

Draft Housing Production Plan Update - Open Comment

This form has been created to allow submission of comments on the Draft Housing Production Plan update.

* Indicates required question

1. Name: * *Christopher Bloom*

2. Address or affiliation: * *5 Bayberry Lane Hadley, MA 01035
413-687-5143*

3. Email: * *CJ Bloom 0286@gmail.com*

4. Written response:

See Attached response & enclosed info

This content is neither created nor endorsed by Google.

9/12/23

I would like to take this opportunity to address the need for housing in South Hadley.

You have a housing crisis occurring like I have never seen before, and frankly, you owe it to society to correct this problem.

Now you have known about this problem for years and simply kicked the can down the road, more focused on “no you cant, then yes you can”.

Every proposed development that is submitted to the Town is either shot down, or receives so many obstacles that it becomes prohibitive for the development to occur.

In the past, Town Hall focuses more on “what this development might do to the valuations of abutting neighbors”. Show me where this wording is anywhere in the Town By - Law. Yet, this Summer, the Town of South Hadley, conducted major work on the pond next to South Hadley High School with no conservation black silt fences. Shame on you, you violated a year round wetland, you polluted the body of water, and you harmed wetland habitat. There are many who this Summer documented these actions with video and photos. We ask South Hadley, how did you get this work approved by the Department of Environmental Protection?

There are numerous reports available today on the need for housing. There are yearly new requirements from Boston that are added to new construction homes. Every year when these new requirements are added to new housing, the price of housing continues to rise. In the meantime, the population continues to increase, and now interest rates at the time of this writing are at 7%, (or \$685 per \$1,000 financed, principle interest only). Long story short, the afford ability of new homes is quickly becoming like skiing (\$200 per person for one day at Stowe) eventually, both of these will be for the wealthy only.

There are several homebuilders, myself included who are willing to help you create affordable housing, and these professional know how to make this happen. The questions is, will you listen, and will you do it? After many years of watching this, we professionals believe that you will not, however, enclosed are some helpful ideas.

First, obtain the knowledge from an experienced Real Estate Broker who is willing to give you the data that is needed to understand the price point and type of housing needed to offset this housing crisis.

Second, identify any and all current Town owned Real Estate and sell that property to a developer for \$1.00 and in the Deed put covenants on what the house prices are to be, also have the Deed say that the properties sold always are owner occupied... Oh yes you can do this, and by doing this, you have taken a non tax income property and created a taxable income property, which is great because the Town always seems to need revenue to stay open.

Third, enclosed is the approved 40 Y Program. Study it, memorize it and enact the 40 Y Program as South Hadley has town water and town sewer lines throughout the Town for this type of development.

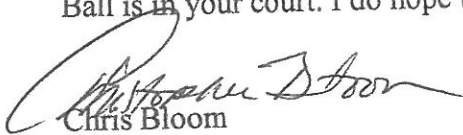
Fourth, become accustomed to enacting and granting variances and special permits on a regular basis for Planned Urban Developments and Cluster Housing. Your community is a “no you can’t community, when it should be “makes good business sense, lets do it community” Perfect example is the proposed development at the old Big Y on 116. What a great concept, what a tax money maker, and there is NO OTHER place in South Hadley that is more suitable for this proposed development, but, will you approve it?

Right now we have the potential to develop almost 40 acres on Ferry Street, within walking distance to the Town Commons. We know what South Hadley will say and do. After years of efforts and money wasted on concepts for development the Town will either shoot it down or make it so costly that it makes no sense to do the development and help the Town. In reality, South Hadley has done this to itself over the last 15 years, and now you have created a huge gap where there is no housing and people in your community are living the American Dream renting at \$1,000 per month, per bedroom. Nice.

Enclosed is letter I sent to the Governor and my State Senator in February of 2023 on a development in Hadley requesting 40 Y assistance. There has been no response. None. I also enclose to you a few articles on the same topic matter.

You need to enact something soon for your community so people have a place to live. If not now, when, if not us, who. Believe it or not, there are so many people who want to help you with this, you just have to ask for the help, not to show weakness, but to remain strong and do what is right for your community and for the next Generations to come.

Ball is in your court. I do hope to hear from you soon.



