

# **Belmont 2025 Needs Assessment**

## **Research Findings Related to Housing**

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# Background & Purpose

Needs Assessment  
Commissioned by  
the Belmont Council  
on Aging to identify  
and plan for the  
needs and interests  
of Belmont  
residents.

Inform strategic planning of the COA re: programming, services, and capacity needs of space and staff

Support efforts to ensure Belmont remains a supportive, age-friendly community for years to come

Inform other Town Departments and local organizations that work with and on behalf of older residents of Belmont about the strengths and challenges of aging in Belmont

# **Needs Assessment**

## **Data Sources and Methods**

## Components of the Belmont Needs Assessment

Demographic profile

5 Key informant interviews: First Responders, select board member, professionals at Beech Street Senior Center, Age Friendly chair

3 Focus Groups (n=25): Older adults, and community stakeholders

Community Survey of residents age 60+ (n=1,944) (30% response)

# Survey of Age 60+ Residents: ~30% response

Who did we hear from?

	Number of survey responses	Age distribution (%), survey responses	Age distribution (%) of Belmont's 60+ population***
<b>Age 60 to 69*</b>	731	38.5%	47%
<b>Age 70 to 79</b>	731	38.5%	33%
<b>Age 80 to 89</b>	364	19%	16%
<b>Age 90+</b>	78	4%	4%
<b>Total**</b>	1,944	100%	100%

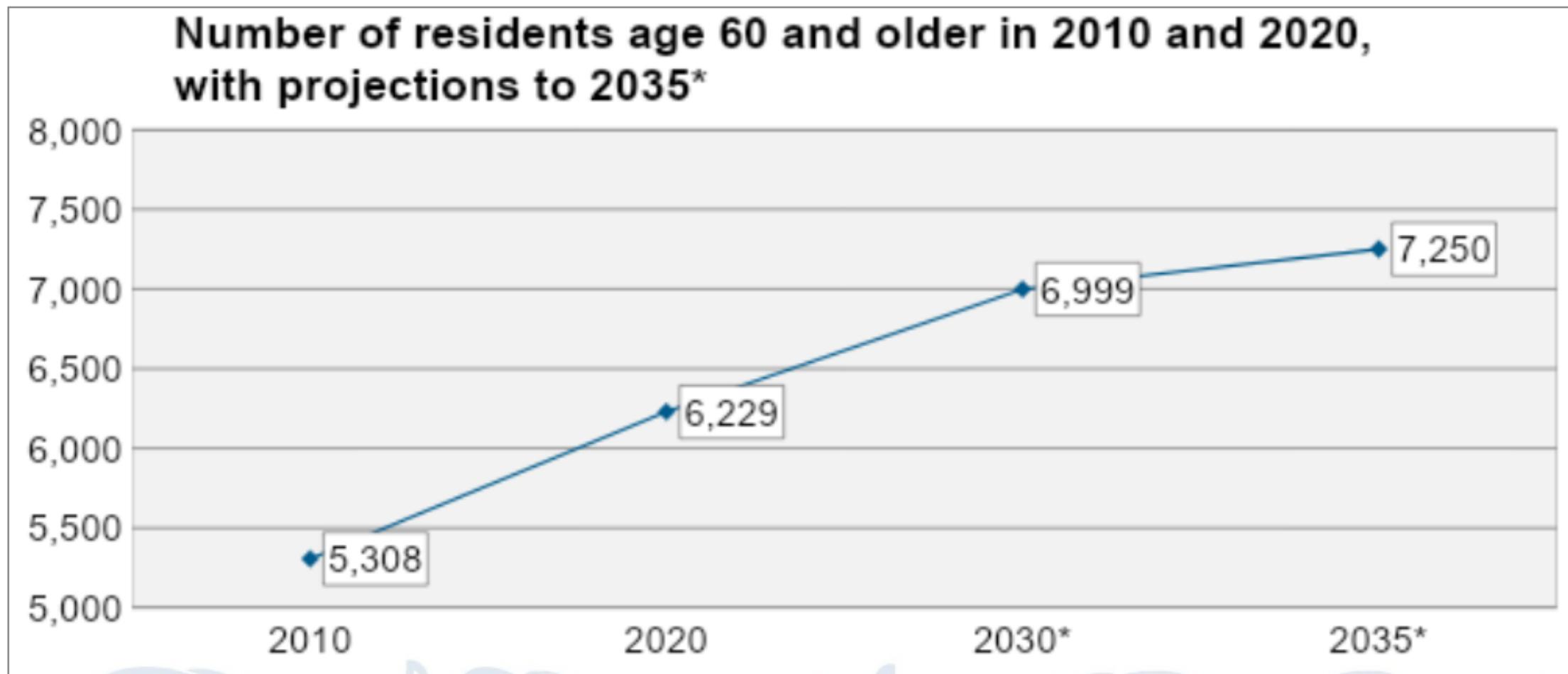
*Age 60 to 69 includes 9 respondents who reported age under 60.*

