state, and federal regulations. Furthermore, the back and forth between the town and applicants produces ample opportunities for officials and the public to voice concerns, questions, or ideas – thereby protecting town interests. However, the inefficiency and time consuming nature of the approval process poses a burden to applicants. We recommend officials trace through permitting procedures and identify redundancies or areas of overlap between the various involved parties. To this end, the Massachusetts Association of Regional Planning Agencies (MARPA) published “A Best Practices Model For Streamlined Local Permitting,” a comprehensive outline of steps towns can take to make permitting more efficient. Among the expansive list of ideas, we identified a set we believe are easily implementable and aligned with our recommendation.<sup>123</sup> These are as follows:

1. Combined Public Hearings/Regularly Scheduled Inter-Departmental Meetings<sup>124</sup>
2. Concurrent Applications<sup>125</sup>

On the first action item, according to the town calendar, and as shown in the table below (Figure T-4), many of the relevant boards meet at different times each month:

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<sup>122</sup> MARPA, 4.

<sup>123</sup> MARPA.

<sup>124</sup> MARPA, 14, 18.

<sup>125</sup> MARPA, 13.

<u>Committee:</u>	<u>Meeting Times:</u>
Planning Board	3rd Monday of Each Month
Conservation Commission	1st Monday of Each Month
Board of Health	1st Tuesday of Each Month
Zoning Board of Appeals	No regularly listed meeting time; public hearings scheduled on town calendar

**T-4: Public Hearings for Relevant Town Boards<sup>126</sup>**

Permit applicants must attend several hearings, which are spread over the calendar year. The length between meetings can slow the approval process. As such, we recommend the relevant committee collaborate with the town to schedule regular joint hearings. A mock schedule is shown below (Figure T-5):

<u>Committee:</u>	<u>Meeting Times:</u>	<u>Joint Meeting Times:</u>
Planning Board	3rd Monday of Each Month	2nd Monday of Each Month
Conservation Commission	1st Monday of Each Month	2nd Monday of Each Month
Board of Health	1st Tuesday of Each Month	2nd Monday of Each Month
Zoning Board of Appeals	No regularly listed meeting time; public hearings scheduled on town calendar	2nd Monday of Each Month

**T-5: Public Hearings for Relevant Town Boards, Including Secondary Joint Meeting**

In this model, each body could hold individual meetings to cover committee-specific business and joint meetings where permit applicants may present their case to relevant parties.

Alternatively, the boards can synchronize their individual meeting times and offer expanded hours. A mock schedule demonstrates this below (Figure T-5):

<u>Committee:</u>	<u>Meeting Times:</u>	<u>Joint Meeting Times:</u>
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<sup>126</sup> "Town Calendar",  
<https://www.lanesborough-ma.gov/calendar.php?view=month&month=12&day=01&year=2023/>

Planning Board	<b>1st Monday of Each Month, 7:00-8:00</b>	<b>1st Monday of Each Month, 8:00-9:00</b>
Conservation Commission	<b>1st Monday of Each Month, 7:00-8:00</b>	<b>1st Monday of Each Month, 8:00-9:00</b>
Board of Health	<b>1st Monday of Each Month, 7:00-8:00</b>	<b>1st Monday of Each Month, 8:00-9:00</b>
Zoning Board of Appeals	<b>1st Monday of Each Month, 7:00-8:00</b>	<b>1st Monday of Each Month, 8:00-9:00</b>

**T-5: Public Hearings for Relevant Town Boards, Synchronized To The Same Day**

In this example, each board has an hour to attend to their respective business before convening to hear permitting information that is relevant to all boards. In either case, expanding and synchronizing the hours of these approval bodies can take much of the logistical burden off permit applicants.

Addressing the second point, for projects that require approval for multiple boards (particularly multi-family housing), the town should develop a single, consolidated application. This application should include an introductory section that offers a comprehensive overview of the project, as well as additional sections to address specific questions for each relevant board.<sup>127</sup> This single application would then be distributed to each relevant committee. The concurrent model has several benefits. First, it minimizes the number of applications a developer is required to fill out.<sup>128</sup> Relatedly, it removes redundancies that come from having several different applications: the introductory section would provide the same overview to each body. If different boards ask the same questions, the application can be refined once. In addition, the packet can include information about the approval process for each board, any additional materials they each may require, and when public hearings take place. In sum, a concurrent application

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<sup>127</sup> MARPA, 13.

<sup>128</sup> MARPA, 13.

streamlines the filing process for applicants and allows boards to review all relevant information.<sup>129</sup>

The same principle can be applied to the inspection process. During the approval process, and once permits are issued, the town requires regular site visits and inspections. Yet in our interviews, we found the process disjointed between the boards and inspectors. In our discussion, Rick Reid articulated that while he does those related to the building code – other site visits are conducted by other town officials.<sup>130</sup> For instance, Joe Trybus, chairman of the planning board, conducts Home Energy Rating System (HERS) rating tests.<sup>131</sup> The Conservation Commission may also perform an inspection when construction requires their approval.<sup>132</sup> We therefore recommend streamlining these inspections. We suggest that parties make a joint site inspection visit whenever possible. Alternatively, Ms. Parsons noted that the Conservation Commission often works closely with other town inspectors.<sup>133</sup> It may be possible for the commission or other bodies to give a town inspector the tools to conduct several inspections at once. In either case, collaboration in inspections can limit the number required visits and speed development.

#### *Creating Centralized Information to Improve Transparency and Information Access*

We recommend Lanesborough produce accessible informational resources on the permitting process. While all relevant information to permitting and development (zoning bylaws, applications, public hearing times) is available on the town website, there are no centralized materials tying them together and outlining the bureaucratic system. This lack of information puts the burden on the applicant to understand the process and identify which

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<sup>129</sup> MARPA, 13.

<sup>130</sup> Reid, 2023.

<sup>131</sup> Reid, 2023.

<sup>132</sup> Reid, 2023.

<sup>133</sup> Parsons, 2023.

materials they need at each stage. This is particularly harmful for residents or small builders who want to develop housing but do not have the industry knowledge of larger developers.<sup>134</sup> A simple, cost-effective way of remedying this is to produce digestible materials to fill this information gap.

Specifically, we recommend the development of a flowchart. This type of visual allows applicants to easily track their progress in the permitting process and identify what is required of them. This is a practice that is recommended by MARPA and has been adopted by several other towns in Massachusetts.<sup>135</sup> The appendix includes a model produced by MARPA as well as examples from Concord and North Andover.<sup>136</sup>

More expansively, we recommend that Lanesborough produce a comprehensive permitting guide. This is again a practice recommended by MARPA and modeled in other towns.<sup>137</sup> In Concord, for example, their “Guide to Permitting in Concord - Massachusetts” plainly explains the purpose of the approval process and offers detailed information about steps. For example, the guide includes a section answering what is a planning board, how it is related to the approval process, what materials and pieces of information it requires, and when it meets.<sup>138</sup> This summary document supplements the flowchart.