Chris Bloom

President

Chocorua Realty Investments LLC

413.687.5743

Massachusetts Construction Supervisor 114362

Massachusetts Home Improvement Contractor 197638

Massachusetts Real Estate Broker 9045706

Bloom copy

2/21/23

To: Governor Maura Healey
Jo Comerford
Dan Carey

From: Chris Bloom
Chocorua Realty Investments LLC
5 Bayberry Lane
Hadley, Ma.

RE: 27 Shattuck Road, Hadley, Ma.

Enclosed you will find a survey map of 27 Shattuck Road, Hadley, Ma. This parcel of land is 10.83 acres. The topography is flat, there is town water at the street, and the soils are ideal for perc tests for sanitary systems.

I have had this parcel under agreement in my name for several years now. The obstacle in developing this parcel is that the subject property is in an area of the "Spade Foot Toad Frog". I have conducted several professional independent Biological Studies on this parcel, and all studies have shown a negative determination of any habitant presence, and a negative determination of any habitant in the surrounding area of the subject property.

The Massachusetts Department of Fisheries and Wildlife still to this day want to only consider any development on this parcel under a "two to one take", meaning that for every acre developed, 2 acres are to be protected. This would mean that 2/3 of the entire parcel would be protected in an area with a negative determination. In addition, this parcel is already surrounded by 105 acres of protected farm land.

I would like to develop this parcel under the Massachusetts Chapter 40Y Program, as enclosed. 27 Shattuck Road, Hadley, Ma. could easily be developed into a 30, or even 40 lot housing development, which would great "Work Force Housing", as the Healey Administration is seeking to have occur in The Commonwealth. Most importantly, these single family homes under Chapter 40Y would be priced under the \$500,000 price range, in an area of \$850,000 very large homes. (The most recent new construction home in this area sold on 16 February, 2023 for \$959,000, Hampshire County Book 14804, Page 149.)

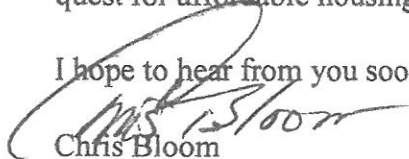
Here is your change to begin the creation of the first affordable new housing development on a parcel of land 4 miles to the North of UMass Amherst, in an area were rentals are \$1,000.00 per month per bedroom. At the \$500,000 price range for a new home, you home buyer is a couple that each make \$55,000 per year, or \$26.00 per hour. This means, you could have your school teachers own a home in the community that they teach in.

In addition, I would even like to make this development all electrical, as the current specifications for the electrical grid at the street are satisfactory for an all electrical housing development to exist. A Green Development is also what the current Governor is looking to have created in Massachusetts.

In order for this idea to occur, I will need your offices support and assistance. I have taken this project as far as I can, and I am encumbered by the two to one take requirement on a parcel of land that shows no merit for an encumberment to occur.

Regretfully, I have brought to local governing authorities this matter in the past and some great ideas to create Work Force Housing, with no interest from these authorities. Therefore, before I develop this 10.83 acre parcel of land into 3 very large, very expensive, \$900,00 homes, so only the elite few with salaries in the high six figures can afford, I thought I would try one more time my idea of Work Force Housing under Governor Healey's Administration and the Governor's quest for affordable housing in the Commonwealth of Massachusetts.

I hope to hear from you soon.



Chris Bloom
President, Chocorua Realty Investments LLC
5 Bayberry Lane
Hadley, Ma. 01035

Massachusetts Real Estate Broker: 9045706
Massachusetts Construction Supervisor: 114362
Massachusetts Home Improvement Contractor: 197638