*Total includes 40 respondents who did not report their age.*

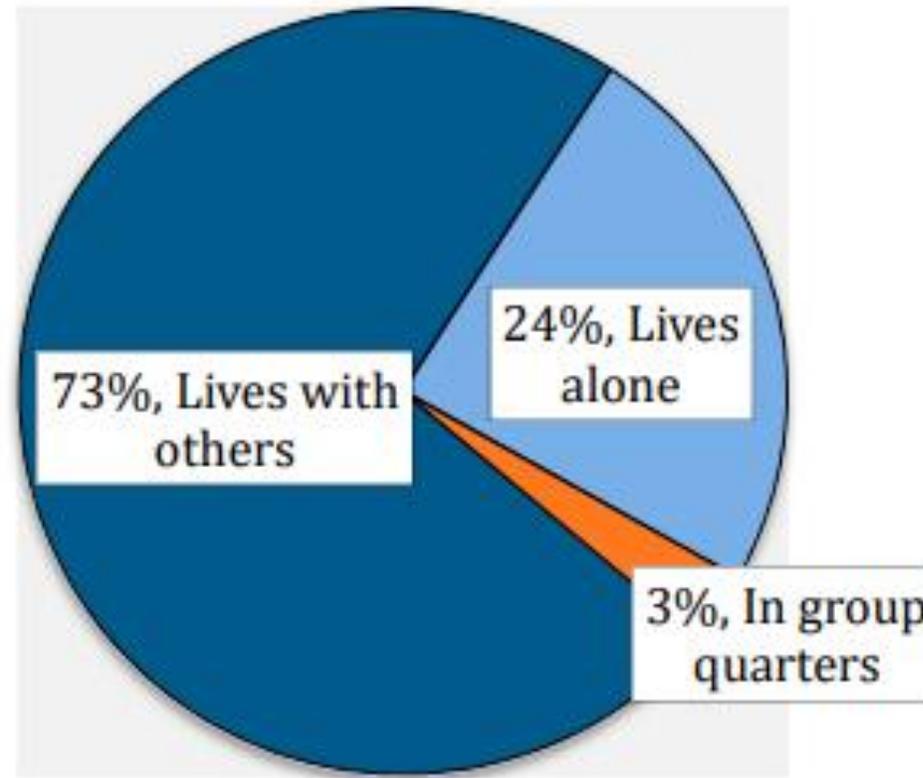
*Source: Town of Belmont census file current as of March 2025.*

# **Housing-Related Research Findings: Demographics**

**Demographics: 25% of Belmont's 27,009 residents are aged 60 and older—that *share* is expected to remain stable, though the absolute *number* of older residents is expected to continue growing**

