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The Town of Belmont has a substantial shortage of affordable housing today. Making a commitment to fill that shortage will not only meet a critical shelter need generally within Belmont, but will generate positive benefits for older Belmont residents in particular. The purpose of the discussion below is to briefly review why the Belmont Council on Aging should endorse an affordable housing policy for the Town of Belmont, not merely because it is good public policy generally, but because it will serve specific affordable housing needs of Belmont's older residents.

The discussion below is intended to address several misconceptions about housing for our older residents. The common perception that the Town of Belmont presents little or no affordable housing problem within our older population is wrong. Accordingly, efforts to promote affordable housing in Belmont would, if done properly, generate substantial benefits for the Town's older population. Before looking at the older population specifically, however, we turn first to an overview of the community as a whole.

### **THE OVERALL NEED FOR AFFORDABLE HOUSING IN BELMONT**

The critical need for affordable housing in Belmont has been documented time and again by and for Town officials. Consider the following:

- o The Commonwealth of Massachusetts has legislatively established a ten percent affordable housing goal for all Massachusetts communities. In November, 1997, however, officials of the Belmont Fair Housing Committee reported to the Belmont Planning Board that the town has less than one third of this amount. Indeed, Belmont's three percent (3%) supply of such housing is one of the lowest compliance rates in the Commonwealth.<sup>VI</sup>
- o A 1996 report for the Fair Housing Committee found even further that "because

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<sup>VI</sup> Presentation of Ann Verrilli (Belmont Fair Housing Committee) to Belmont Planning Board (November 1997).

of the distribution of housing units amongst income groups, the *total* supply of housing which is affordable to low-income households might be quite different from the *accessible* supply of housing which is affordable to low-income households.<sup>12\</sup> Not surprisingly, in other words, many units that would be affordable to low- and moderate-income households are not occupied by such households but rather by higher income households.

- o Finally, a 1997 presentation to the Belmont McLean Land Use Task Force reported that neither Belmont teachers nor the average Belmont municipal employee have incomes that put Belmont housing within reach. Moreover, the Task Force was told, the average worker in a Belmont business earned less than one-third the income necessary to buy a home in Belmont.<sup>13\</sup> By 1994, the Task Force was told, the average monthly housing cost in Belmont was almost \$2,300 and a typical downpayment was nearly \$30,000.

### **THE AFFORDABLE HOUSING NEEDS OF OLDER BELMONT RESIDENTS**

Not surprisingly, older persons are an important population component in the Town of Belmont. Moreover, the size of the older population is growing. According to the 1995 *Belmont Affordable Housing Plan*,<sup>14\</sup> the elderly have made up a large percentage of the town's population in the past. This continues to be the case, with those 65 and older accounting for 18.2% of the total population (versus 13.6% for Massachusetts). However, the proportion of "older old" is increasing at a greater rate than the rest of the elderly. Those elders 85 years and older now make up 13.3% of the elderly population, up from 8.3% in 1980.<sup>15\</sup> It is important, therefore, for the Town to address the housing needs of these older persons.

The affordable housing needs of older Belmont residents can be classified into two broad categories:

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<sup>12\</sup> Roger Colton (1996). *Fair Housing and Affordable Housing in Belmont, Massachusetts: Data on Availability, Distribution and Quality*, Fisher, Sheehan and Colton, Public Finance and General Economics: Belmont, MA.

<sup>13\</sup> Belmont Fair Housing Committee (1997). *McLean Property and Affordable Housing*.

<sup>14\</sup> Comprehensive Housing Group (May 1995). *Town of Belmont Affordable Housing Plan*, Belmont Fair Housing Committee: Belmont, MA.

<sup>15\</sup> In contrast, at the same time, the age groups which will become elderly in the next five to ten years are smaller both in real numbers and proportionately than the same age groups in 1980. Even if this age group remained in Belmont as they aged, the overall elderly population would decline as the "older old" died. Over the past ten years, however, this age group has shown decreases that cannot be accounted for by mortality rates -- people are moving out of Belmont after age 65.

- o The need for lower priced housing for older residents living at low and moderate income levels; and
- o The need for affordable housing alternatives to be made available to older residents who seek to move out of their existing homes and into smaller, more manageable, residences.

Each of these needs will be examined in more detail below.

***The Low and Moderate Income Older Population of Belmont***

While Belmont is viewed by many as being an affluent community, a substantial number of the Town's older residents live at low and moderate incomes.<sup>61</sup> Older Belmont residents living at these income levels experience substantial affordable housing problems.

Table 1 below begins to show who in Belmont is particularly hurt by the lack of affordable housing in our community. This table shows that the senior population of Belmont below 80 percent of median income poses special problems from an affordable housing perspective. This table shows that roughly half of senior renters at this income level (244 of 520), and more than one-quarter of senior homeowners (197 of 726), pay not simply more than 30% of their income, but more than half of their income for their housing costs.