CHAPTER 40Y, STARTER HOME ZONING, BECOMES LAW

By Benjamin Fierro III

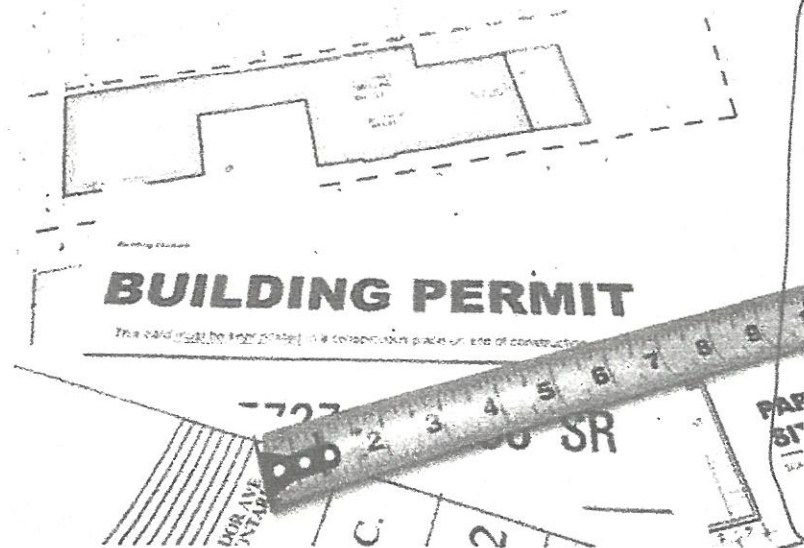
The enactment of Chapter 40Y should resolve many of the problems of the former law. No longer would a starter home zoning district have to be located in a "smart growth location" approved by the state. Rather, an eligible Starter Home Zoning District (whether a new district or an overlay to an existing district) may be in any location that a community determines is most appropriate for them. In addition, the prior law's requirement that 20% of the units in a starter home development be affordable to individuals and families whose incomes do not exceed 80% of Area Median Income, has been reduced to 10% of the units at 110% of AMI, thereby making the economics of such a project more workable.

As before, municipalities that adopt a Starter Home Zoning District will be eligible for up to \$600,000 in Zoning Incentive Payments, plus an additional \$3,000 Density Bonus Payment for each unit that a building permit has been issued. And thanks to the Housing Choice Law, it only takes a majority vote of a city council or town meeting to amend a zoning ordinance or bylaw to establish a Starter Home Zoning District.

The new Chapter 40Y can be found in Section 89 of House Bill No. 5374, An Act relating to economic growth and relief for the commonwealth. The Department of Housing and Community Development is expected to promulgate regulations to implement Chapter 40Y early next year.



Benjamin Fierro III is a partner in the Boston law firm of Lynch & Fierro LLP and serves as counsel to the Home Builders and Remodelers Association of Massachusetts.



After months of negotiations between House and Senate leaders, a deal was finally reached in November on a major economic development bill that includes several provisions to boost housing production in Massachusetts. Most notable was the creation of a new Starter Home Zoning Districts law (G.L. c. 40Y) that had been proposed by the Home Builders and Remodelers Association of Massachusetts and submitted to the Legislature by Gov. Baker.

Chapter 40R was amended in 2016 to extend the law's financial incentives to cities and towns if they adopt an overlay zoning district that permits the development of smaller homes (not exceeding 1,850 sq. ft. of heated living area) on smaller lots (at a density of no less than 4 units to an acre). The idea of specifically creating incentives for municipalities to zone for these so-called "starter homes" was first suggested to the Baker-Polito Administration by the HBRAMA.

The problem with that law was that starter homes had to be located in so-called "smart growth" locations. That is largely the reason no starter home districts had been created and no starter homes ever built.

Make Sure You Check Your Inbox for Your Issue of **ON THE EDGE** which is Delivered to Your Email Address Monthly.

This important email provides you with up-to-date information regarding what is happening in the state that could affect your business. News about legislation and regulatory issues, building codes and much more

Mass. General Laws c.40Y § 1

Definitions

TABLE OF CONTENTS

[Updates \(#updates-\)](#)

[Section 1 \(#section-1-\)](#)

[Contact \(#contact\)](#)

[Related \(#related-\)](#)

Updates

Added by [St.2022, c.268, § 89](https://malegislature.gov/Laws/SessionLaws/Acts/2022/Chapter268) (https://malegislature.gov/Laws/SessionLaws/Acts/2022/Chapter268), effective November 10, 2022

Section 1

As used in this chapter, the following words shall, unless the context clearly requires otherwise, have the following meanings:

“Department”, the department of housing and community development.

“Developable land area”, that area within an approved starter home zoning district that can be feasibly developed into residential or mixed-use developments determined in accordance with regulations of the department; provided, however, that developable land area shall not include: (i) land area that is already substantially developed, including existing parks and dedicated, perpetual open space within such substantially developed land area; (ii) open space designated by the city or town as provided in section 4; or (iii) areas exceeding 1/2 acre of contiguous land that are unsuitable for development because of topographic features or for environmental reasons, such as wetlands; and provided further, that developable land area may include the land area occupied by or associated with underutilized residential, commercial, industrial or institutional buildings or uses that have the potential to be recycled or converted into residential or mixed-use developments as determined in accordance with the regulations of the department.