### *Cost/Benefit Matrix Analysis:*

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<sup>134</sup> Reid, 2023.

<sup>135</sup> MARPA, 7.

<sup>136</sup> “North Andover’s Project Review and Approval Process,” <https://www.northreadingma.gov/sites/g/files/vyhlf3591/f/uploads/flowcharts.pdf>; “Guide To Permitting in The Town of Concord, Massachusetts,” <https://concordma.gov/DocumentCenter/View/1446/Concord-Guide-to-Permitting-PDF>, 11-12.

<sup>137</sup> MARPA, 5,7.

<sup>138</sup> “Guide To Permitting in The Town of Concord, Massachusetts,”.

Group	Cost	Benefit	Net
Aging, childless residents	0	+1	+1
Low-Income Residents	0	+1	+1
Working age families	0	+1	+1
City Transplants	0	+1	+1
Developers	0	+3	+3
Second Home Owners	0	+1	+1
Town Government	-1	+3	+2
Businesses	0	+1	+1
Environment	-2	+1	-1

**Aging, childless residents** - Benefits: Potential for faster development may result in improved community facilities and services.

**Low Income Residents** - Benefits: Streamlined permitting process may expedite affordable housing projects, increasing housing options for low-income residents.

**Working age families** - Benefits: Streamlined process may result in quicker development, providing new housing options for families.

**City Transplants** - Benefits: Faster development may enhance availability of housing options, attracting urban migrants seeking rural living.

**Developers** - Benefits: Streamlined approval processes reduce administrative burden and costs, encouraging more housing development.

**Second Home Owners** - Benefits: Faster development may contribute to increased community vibrancy and property values.

**Town Government** - Costs: labor and administrative costs; Benefits: Streamlined process enhances efficiency, potentially attracting more development, leading to increased tax revenue and community growth.

**Businesses** - Benefits: Faster development may lead to increased population density, potentially boosting local economic activity.

**Environment** - Costs: Potential impact of increased construction; Benefits: Streamlined processes may enable more efficient and environmentally conscious development practices.

*Educational Resources:*

Educational resources related to housing should be first priority for development of higher density housing and development. To enhance educational resources about housing in Lanesborough, the town can strategically expand its content on the official town website. This expansion could include dedicated sections covering topics such as local housing policies, available affordable housing programs, and guidance on navigating real estate processes. Providing comprehensive information about zoning regulations, development projects, and initiatives aimed at addressing housing shortages would empower residents with the knowledge needed to make informed decisions. The town website could also feature updates on community workshops, seminars, or partnerships with housing advocacy organizations. By fostering an easily accessible and informative online network, Lanesborough can promote a better understanding of housing-related issues and encourage community participation in initiatives aimed at improving housing accessibility and affordability.

Additionally, Lanesborough could incorporate multimedia elements on its website to enhance educational outreach about housing. This may involve creating video content featuring local housing experts, town officials, or residents who share insights on housing-related topics. Virtual tours of model housing developments or interviews with key stakeholders involved in

addressing housing challenges can provide a more engaging and visual approach to convey information. Interactive tools, such as calculators to estimate housing costs or guides on accessing financial assistance programs, could further empower residents with practical resources. By embracing a multimedia approach, Lanesborough can cater to a diverse audience and effectively communicate the complexities of housing matters, fostering community awareness. Regular updates and a user-friendly interface would ensure the website remains a dynamic resource for residents seeking information about housing in town.

*Cost/Benefit Matrix Analysis:*

Group	Cost	Benefit	Net
Aging, childless residents	0	+3	+3
Low-Income Residents	0	+3	+3
Working age families	0	+3	+3
City Transplants	0	+2	+2
Developers	0	+3	+3
Second Home Owners	0	+1	+1
Town Government	-2	+3	+1
Businesses	0	0	0
Environment	0	0	0

**Aging, childless residents** - Benefits: guidance on downsizing into another home and resources for development and repair of their existing property.

**Low Income Residents** - Benefits: Affordable housing resources and updates of potential new housing developments that they can apply to be housed in.

**Working age families** - Benefits: information on updated housing guidelines.

**City Transplants** - Benefits: guidance on how to navigate the real estate process if they are trying to buy new property.

**Developers** - Benefits: Designated place where they can look into the streamlined process of the development process as well as other past model housing developments.

**Second Home Owners** - Benefits: foster a sense of community with the town with access to upcoming events and workshops.

**Town Government** - Costs: hire individuals to continuously update the town website, coordinating with their town boards to solidify the correct processes for the development process and partnerships with organizations such as Berkshire Housing; Benefits: town more attractive for development.

**Businesses** - No direct effect.

**Environment** - No direct effect.

**Conclusion:**

Lanesborough's Housing Needs Assessment lays the groundwork for a comprehensive and actionable roadmap for revitalizing the town's future housing landscape. This report identifies critical housing needs such as expanding stock, affordable housing, and diversity in housing options. These needs are then used to create actionable solutions through recommendations. From zoning adjustments and infrastructure investments to developer-friendly initiatives and resident engagement, the plan embodies a holistic approach that centers collaboration and sustainability.

By embracing denser housing models, Lanesborough can retain and attract new generations and strengthen its housing environment. This, in turn, will address the town's "drive-by-town" image and cultivate a thriving community that caters to the diverse needs of its

residents. The assessment uses extensive demographic and housing data to underpin multifaceted solutions such as zoning adjustments, potential expansion of public infrastructure, initiatives like friendly 40B projects, and simplified ADU regulations. We also emphasize collaboration, recognizing the importance of community involvement and fostering developer engagement through educational programming and a streamlined approval process.

With its comprehensive recommendations and commitment to collaboration, this assessment can empower Lanesborough to ensure responsible and well-planned growth. The town now has the opportunity to use the data, tools, and resources in this report to translate this vision into tangible action, retaining young couples and families, catering to the aging population, and fostering a thriving community.

Next steps should include engaging stakeholders, phased implementation of the recommendations that prioritizes key actions and follows a clear timeline, and monitoring and evaluation to assess progress and adapt to new strategies as needed. Lanesborough can rewrite its narrative and emerge as a vibrant and welcoming destination for all. This housing needs assessment serves as a blueprint for transparent models of housing growth through thoughtful and localized solutions.