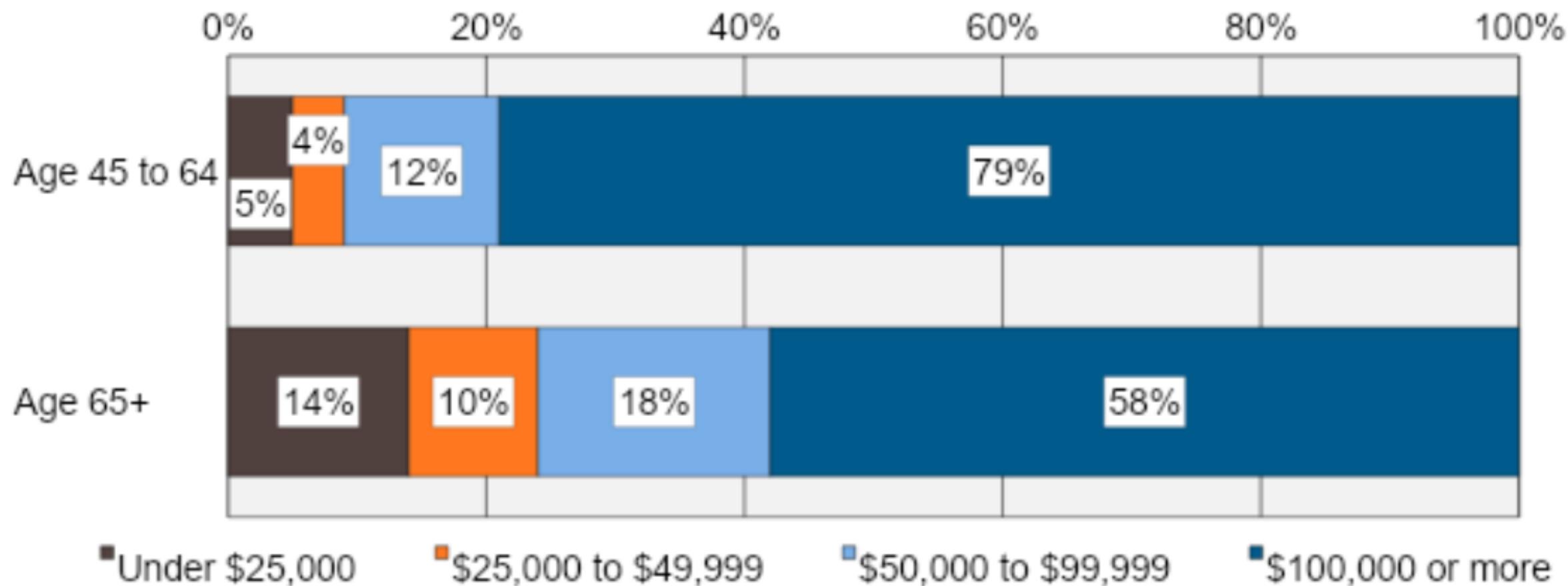


# Demographics: Nearly one quarter of Belmont residents 65+ live alone

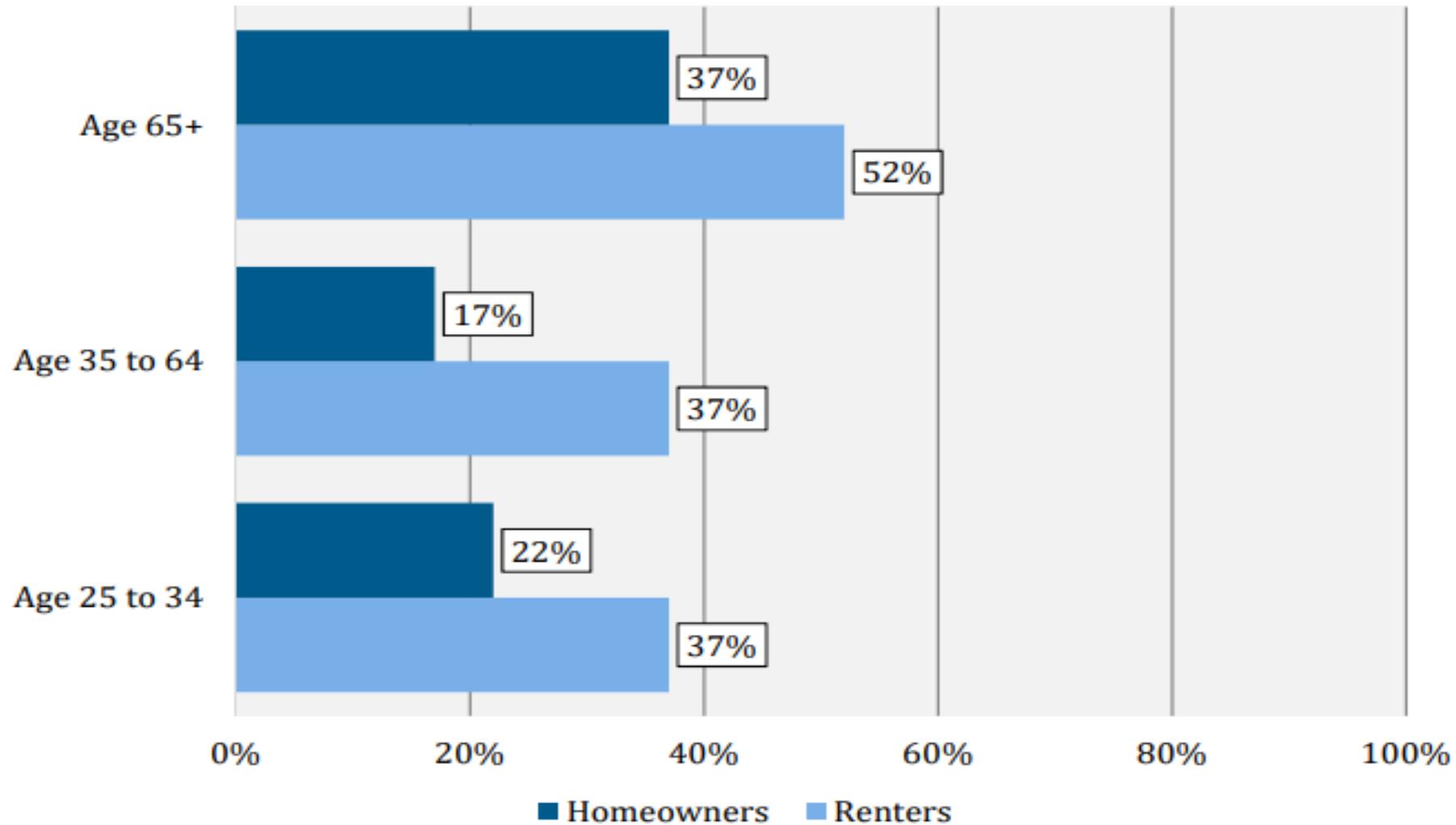


*Source: American Community Survey, 2019–2023, Table B09020. Numbers are calculated from 5-year survey estimates.*

## Demographics: Nearly 24% of Belmont residents age 65+ have household incomes under \$50,000



# Demographics: Share of Householders Spending 30% or More of Their Monthly Income on Housing Costs, by age and Home Ownership



Source: American Community Survey, 2019–2023, Tables B25093 and B25072. Numbers are calculated from 5-year survey estimates. Note: Includes only community households, not group quarters such as nursing homes.

# **Housing-Related Research Findings: Survey and Focus Groups/Interviews**

# Focus groups, interviews, and survey write-ins demonstrated that residents love their community...

*"A community of nice people and homes. Proximity to Boston and highways. My "hometown."*

*"A safe, friendly community that is small enough that one feels very connected."*

*"Safe streets and low crime, can walk to shops and services, access to parks and nature preserves."*

## Residents value...

- Culture of neighborliness-small town feel near family and friends
- Proximity to Boston/desirable location
- Sense of safety

*"A wonderful town and as a senior, COA guarantees wonderful programs-outstanding."*

*"I like the small-town feel, the fact that I am likely to run into someone I know."*

*"I know my neighbors. Its high standards for education, justice, equity, and inclusion."*

*"the passion + tenacity that can lead to a new library, that we're close to Cambridge and Boston."*

# ...but many residents are concerned about their ability to age in Belmont

## Common concerns...

- Property taxes and the overall cost of living
- Difficulty maintaining homes and limited alternative housing options
- Challenges to personal wellness and independence

*"(we) are retired and living on fixed incomes. Every time Belmont raises its taxes, it puts added stress on our ability to survive in Belmont. One must choose between paying for medicines or even food and paying the increased tax burden."*

*"Our current home can't be adapted and we're very concerned there isn't housing for us in Belmont we can afford."*