“Historic district”, a local historic district established under chapter 40C.

"Open space", shall include, but not be limited to, land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and saltwater marshes and other wetlands, ocean, river, stream, lake and pond frontage, beaches, dunes and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserve and land for recreational use.

"Plan approval authority", a board or other unit of municipal government designated by the city or town to conduct site plan review of proposed starter home projects.

"Production bonus payment", a 1-time payment to a municipality from the trust fund for each starter home created in a starter home zoning district.

"Starter home", a single-family home not exceeding 1,850 square feet of heated living area.

"Starter home zoning district", a base or overlay zoning district adopted in a municipal zoning ordinance or by-law that complies with the requirements of section 3.

"Sustainable development standards", provisions in the zoning ordinance or by-law, including, but not limited to, requirements that new development projects: (i) minimize site disturbance and permanently preserve undeveloped open space to the greatest extent practicable; and (ii) collect and manage storm water runoff in accordance with low impact development practices.

"Trust fund", the Smart Growth Housing Trust Fund, established by section 35AA of chapter 10.

"Zoning incentive payment", a 1-time payment to a municipality from the trust fund payable upon the municipality's adoption, and the department's approval, of an approved starter home zoning district.

Contact

Trial Court Law Libraries

Online

Library locations and phone numbers (</trial-court-law-library-locations>)

Chat with a law librarian online (</service-details/chat-or-text-with-a-law-librarian>)

Email a reference librarian: masslawlib@gmail.com (<mailto:masslawlib@gmail.com>)

LAST UPDATED:

November 10, 2022

RELATED

Mass. General Laws c.40Y (</lists/mass-general-laws-c40y>)

Mass. General Laws c.40Y § 3

Minimum requirements for compliance

TABLE OF CONTENTS

[Updates \(#updates-\)](#)

[Section 3 \(#section-3-\)](#)

[Contact \(#contact\)](#)

[Related \(#related-\)](#)

Updates

Added by [St.2022, c.268, § 89 \(https://malegislature.gov/Laws/SessionLaws/Acts/2022/Chapter268\)](https://malegislature.gov/Laws/SessionLaws/Acts/2022/Chapter268), effective November 10, 2022

Section 3

A starter home zoning district shall comply with the following minimum requirements:

- (1) Starter homes shall be a use permitted as of right at a density of not fewer than 4 units per acre of developable land area. No other single-family residential uses shall be permitted as of right or by special permit in the starter home zoning district, except the zoning ordinance or by-law may permit construction of an accessory dwelling unit of not more than 600 square feet on the same lot as a starter home. Accessory commercial and other non-residential uses may be allowed in a starter home district with the approval of the department.
- (2) Each starter home zoning district shall incorporate sustainable development standards that apply to all starter home developments.
- (3) Not less than 50 per cent of the starter homes to be developed in a proposed starter home zoning district, excluding accessory dwelling units, shall contain not fewer than 3 bedrooms.
- (4) The zoning ordinance or by-law for each proposed starter home zoning district shall provide that, for any

proposed development of more than 12 starter homes, not less than 10 per cent of said starter homes shall be affordable to and occupied by individuals and families whose annual income is less than 110 per cent of the *area median income as determined by the United States Department of Housing and Urban Development*. The zoning ordinance or by-law shall specify the mechanism by which the city or town will ensure a project complies with such *affordability requirements*, when applicable, and may require the execution and recording of an affordable housing restriction, as defined in section 31 of chapter 184.

(5) A proposed starter home zoning district shall not be subject to limitation of the issuance of building permits for residential uses or a local moratorium on the issuance of such permits. In addition, a proposed starter home zoning district shall not be subject to any municipal environmental or health ordinances, by-laws or regulations that exceed applicable requirements of state law or regulation and would render the development contemplated under the application for such district infeasible, as determined by the department.

(6) A starter home zoning district ordinance or by-law shall not impose restrictions on age or any other occupancy restrictions on the district as a whole or any portion thereof or project therein.

(7) Housing in a starter home zoning district shall comply with federal, state and local fair housing laws.

(8) The total land area of all starter home zoning districts in a city or town shall not exceed 15 per cent of the total land area in the city or town. Upon request, the department may approve a larger land area if such approval serves the goals and objectives of this chapter.