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**Appendix A: Interview List**

**Interview List**

- Andrew Groff - Lanesborough Town Consultant Planner
- CJ Hoss - Town Planner for Berkshire Regional Planning Commission (BRPC)
- Laura Brennan - Assistant Director of BRPC
- Gina Dario - Lanesborough Town Administrator
- Beth Carroll - Lanesborough Town Administrative Assistant
- Joe Trybus - Chair of Lanesborough Planning Board
- Tim Sorrell - Member of Lanesborough Select Board
- Michael Murphy - Chair of Lanesborough Select Board
- Rick Reid - Lanesborough Building Inspector
- Eileen Peltier - President and CEO of Berkshire Housing
- Brad Gordon - Executive Director of Berkshire County Regional Housing Authority
- Stacy Parsons - Chair of Lanesborough Conservation Commission

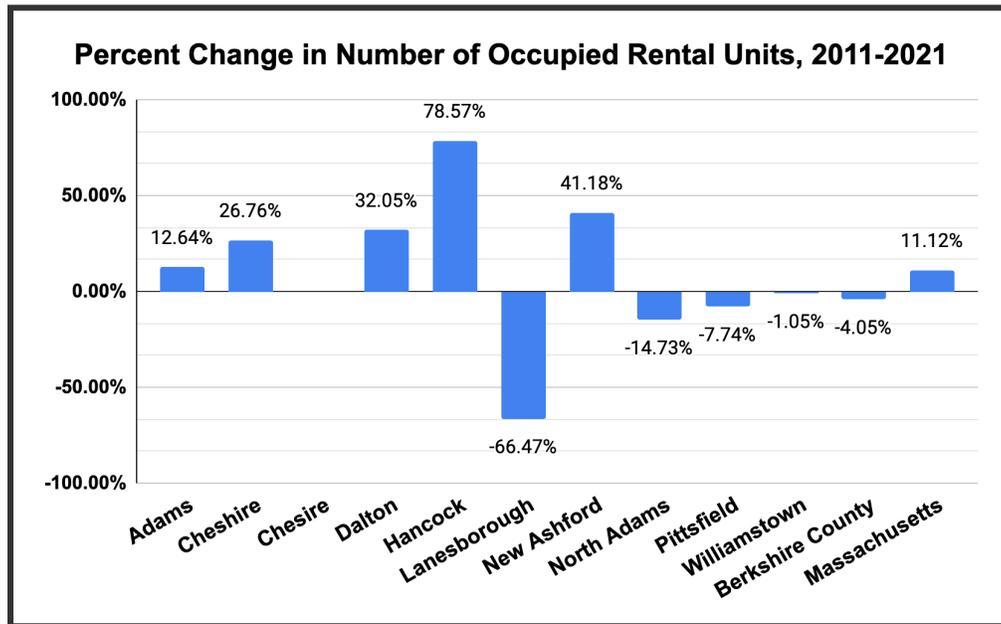
*Appendix-B: Interview Questions*

Below is a list of basic questions that we asked during our interviews. Depending on who we interviewed, the questions were altered or more specific and targeted questions were asked.

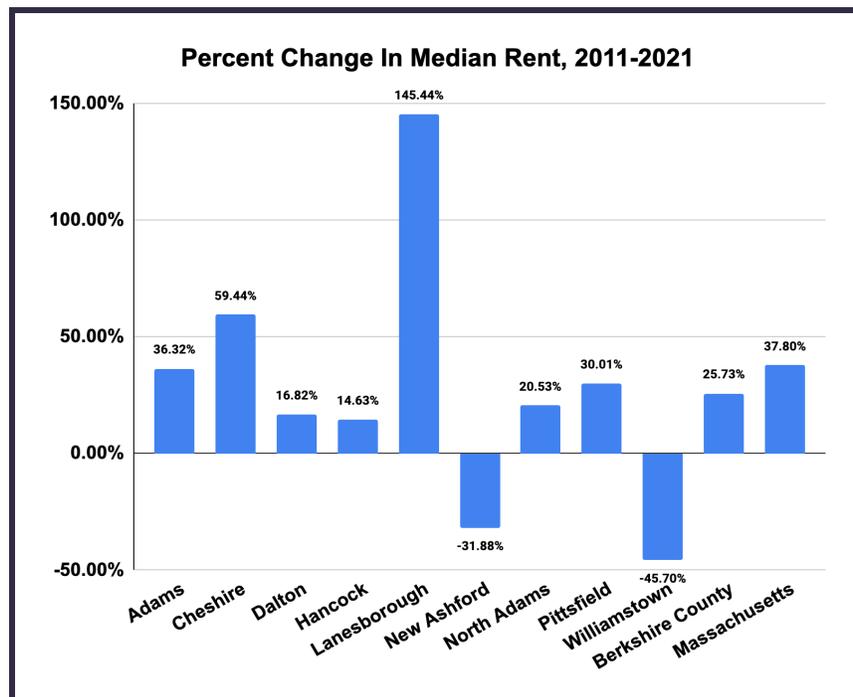
- What is your current position? Please give me a short description of your job responsibilities.
- How long have you been living/working in the Berkshires/Lanesborough? During this time, have you noticed any changes in the housing situation (stock, rental price, sale prices, size)?
- Are you a Lanesborough homeowner? If so, what has been your experience buying a house? How does that compare to your neighbors' experience?
- Do you believe the Lanesborough housing market has changed in recent years? What do you think are the driving factors behind these changes?
- What are the larger trends of the changes in the housing market in Berkshire County and what may be specific to a community like Lanesborough (smaller and more rural comparatively to Pittsfield, North Adams, Williamstown, etc.)?
- What have you noticed about demographic changes since you've lived in Lanesborough? (age, income, job opportunities)?
- Have demographic changes contributed to changing housing needs? Has town policy kept up with these changing needs? What can be done?
- Are there certain populations or demographic groups that are vulnerable to the current housing situation Elderly populations? Low-income/fixed-income?
- Why do you feel there has been a decline in rental units in Lanesborough/ Berkshires? Is that a result of policies, consumer preferences or something else?

- How does the current state of housing as you have described affect the town more broadly? Economically? Demographically? What are its implications?
- From your perspective, how do community members view/understand the current housing situation? How does it seem to be affecting household decisions?
- Do you have any suggestions for housing changes Lanesborough/Berkshires can make to accommodate the needs of the changing demographics? Do you have any suggestions for zoning changes? For how to connect the town with larger available resources?
- Do you have any suggestions for how to better integrate and work with community members to implement these changes surrounding housing?
- Is there anything else you would like to add? Thoughts, ideas, suggestions?