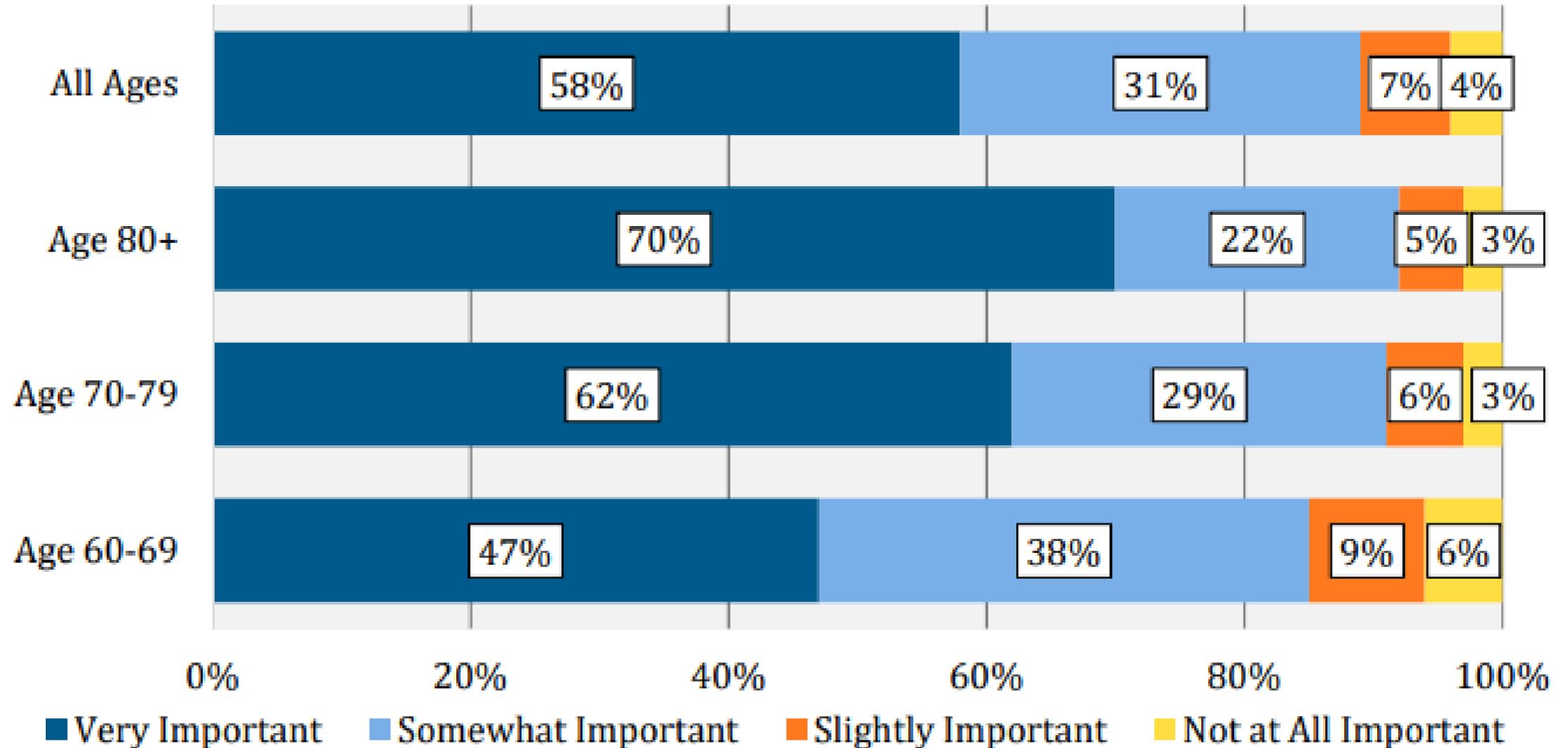
*"Ability to maintain 2 family on our own with the crippling cost; and just physical ability to do all the work."*

*"We are witnessing some of our peers moving and started to wonder how we'll manage as we get older. We see how physical vulnerability (and financial vulnerability) drives people to make changes and forces moves."*

*"Financial security, rising real estate taxes, physical limitations, changing neighborhood=isolation/loneliness."*

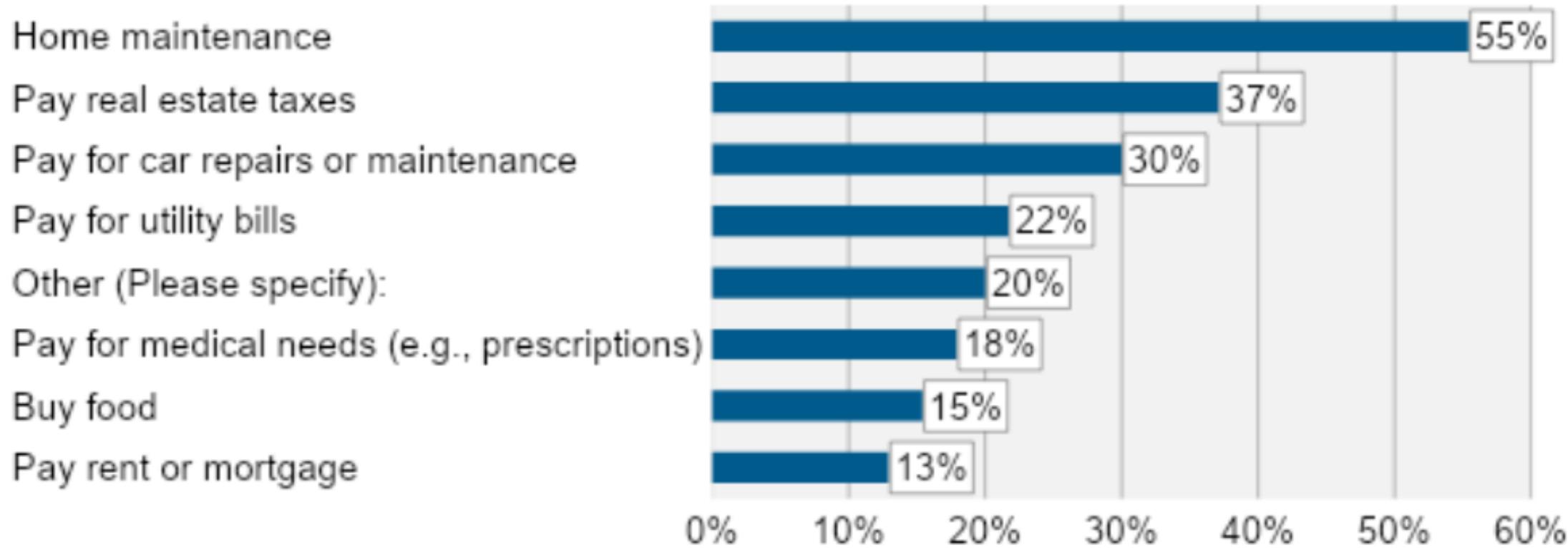
*"Health - ability to move and things, mental ability, Isolation - interactions w/ family/friends, neighbors."*

