

Benefits of the Belmont Center Overlay

September 8, 2025

Why Zoning Matters

The 2024 override did **not** solve our fiscal problems. We need to look at zoning as an additional lever to increase our revenues without increasing tax rates

Total Value of Property in Town

X

Property Tax Rate

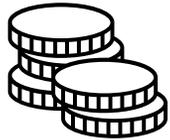
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83% of Town Revenues

Why Zoning Matters: Zoning, Taxes, and Services are Inextricably Entwined



Current Zoning



Current Taxes



Current Services

Pick
2

What is the Belmont Center Overlay?



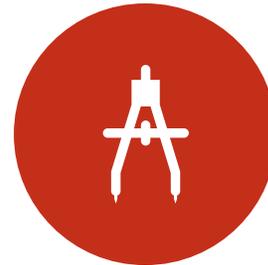
The Belmont Center Overlay **zoning reform** to revitalize a key business district



The zoning would add height, mixed use, more commercial space, more allowable uses, and reduce red tape



This is a strategic initiative: change and benefits will accrue **over time**



This step is **one of many** puzzle pieces we must assemble to address our fiscal shortfall **over time**

What is the Belmont Center Overlay?

- Belmont Center & Concord Ave.
- Five (5) Subdistricts with tailored zoning
- Clafin Lot and Surrounding Lots Removed from Phase 1

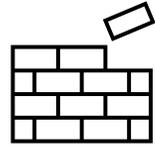
B. REGULATING PLAN



Form-Based Overlay Districts

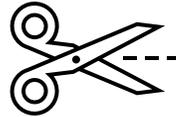


How is this Different from the Current Zoning?



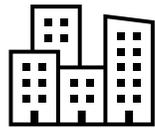
Larger Buildings:

Adds 1-3 stories, depending on subdistrict



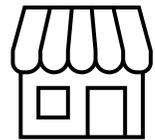
Cut Red Tape:

Heavily utilizes by-right zoning



Mixed Use:

Allows for housing on Leonard Street*



New Businesses:

Allows new types of businesses in the district, including hotels

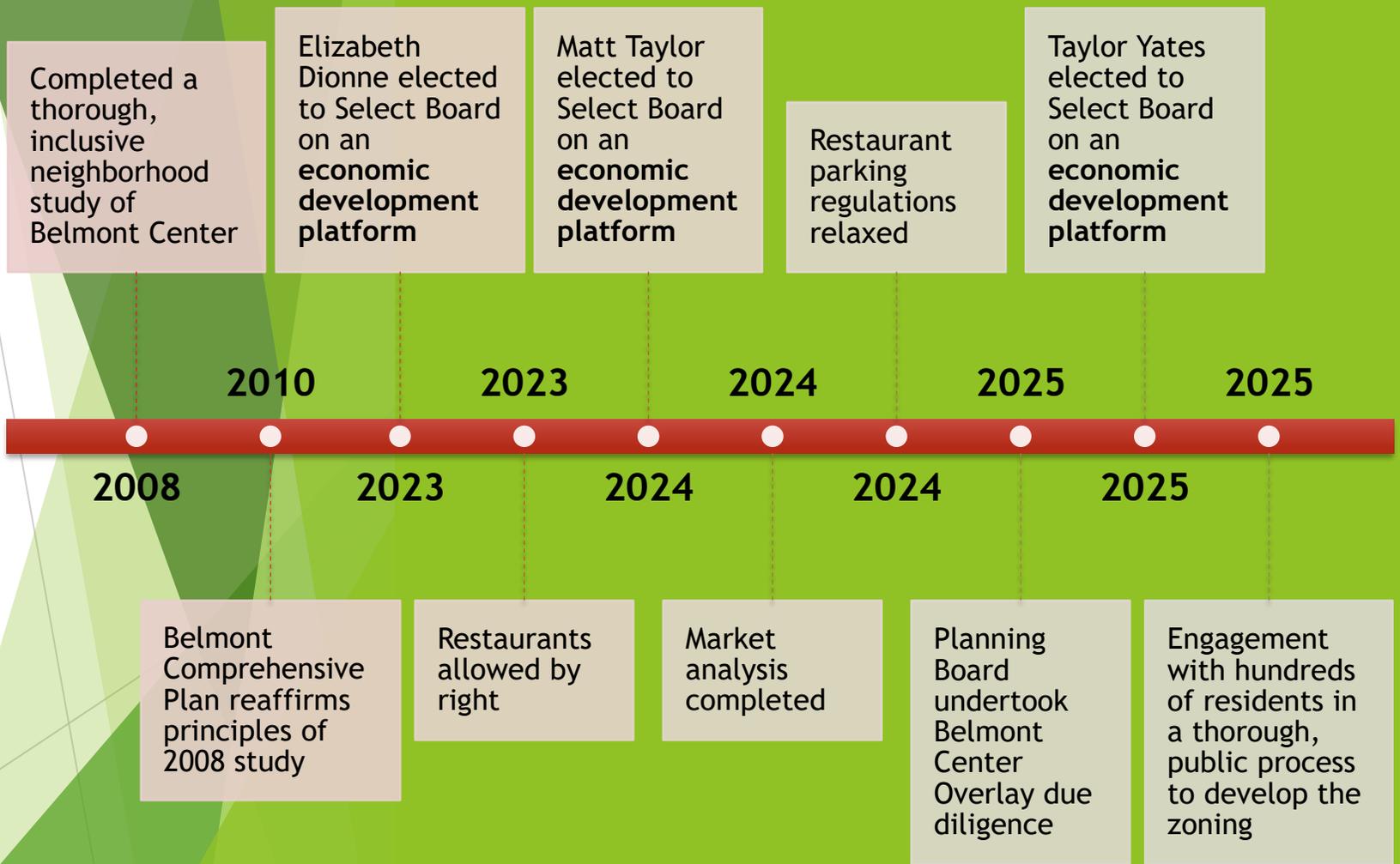


Form-Based Code:

Uses form-based, rather than conventional, zoning

*Single-family homes are currently allowed on Leonard Street

This is 17 Years in the Making

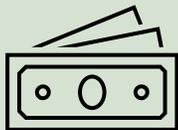


Adopting the overlay will create the conditions to tackle more revenue reforms

Why Create an Overlay for Belmont Center?

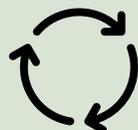
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Improve our
Town's finances



2

Revitalize Belmont
Center



3

Create options for
all Belmontonians



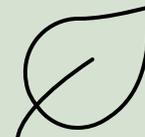
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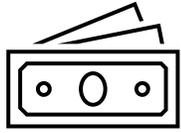
Create more (and
more variety of)
housing



5

Improve our
environmental
footprint





Improve Our Town's Finances

The fiscal impact analysis indicates “full buildout” would net the Town an additional **\$3M per year**

- ▶ Approx. \$4.5M in additional revenues
- ▶ Approx. \$1.5M in additional costs

\$3M is a considerable amount of money. By comparison, the 2024 override was \$8.6M

No single idea will solve our fiscal problems, but this overlay gets us **on the right track**



Revitalize Belmont Center

Residents and businesses in and around Belmont Center will be the chief beneficiaries of the rezoning as private money, over time, flows in to improve the neighborhood

- ▶ **More foot traffic** to support the retail streetscape from mixed use, transit-oriented development
- ▶ More **consistent architectural style** by using Form Based Zoning
- ▶ **Match >\$60M in Town investments** in the rink and library with better and more appropriate use of nearby commercial lots



Create Options for All Belmontonians

- ▶ Belmont suffers from “**leakage**” where residents buy goods and services out of town, rather than locally
- ▶ A more vibrant Center will add more **retail, service, office, and entertainment options** for all Belmontonians, including those that live beyond Belmont Center
- ▶ A central role of government is to **improve quality of life** for its residents, and zoning is a very direct way to do that



Create More (and more Variety of) Housing

- ▶ Belmont faces a **critical shortage** of small-form factor, missing middle, and senior housing
- ▶ Belmont Center **favors the housing we need most** because of the lifestyle it offers and developer economics
- ▶ Housing is necessary to make the **streetscape** and **developer economics** work, housing is necessary to get the things we want
- ▶ Allowing the housing we want in a location that makes sense adds **protection against hostile 40B** developments



Improve Our Environmental Footprint

- ▶ Adding density near the bus line, commuter rail line, and the future community path allows **less dependence on cars**
- ▶ Less stringent parking requirements **reduce carbon emissions and traffic** by encouraging more car-free households
- ▶ New construction will have to meet the **Specialized Stretch Code** voted on by Town Meeting in November 2023

The Process has Been Open and Thorough, By the Numbers:

534 Survey Responses received

75 Kickoff Workshop Invitees

10 Planning Board regular meetings

7+ Planning Board Public Hearings

3 Beech Street Ctr. Open Houses

3 Focus Group Sessions

1 Public Forum

1 Select Board update at Annual Town Meeting

3+ Bylaw drafts

3 Quantitative analyses

114 Subscribers to project mailing list

Stakeholders

Early on, the Planning Board and Office of Planning and Building invited key stakeholders to participate



29% of all edits made to the bylaw, and 40% of the bylaw's pages, are the direct result of public input

What Town Meeting Needs to Decide

Town Meeting Members must ask three questions when considering this bylaw



Where can things be built?

- ▶ Zones
- ▶ Subzones



What **Size** can they be?