***Appendix-C: Supplemental Rental Visuals***



**Appendix-C R-1: Percent Change in Number of Occupied Rental Units for Northern Berkshires, Berkshire County, and Massachusetts, 2011-2021**



**Appendix-C R-2: Percent Change in Median Rent for Northern Berkshires, Berkshire County, and Massachusetts, 2011-2021**

Location	Year	Less than \$500	\$500 to \$999	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 or more	Median (dollars)	No rent paid
Lanesborough	2021	0	0	19	22	0	0	0	1534	15
Lanesborough	2011	0	26	28	16	36	19	7	625	35

**Appendix-C R-3: Monthly Rent for Lanesborough Renters, 2011 and 2021**

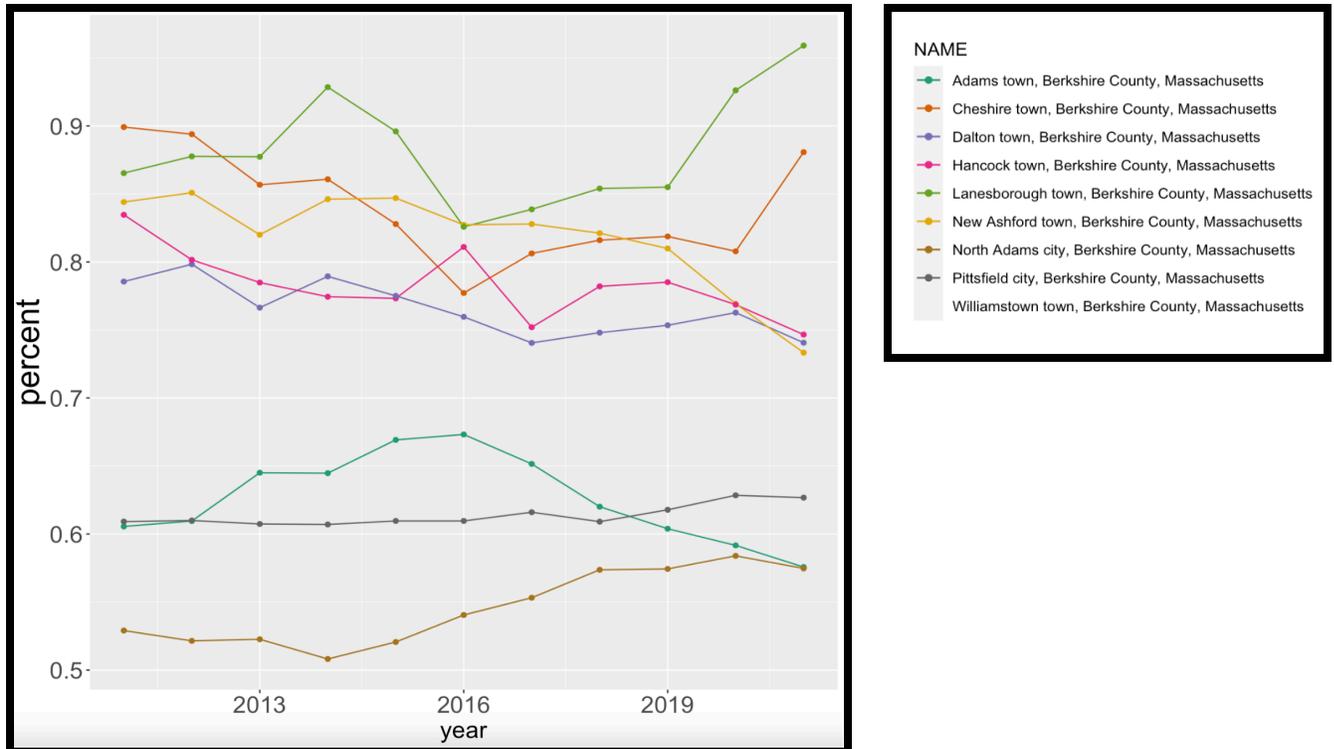
***Appendix-D: Supplemental Owner-Occupied Visuals***

Area	Year	Total Units	Occupied Units	Owner-occupied units	Percent Owner-occupied
Adams	2011	4101	3770	2283	0.60557
Adams	2021	4439	3948	2273	0.575735
Cheshire	2011	1529	1408	1266	0.899148
Cheshire	2021	1659	1509	1329	0.880716
Dalton	2011	2873	2663	2092	0.78558
Dalton	2021	3057	2907	2153	0.740626
Hancock	2011	523	254	212	0.834646
Hancock	2021	708	296	221	0.746622
<b>Lanesborough</b>	<b>2011</b>	<b>1347</b>	<b>1240</b>	<b>1073</b>	<b>0.865323</b>
<b>Lanesborough</b>	<b>2021</b>	<b>1684</b>	<b>1368</b>	<b>1312</b>	<b>0.959064</b>
New Ashford	2011	145	109	92	0.844037
New Ashford	2021	112	90	66	0.733333
North Adams	2011	6804	5867	3104	0.529061
North Adams	2021	6587	5540	3184	0.574729
Pittsfield	2011	21886	19966	12162	0.609136
Pittsfield	2021	21582	19290	12090	0.62675
Williamstown	2011	3338	2859	2288	0.80028
Williamstown	2021	3079	2360	1795	0.760593
Berkshire County	2011	70149	58370	40855	0.7
Berkshire County	2021	68500	55230	38806	0.70262538

**H-6: Table of Housing Units that are Owner-Occupied in Berkshire County.**

The table above demonstrates that the vast majority of the housing units within Lanesborough are owner-occupied, which has increased since 2011. County-wide, 70% of the housing units are owner-occupied, and Lanesborough contains 95.9% as of 2021.<sup>139</sup>

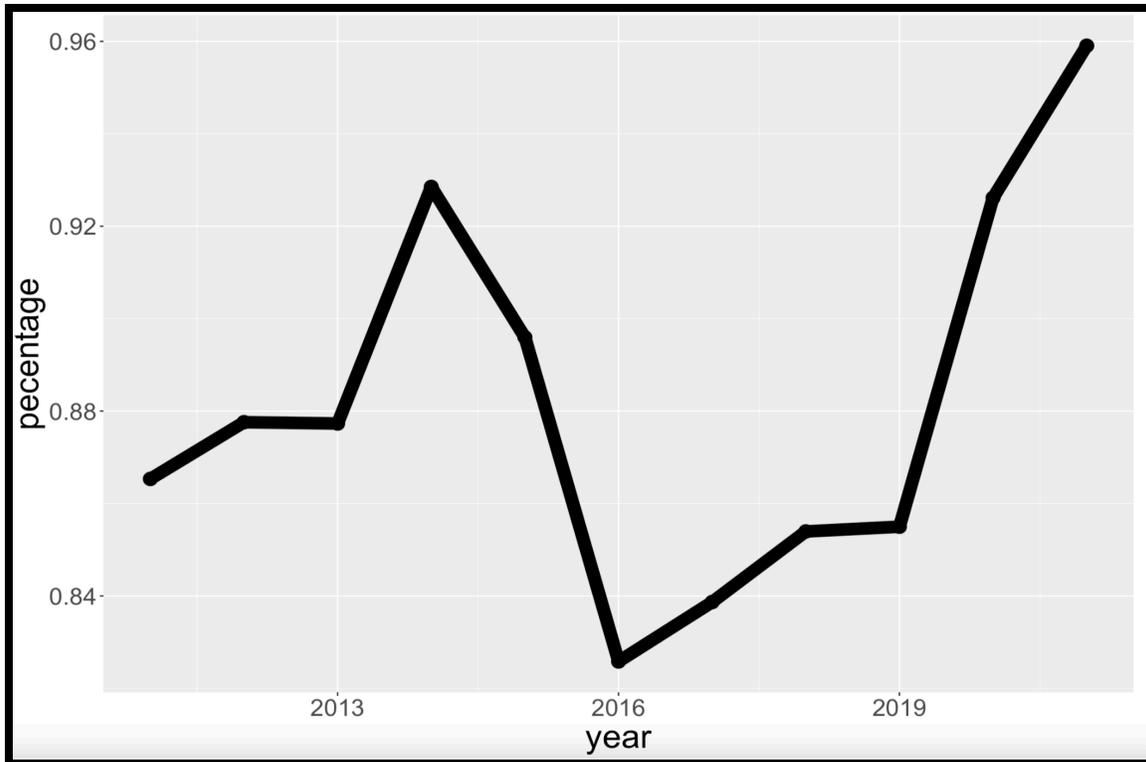
<sup>139</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Table DP04; generated by Marta Symkowick.