# Importance of staying in Belmont increases with Age

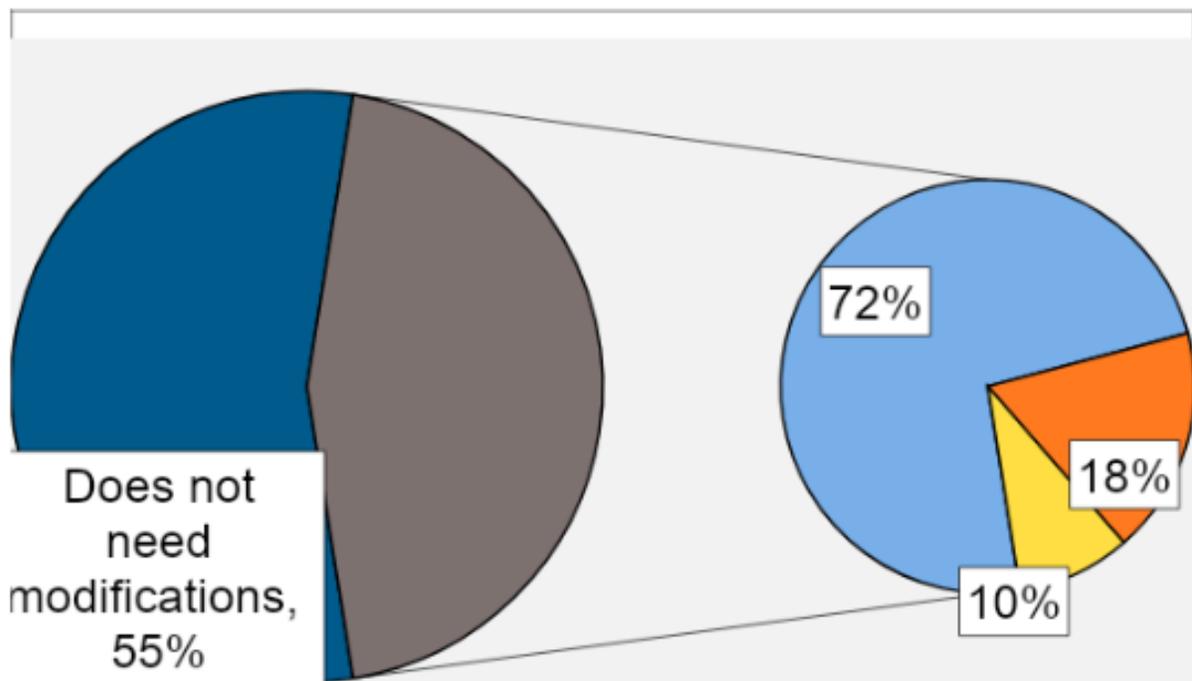


# About 1 in 5 respondents experienced difficulties paying for necessities in the past 12 months, most of whom struggled paying home-related expenses, such as home maintenance, real estate taxes, and utility bills