Contact

Trial Court Law Libraries

Online

[Library locations and phone numbers](#) (/trial-court-law-library-locations)

[Chat with a law librarian online](#) (/service-details/chat-or-text-with-a-law-librarian)

Email a reference librarian: masslawlib@gmail.com (mailto:masslawlib@gmail.com)

LAST UPDATED:

November 10, 2022

RELATED

[Mass. General Laws c.40Y](#) (/lists/mass-general-laws-c40y)

[Massachusetts law about zoning](#) (/info-details/massachusetts-law-about-zoning)

9/10/23

To: Lt. Governor Kim Driscoll
24 Beacon Street
Office of the Governor
Commonwealth of Massachusetts
Room 280
Boston, Ma. 02133

Atty. Benjamin Ferro
6 Beacon Street
Suite 425
Boston, Ma. 02108

Re: Chapter 40 Y Housing Program.

Good Morning,

It was suggested to me by the Western Massachusetts Home Builders Association that I forward this information to both of you.

As you can see from the enclosed information, I sent this original letter to the Governor and to State Senator Comerford with no response.

I hope to hear from you soon regarding the nature of this letter to you.

Thank You,


Chris Bloom

President, Chocorua Realty Investments LLC
5 Bayberry Lane
Hadley, Ma. 01035
413.687.5743

4/5/23

Search the web

Discover Following Personalize

AdChoices

BZ Benzinga Follow

Homebuyers Now Require \$117K In Annual Income To Purchase A Median-P \$20K From Last Year. Here's A Cheaper Way To Invest In Residential Real Esta

Story by Jing Pan • 3d



Homebuyers Now Require \$117K In Annual Income To Purchase A Median-Priced U.S. Home — Up Nearly \$20K From Last Year. Here Provided by Benzinga

Homebuyers Now Require \$117K In Anr 38 Comments

By proceeding, a public profile will be created and you are agree Guidelines, Terms of Service and Privacy & Cookies.

Join the community

Sort by: Top comments

Craig Williams • 3d don't buy a house 8 3 Reply See 12 more replies

Larry Botkin • 3d Who makes that kind of money? 16 1 Reply See 4 more replies

NN no name no name • 3d unsustainable when the median wage in even half of that! 14 1 Reply See 2 more replies

Ralphie TheRed • 2d Coincidentally, that's around double the Because banks real estate companies anc allowed to buy up empty units and keep leave them to rot. For the sole purpose o See more 1 1 Reply See 1 more reply

High interest rates can cool down the housing market. Yet despite the Federal Reserve's aggressive rate hikes, homes aren't getting more affordable.

The median existing home price in the U.S. was \$375,400 in March 2023, according to The State of the Nation's Housing 2023 report from Harvard University's Joint Center for Housing Studies. The amount represented a 1% decline year over year.

Your do-it-all shoe.

Ad lululemon



But with the impact of higher interest rates, the monthly mortgage payment on a median-priced home in March was \$2,300, up 29% from the \$1,780 a year ago.

Homeowners are on the hook for more than the mortgage payment. The Harvard researchers estimated that after factoring in property taxes and insurance, the total monthly ownership cost for a median home in the U.S. would be \$3,000.

Feedback

to afford such a home, you'd need an annual income of \$117,100, according to the study. A year ago, the annual income required to afford payments on a median-priced home was \$97,400.

And that means millions of households are now priced out of the market.

Trending: Trump Slammed For Expressing Desire To Reside Outside US: 'He Hates America'



Homebuyers Now Require \$117K In Anr
38 Comments

By proceeding, a public profile will be created and you are agree Guidelines, Terms of Service and Privacy & Cookies.

CB Join the community

Continue reading

Sort by: Top comments

Sponsored Content



EPODEX Epoxy Resin for Wood - The Best Epoxy Resin for Wood

Ad epodex



Say Goodbye to Bank Loans If You Own A Home, Borrow From Yourself (It's Simple)

Ad Lendgo



Craig Williams • 3d
Don't buy a house

Reply

See 12 more replies



Harry Botkin • 3d
Who makes that kind of money?

Reply

See 4 more replies



no name no name • 3d
unsustainable when the median wage in even half of that!

Reply

See 2 more replies



Ralphie TheRed • 2d
Coincidentally, that's around double the Because banks real estate companies are allowed to buy up empty units and keep leave them to rot. For the sole purpose of

See more

Reply

See 1 more reply



34

134

38



More for You