**H-Graph 4: Change in Percent of Housing Units that are Owner-Occupied within Adams, Cheshire, Dalton, Hancock, Lanesborough, New Ashford, North Adams, Pittsfield, and Williamstown from 2011 to 2021<sup>140</sup>**

The above line graph shown above demonstrates the changes in the percentage of Housing Units that are owner-occupied. Lanesborough is indicated by the light green line which begins in 2011 as the second down from the left. As indicated by the line chart, Lanesborough demonstrates an extreme with the number of owner-occupied units appearing as one of the highest percentages throughout most of 2011 through 2021.

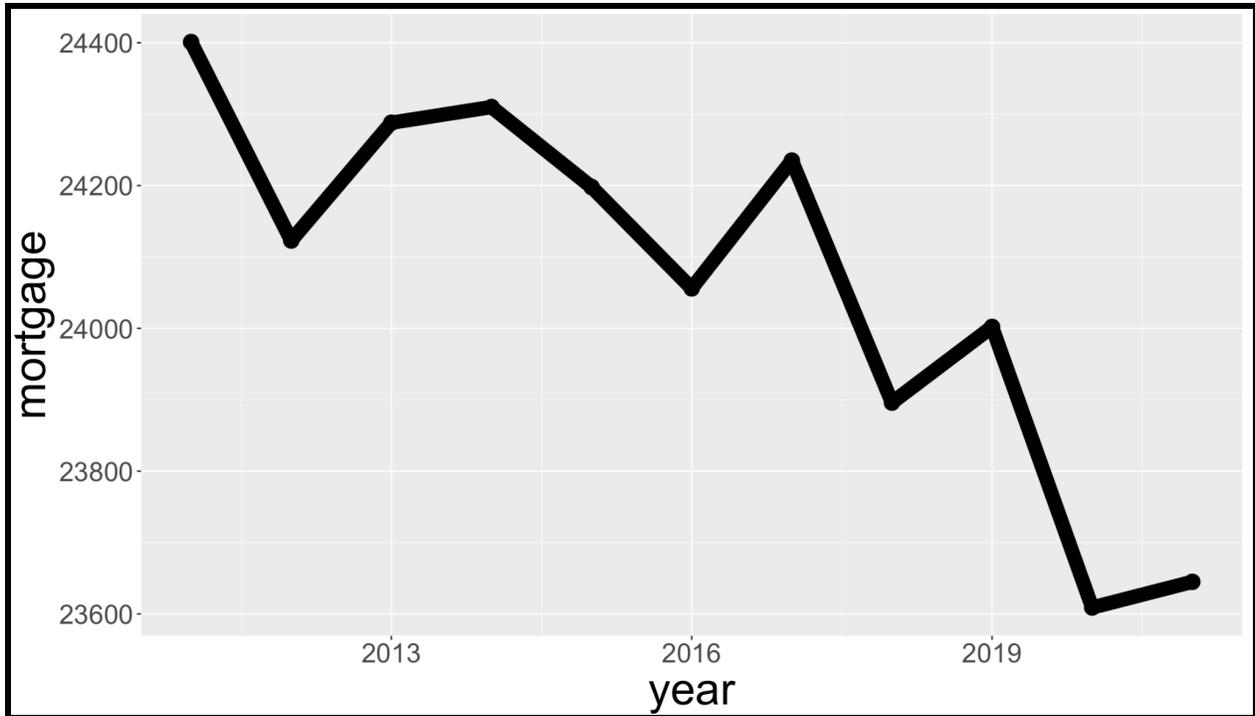
<sup>140</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph DP04; generated by Marta Symkowick.



**H-Graph 5: Change in Percent of Housing Units that are Owner-Occupied in Lanesborough from 2011 to 2021<sup>141</sup>**

The above line graph demonstrates the changes in the percentage of owners within Lanesborough from 2011 to 2021. The trend demonstrated by the map is interesting as it indicates a sharp decrease in 2016 in the percentage of individuals who owned their homes. However, it then increases back to its high percentage in 2021. Additionally, the percentage never falls far below the county average of 70% and often stays significantly higher.