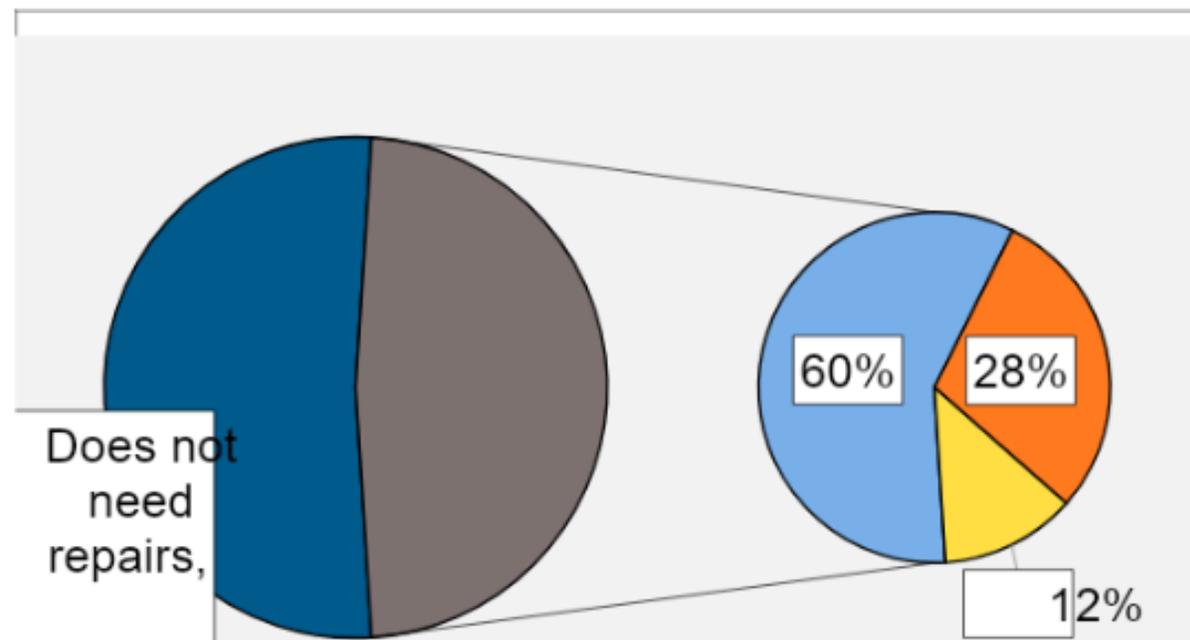
Difficulties paying for necessities in the past 12 months, among those who selected at least one financial hardship



# Half of respondents need home modifications or repairs to age in place safely, many of whom cannot afford or are not responsible for the work.



- No, my current residence does not need modifications
- Yes, and I can afford to make these modifications
- Yes, but I cannot afford to make these modifications
- Yes, but I am not responsible for making these modifications (e.g., I rent my current residence)



- No, my current residence does not need repairs
- Yes, and I can afford to make these repairs
- Yes, but I cannot afford to make these repairs
- Yes, but I am not responsible for making these repairs (e.g., I rent my current residence)

**In the next 5 years, if you needed to move from your current residence, what kind of housing would you prefer? (Check all that apply)**

	Age 60-69	Age 70-79	Age 80+	All Ages
<b>Smaller single-family home</b>	50%	32%	16%	35%
<b>Multi-family home (2, 3, or more units)</b>	11%	8%	4%	8%
<b>Accessory apartment (add-on apartment to an existing home)</b>	9%	10%	7%	9%
<b>Apartment, condominium or townhome</b>	42%	35%	21%	34%
<b>Senior independent living community (e.g., 55+ community)</b>	24%	29%	29%	26%
<b>Affordable housing (e.g., public senior housing)</b>	7%	7%	10%	8%
<b>Assisted living/Continuing Care Retirement Community (e.g., Cadbury Commons, Brookhaven)</b>	7%	19%	30%	17%
<b>A multigenerational home (e.g., moving with family)</b>	9%	9%	9%	9%
<b>Cohousing with non-relatives (e.g., friends, others)</b>	7%	4%	2%	4%
<b>Other (Please specify):</b>	8%	8%	8%	8%