<b>TABLE 1: OLDER LOW AND MODERATE INCOME BELMONT RESIDENTS WITH HOUSING BURDENS EXCEEDING 50% OF INCOME</b>				
Household Income	Older Renters		Older Homeowners	
	Total Number	Housing Burden >50%	Total Number	Housing Burden >50%
0 - 80% Median	520	244	726	197
<b>SOURCE:</b> U.S. Department of Housing and Urban Development, CHAS Data Base (CD-ROM)				

Table 2 provides additional insights into this senior population. As we can see, on the one hand, more than 70% of the total low- and moderate-income (below 80% of median) homeowner population in Belmont (726 of 1,114) is comprised of seniors. On the other hand, this table shows further that more than one-third of the total senior homeowner population in Belmont (726 of 2,010) is low- and moderate-income.

<sup>61</sup> For quantitative purposes here, a "low and moderate" income is defined to be an income that is at or below 80 percent of median income.

TABLE 2: HOMEOWNERS IN BELMONT, TOTAL AND ELDERLY BY PERCENT OF MEDIAN INCOME			
Percent Median Income	Total	Elderly	Pct Elderly
0 - 50%	802	591	73.7%
51 - 80%	312	135	43.3%
81 - 95%	236	99	42.0%
95%+	4,544	1,185	26.1%
Total	5,894	2,010	34.1%
<b>SOURCE:</b> U.S. Department of Housing and Urban Development, CHAS Data Base (CD-ROM)			

Several conclusions march forward from this data about the affordable housing needs of Belmont's older population. First, we know that low- and moderate-income older persons make up a significant part of Belmont's population. Second, these older residents have substantial *current* housing affordability problems.

Finally, additional "high-end," high-cost housing will not address the housing needs of these Belmont residents. More than three-quarters of all existing older Belmont homeowners live with incomes less than 100 percent of median income. In contrast, it would require an income of nearly 200 percent of median to support the *median* home price in Belmont today (much more to support a higher priced home). The limited need for high-end housing is evident.

***The Need for Affordable Manageable Living Space in Belmont***

In addition to the need for affordable housing generally for Belmont's older population, one critical housing need for Belmont's older residents is the need for affordable alternatives to living in their existing homes. A substantial number of Belmont's older residents live alone and the number is increasing. Table 3 shows that more than one-fourth (28.1%) of the entire population above age 65 was living in a single person household. Nearly one-seventh (13.1%) of the total Belmont population consists of a householder 65 years or older living alone.

TABLE 3: SELECTED BELMONT HOUSEHOLD CHARACTERISTICS BY AGE	
	1990

Households with one or more persons 65+	3,183
Households with one or more persons 65+ a % of total households	32.9%
Householder 65+, living alone	1,267
Householder 65+, living alone, as % of 65+ population	28.1%
Householder 65+, living alone, as % of total population	13.1%
<b>SOURCE:</b> <i>Belmont Affordable Housing Plan</i> , at Table 3 (1995).	

The housing needs of residents frequently change when they reach this point in their life. In 1989, the Council on Aging contracted with a professional researcher to conduct a study of the Town's older residents. This survey resulted in 1,044 responses from residents age 60 and over. While one of the primary purposes of the survey was to discover the level of awareness and use of Council on Aging services and programs, the survey also elicited some housing related information. Of the survey sample, 75% of the elders were homeowners, and 25% were renters.

Most importantly for our purposes here, the housing option overwhelmingly preferred by the respondents (selected from a list included in the survey) was a small, private apartment. Nearly half selected this option, with the next most frequently chosen option (at 29.7%) being a Continuing Care Retirement Community. The only other option chosen by a significant number was sharing their home with another person (13.9%).<sup>17)</sup>

Despite this expressed need within the community, there are few options where older residents might move in order to remain in Belmont, should they decide they do not want to stay in their existing homes. The housing stock in Belmont does not readily lend itself to older residents who wish to move to smaller, more manageable, space. As the 1995 *Belmont Affordable Housing Plan* documented, "the majority of housing stock in town is single- and two-family homes, which together make up 83.6% of the total housing units." The average size of owner-occupied units is 7.4 rooms, and the average size of rental units is 5.1 rooms. Fully 86% of all housing units are five rooms or larger.

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<sup>17)</sup> On the other hand, home sharing that involved giving up their home and moving into someone else's only appealed to 1.6%. Congregate housing was chosen by only 1.9%.

<b>TABLE 4: BELMONT HOUSING UNITS: 1990</b>		
No. of housing units	9,968	100.0%
Single units	4,783	48.0%
2-family units	3,545	35.6%
3 - 4 family units	869	8.7%
All others	771	7.7%
<b>SOURCE: <i>Belmont Affordable Housing Plan</i>, at Table 4 (1995).</b>		

The housing needs of Belmont's older residents revolve around the need to create affordable housing alternatives for those persons who wish to remain in Belmont, but who do not wish to remain homes which have grown "too big" for them. Of particular concern for Belmont is the ability of older residents to continue to afford to live in their homes, and to have the services which they might need to maintain their independence.

#### **SUMMARY AND CONCLUSIONS**

Promoting affordable housing is an issue that strikes at the heart of the ability of many of our older residents to remain in our community. The promotion of affordable housing development will: (1) allow older residents living with low and moderate incomes to live more comfortably within their means; and (2) present an affordable alternative to older residents who wish to remain in Belmont, but who wish to move into more manageable quarters.