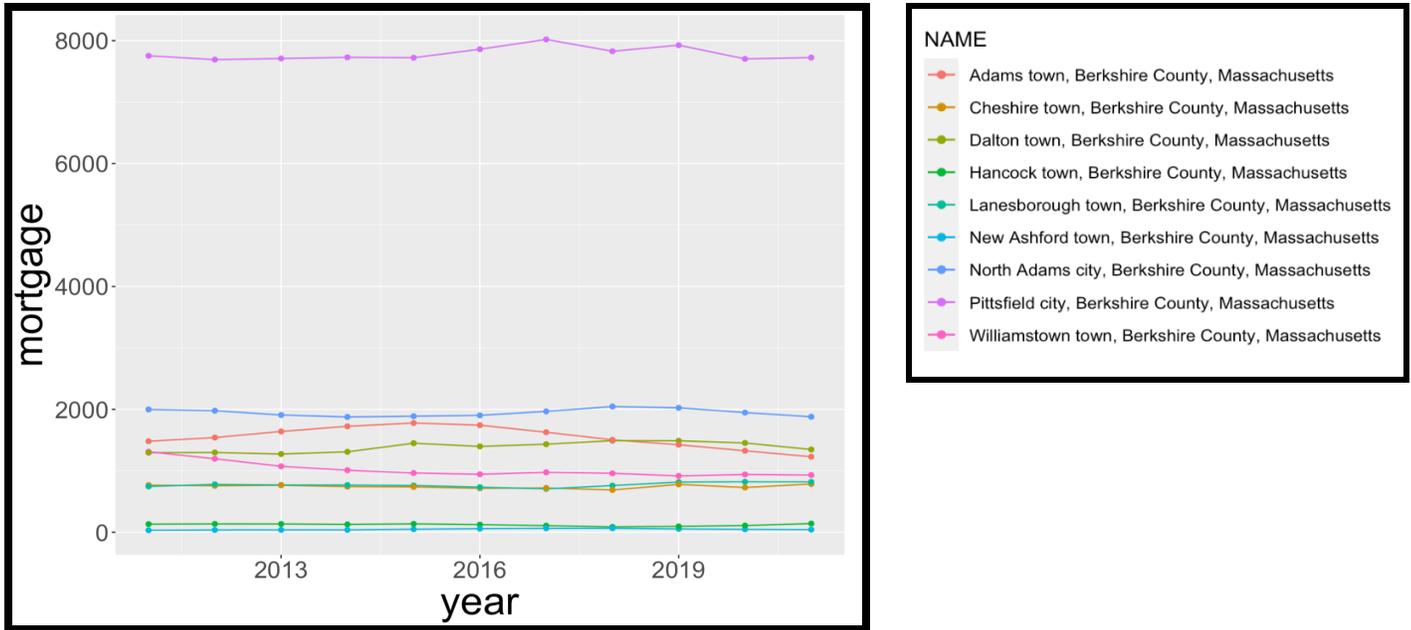
<sup>141</sup>U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph DP04; generated by Marta Symkowick.



**H-Graph 6: Overall Change in Number of Housing Units with Mortgages in the Berkshires from 2011 to 2021<sup>142</sup>**

The above line graph demonstrates the overall average change in housing units with mortgages in Berkshire County, following a downward trend. Along with the understanding that the Berkshires contain a larger elderly population, this indicates that many individuals may be paying off their mortgages as they live in their houses longer.

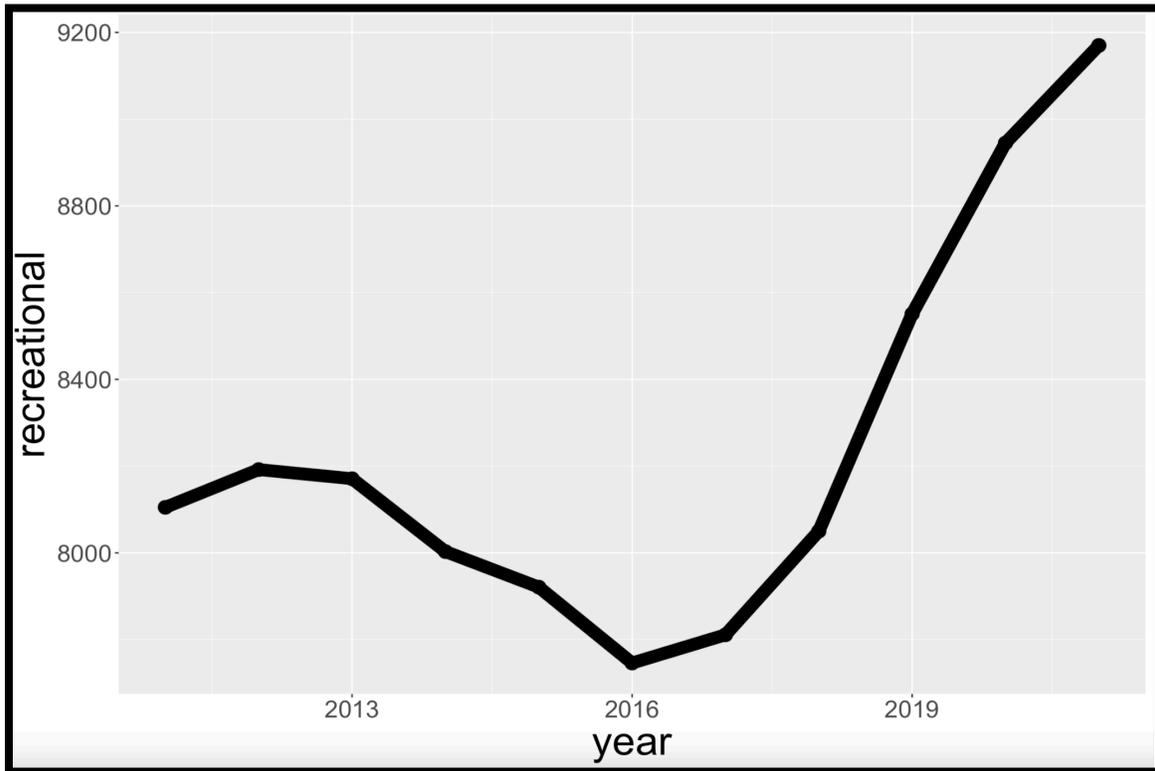
<sup>142</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph B25091; generated by Marta Symkowick.



**H-Graph 7: Change in Number of Housing Units with Mortgages from 2011 to 2021<sup>143</sup>**

The line graph above demonstrates the changes in the number of housing units with mortgages within Adams, Cheshire, Dalton, Hancock, Lanesborough, New Ashford, North Adams, Pittsfield, and Williamstown. Lanesborough the teal line that starts below 1000.

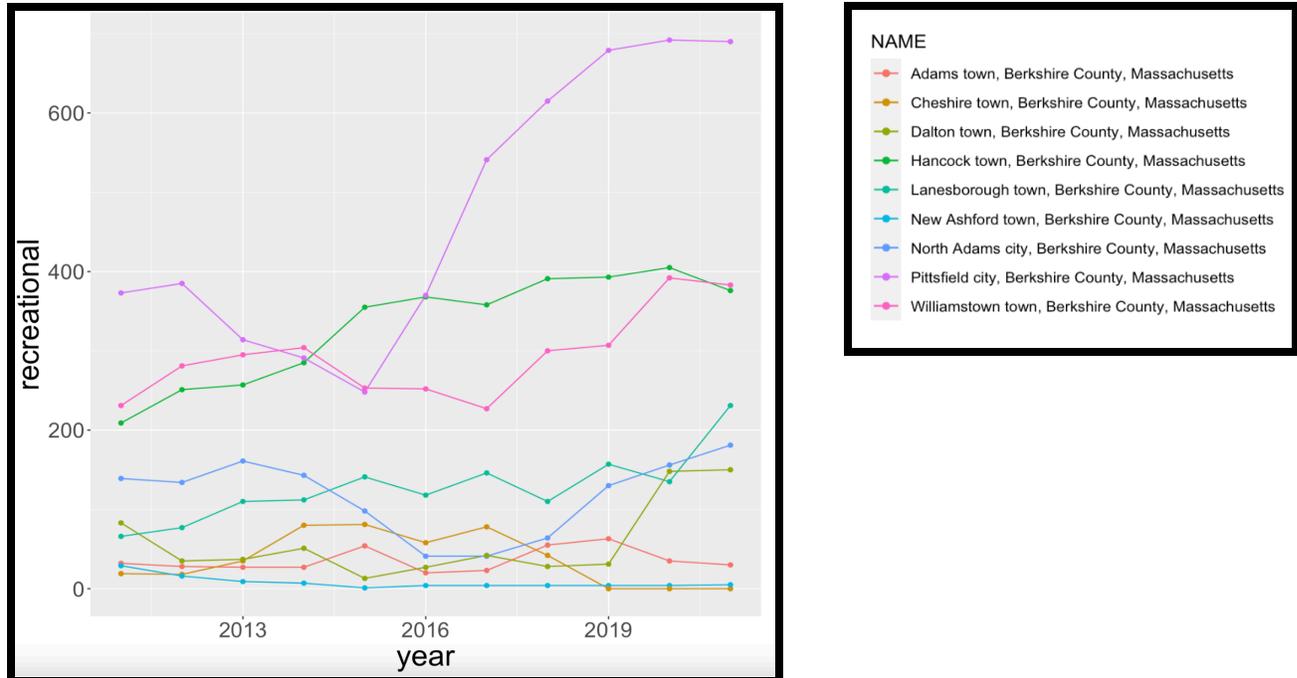
<sup>143</sup>U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph B25092; generated by Marta Symkowick.