*\*Figures do not sum to 100%*

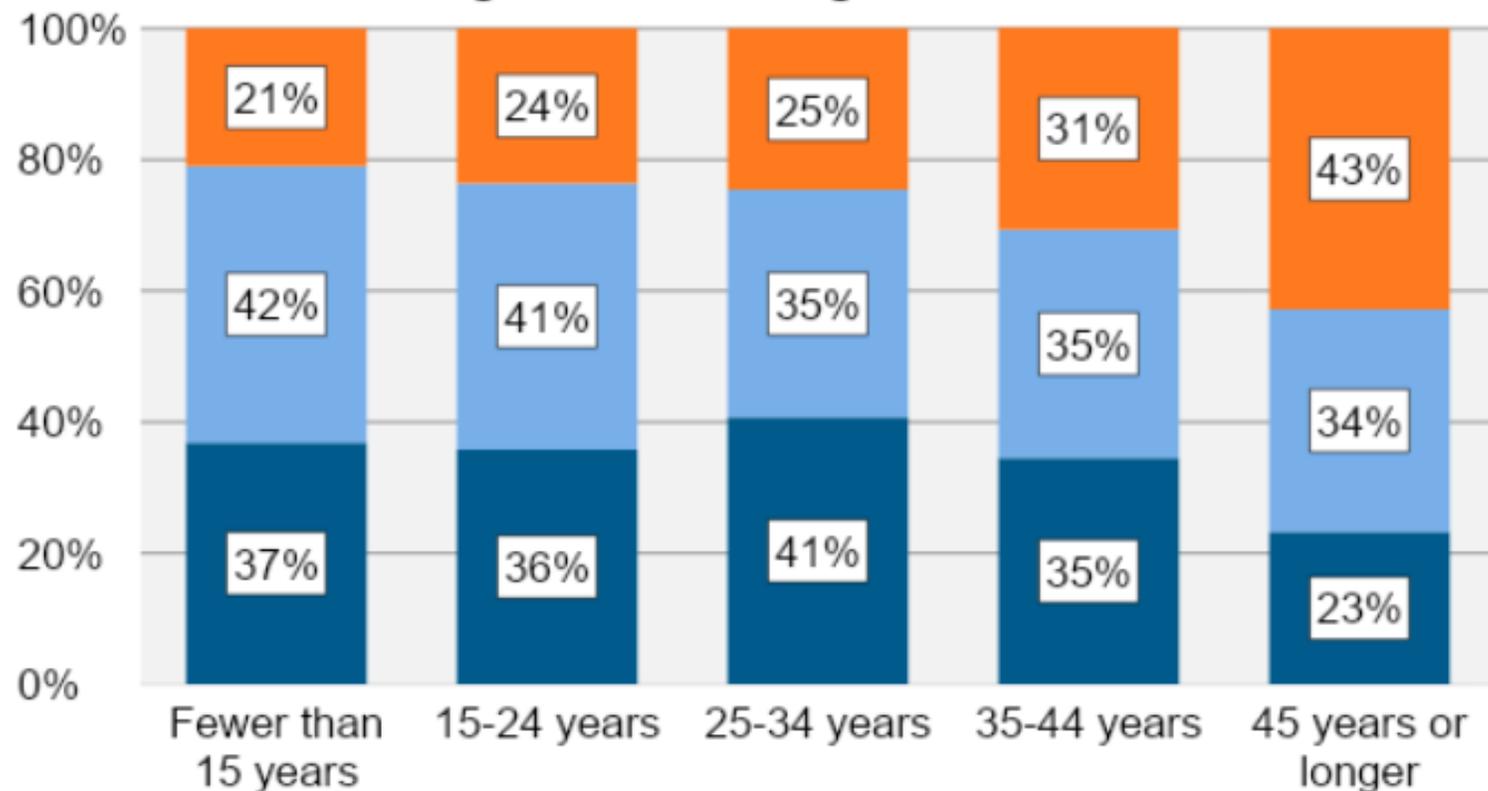
# **Recommendations and Food for Thought**

# **Housing-Related Recommendations from UMass Boston Researchers:**

- **Integrate age-friendly principles into planning, zoning, housing, transportation**
- **Expand access to home repair and modification providers (e.g., vetted handymen and contractors)**
- **Increase education about housing options that support aging in place**
- **Improve/expand property tax relief programs to help older homeowners remain in their homes**

# Older residents view being heard and respected by leaders and neighbors as essential to their sense of belonging in Belmont

Levels of agreement to the statement: *“Local town officials consider the interests and concerns of older residents,”* by length of time living in Belmont



■ Strongly agree/Agree  
■ Neither agree nor disagree  
■ Disagree/Strongly disagree

Common sentiments from focus groups, interviews, survey write-ins

- Fear that dedicated programs, services, and space for older residents have and will continue to be reduced
- Opinion that the needs of older residents are neither understood nor respected by local policymakers
- Frustration with feeling excluded from decisions, describing the process as lacking transparency
- Perception that town decision-making and spending are predominantly focused on younger residents

# Full UMass Needs Assessment Report is Available at:

[https://www.belmont-ma.gov/2214/Needs-  
Assessment-Report-2025](https://www.belmont-ma.gov/2214/Needs-Assessment-Report-2025)





