

# HOUSING

## What type of housing do we have?

Most housing units in our Town are owner-occupied, although more rental housing is now being built near downtown. Most homes are single-family homes, but there are significant number of multifamily homes and people living in group quarters, like nursing homes.

Our housing is expensive, and our housing is old. Almost 60% of our homes are over 80 years old. These older homes can add historic character to our town, but this character comes at a high price tag.

## What are some implications of this?

- With a “traditional” housing stock of high value single family homes, few rentals, and low vacancy rates, it can be difficult to find low-cost or transitional living arrangements.
- To be able to afford a typical single family home in Town, based on typical mortgage terms, you need to earn \$90,000 per year.
- Renting is just as pricy. At a rent of \$1,000 per month, in order not to spend more than 30% of your income on this rent, you would need to earn \$17/hour (\$36,000/yr)
- Old homes are probably not well insulated, making them expensive to heat, cool, and maintain. Roofs, windows, and furnaces may be outdated, inefficient and susceptible to ice dams, roof leaks, or poor indoor air quality like mold. Electric wiring is likely to be undersized for modern power demands.
- Many of our homes are heated with electricity (13%), gas (36%), or fuel oil (46%). We depend on fossil fuel sources from outside of our Town (or state) which can be subject to supply chain impacts as well as market fluctuations and price swings.

## What type of housing do we allow?

Current zoning regulations allow for single-family homes and two-family homes by right anywhere in Town. Even small accessory apartments are allowed in all zoning districts. Multi-family housing (anything of three units or more) is much more closely regulated.

Until very recently, development in Great Barrington was mostly single family homes on large lots outside of core areas. In the 1990s and early 2000s, average residential lot size was about 5.5 acres.

## What are some implications of this?

- In our Town and in the County, we are using more land for fewer people. Homes (and therefore people) are spread apart more and further from services. A trend towards physical and social isolation may mean we are less resilient to impacts of climate change.
- Zoning that does not allow for compact development patterns will lead to increased land use (“sprawl”) and could decrease natural resources including vegetated ground cover.
- Large homes on large lots tend to be more costly to build and operate than smaller homes or multi-family homes. Large homes are also more resource intensive to build and operate.
- More and larger individual structures could mean more rooftops and driveways with higher heat gain and fewer permeable surfaces than a compact development pattern would.
- Homes not on municipal water and sewer rely on potentially unreliable sources. Homes on private wells may be the first to experience problems like drought.

## Climate Change Impacts on Housing

### Heat >>

- Increased cooling needs, impacting old and poorly insulated homes, and stressing electrical grids and old wiring
- Heat + moisture + poor ventilation = mold, poor indoor air quality

### Drought >>

- Increased wildfire risks
- Drinking water wells may fail. Reduced snowpack may reduce groundwater reserves

- Compacted soil, or areas where drought has killed vegetation, cannot absorb extreme precipitation, leading to runoff and erosion

### Increased precipitation and extreme storms >>

- Extreme stormwater runoff can overwhelm streams, rivers, and municipal stormwater systems, and can flood even those homes that are not in a designated Flood Zone
- Fallen trees and limbs can cause power failures (including well pump failure) and communications disruptions
- Closed roads and washed out driveways can isolate individual homes or some neighborhoods

## Possible Resiliency Actions

### Immediate / Short Term

- Allow for modular housing and temporary housing in times of disaster.
- Fund emergency housing assistance, including temporary shelter and emergency repair

### Medium Term

- Encourage retrofits and renovations of homes so they more efficient and well insulated, with lower heating and cooling costs and demands.
- Build a diversity of housing types, accommodating the budgets and needs of those who may be most vulnerable to the impacts of climate change

- Increase vegetated ground cover and trees in order to reduce runoff and provide shade
- Reduce reliance on fossil fuels

### Longer Term

- Reduce development patterns that sprawl and require more asphalt, in favor of development that restores the environment and reuses resource. Reduce heat-absorbing and impermeable development, in favor of compact development that is cooler and more permeable
- Build homes that are smartly located closer to social networks and municipal infrastructure, for resiliency and ease of emergency response