**Appendix-E: Supplemental Recreational Housing Visuals:**

**SR- 2: Overall Change in Number of Recreational Housing Units in the Berkshires from 2011 to 2021<sup>144</sup>**

The line graph above demonstrates the overall number of recreational housing units in the Berkshires. The graph indicates that despite a slight dip in 2016, as mirrored in previous home-ownership graphs, there is an overall increase in recreational housing. The Berkshires attracts many tourists and has historically served as the location of summer vacation homes for individuals from cities like New York and Boston. It appears that tourism is increasing.

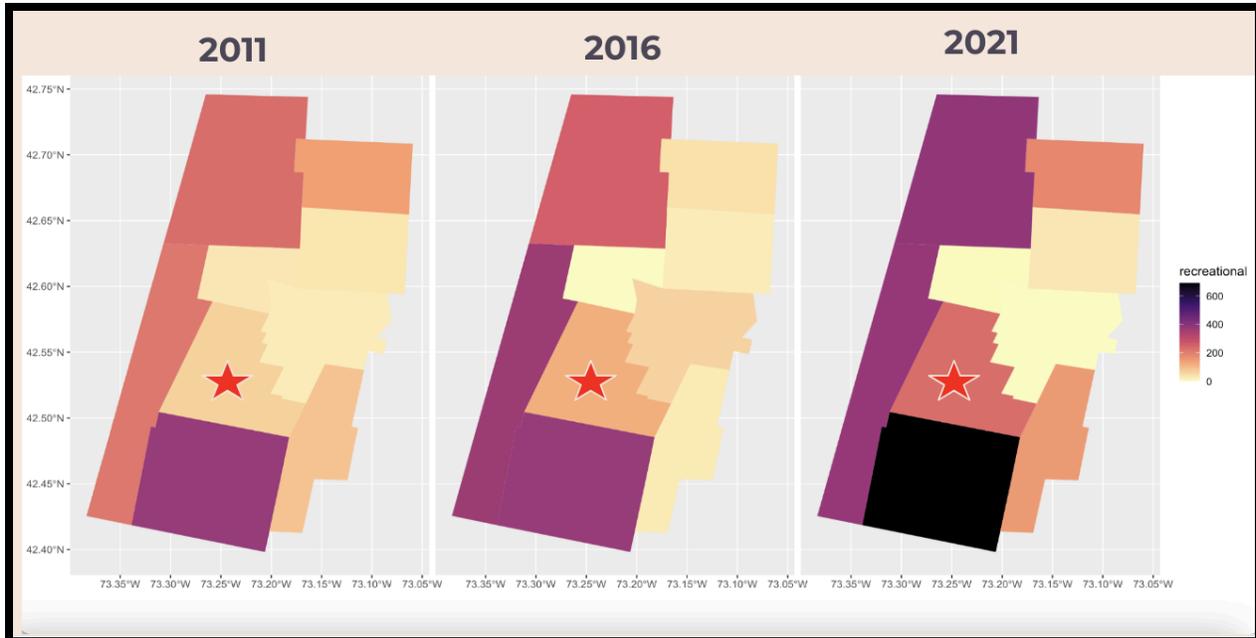
<sup>144</sup>U.S. Census Bureau. American Community Survey, 2011-2021 American Community Survey 5-Year Estimates. Table B25004\_006; generated by Marta Symkowick.



**SR - 3: Change in Number of Recreational Housing Units in the Northern Berkshires from 2011 to 2021<sup>145</sup>**

The line graph above demonstrates the changes in the number of recreational housing units in Adams, Cheshire, Dalton, Hancock, Lanesborough, New Ashford, North Adams, Pittsfield, and Williamstown. Lanesborough is represented by the teal line. Overall, Lanesborough follows the trend of the surrounding areas with an increase in recreational housing units.

<sup>145</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph B25004\_006; generated by Marta Symkowick.

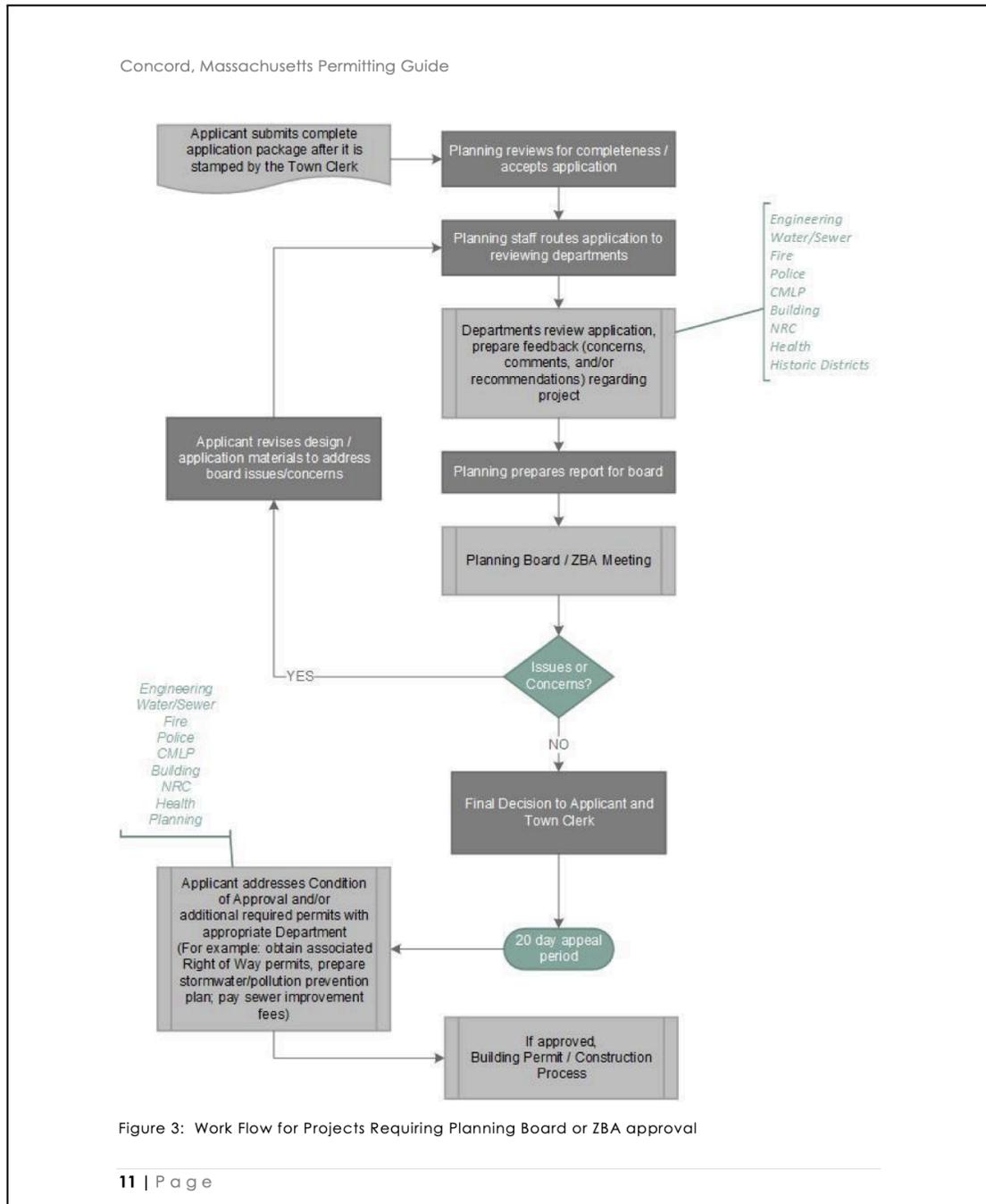


**SR - 3: Map of Change in Number of Recreational Housing Units from 2011 to 2021<sup>146</sup>**

The map graph above demonstrates the increase of recreational housing within Adams, Cheshire, Dalton, Hancock, Lanesborough, New Ashford, North Adams, Pittsfield, and Williamstown. Lanesborough. The star indicates Lanesborough and the darker areas indicate a higher concentration of recreational housing.

<sup>146</sup> U.S. Census Bureau. American Community Survey, 2011 American Community Survey 5-Year Estimates. Graph B25004\_006; generated by Marta Symkowick.

***Appendix-F- Flow Chart Examples:***



*(Concord, Massachusetts Permitting Guide: Workflow for Projects Requiring Planning Board or ZBA approval)*

<sup>147</sup> “Guide To Permitting in Town of Concord, Massachusetts,” <https://concordma.gov/DocumentCenter/View/1446/Concord-Guide-to-Permitting-PDF>, 11.

**2. Projects that do not require Planning Board or ZBA Approval.**

Projects that do not require Planning Board or ZBA approval may require sign offs from other divisions, such as Historic or Natural Resources. For these projects, the Building Division will ensure all approvals are obtained and assist with the overall process.

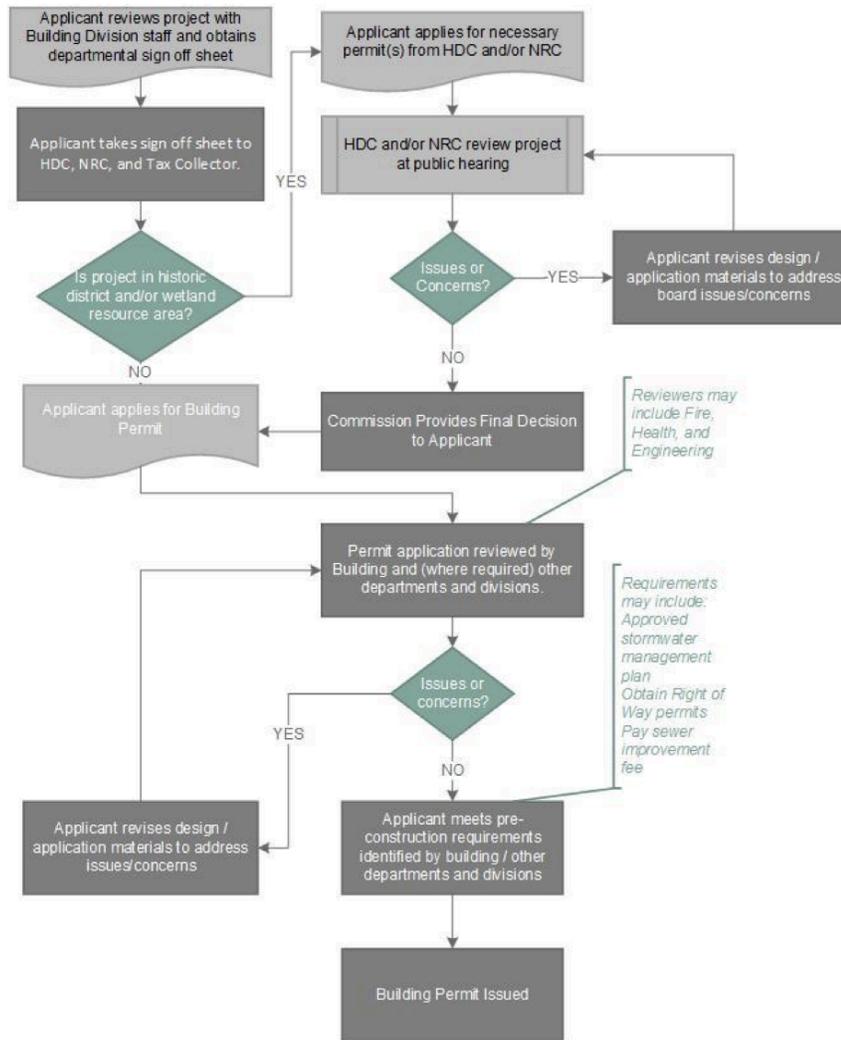


Figure 4: Work Flow for Projects Not Requiring Planning Board or ZBA Approval

*(Concord, Massachusetts Permitting Guide: Workflow for Projects Not Requiring Planning Board of ZBA Approval)*

<sup>148</sup> “Guide To Permitting in the Town of Concord, Massachusetts,” 12.