- ▶ Height
- ▶ Distance from neighbors



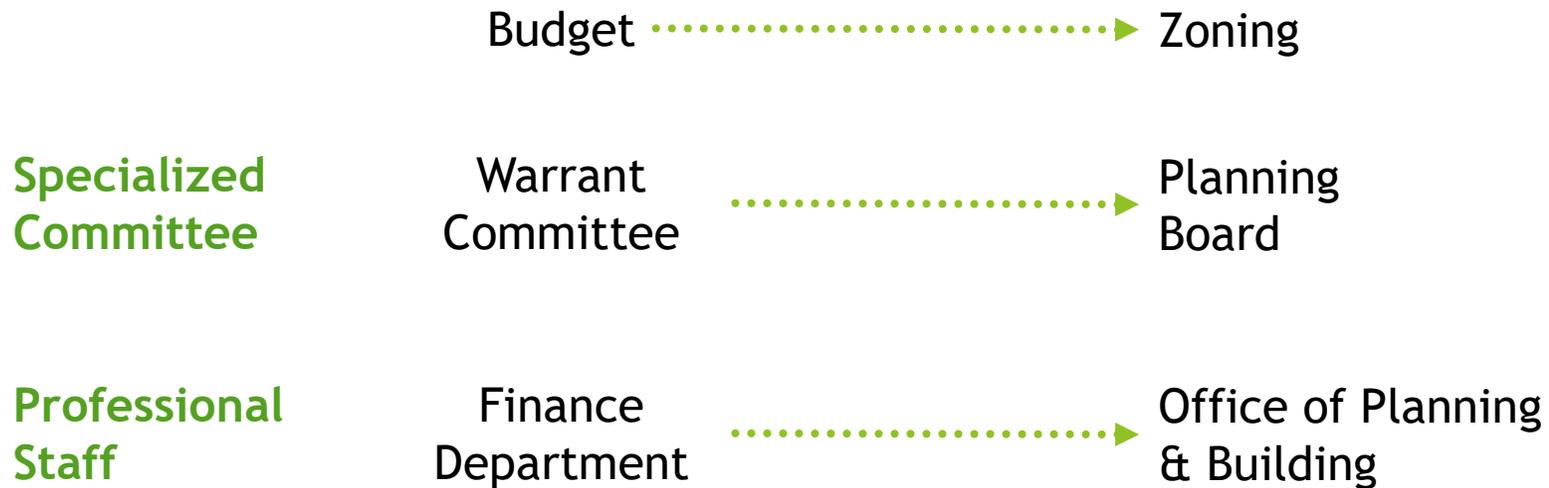
Who can occupy them?

- ▶ Business types
- ▶ Residential / No Residential

This information can be found on just 7 pages of the zoning bylaw

Who Scrutinizes Zoning in Advance of Town Meeting?

Zoning, like the budget, is scrutinized by a specialized volunteer committee and professional staff in preparation for consideration by Town Meeting in a public process





Where Can Things be Built?

The “Regulating Plan” on [page 8](#) of the bylaw is a map showing the different subdistricts

Each subdistrict allows different sizes, uses, and forms to ensure they fit into the surrounding area

B. REGULATING PLAN



Form-Based Overlay Districts

- FB1: Edge
- FB2: General
- FB3: Center
- FB4: Core
- FB5: Gateway
- Parcels
- Overlay Boundary
- Potential Future Inclusion in Overlay District



What Size Can They Be? (Slide 1 of 3)

The “Form Based Overlay Districts” on **pages 6 and 7** are visual and verbal summaries of the subdistricts

FB1: Edge

FB2: General

FB3: General



Purpose & Intent

The FB1 district serves as a transitional zone between the denser commercial core and surrounding residential neighborhoods. It is designed to maintain the scale, rhythm, and character of nearby single- and two-family homes while subtly integrating commercial

Purpose & Intent

The FB2 district is a critical transition area that bridges the commercial Leonard Street corridor and the historic residential neighborhood along Pleasant Street. It enables a diverse range of small-scale commercial and mixed-use buildings that

Purpose & Intent

The FB3 district reinforces the pedestrian-oriented character of Leonard Street by preserving and enhancing its continuous streetwall and traditional Retail presence. It allows modest increases in Building Height to support new commercial

(excerpt)



What Size Can They Be? (Slide 2 of 3)

The “Form Based Overlay Districts” on **pages 6 and 7** are visual and verbal summaries of the subdistricts

FB4: Core



FB5: Gateway



Purpose & Intent

The FB4 district establishes the functional core of Belmont Center. Located at the heart of activity, it accommodates higher-intensity commercial and mixed-use development while

Purpose & Intent

FB5 functions as the signature gateway to Belmont Center, offering the greatest opportunity for vertical development and landmark architecture. It is envisioned as the location for

(excerpt)



What Size Can They Be? (Slide 3 of 3)

The “District Summary Table” on [pages 9 and 10](#) of the bylaw quantify the maximum allowable sizes of the buildings in each subdistrict

B. DISTRICT SUMMARY TABLE

	FB1	FB2	FB3	FB4	FB5
Building Placement					
Setbacks					
Front Build-to-Zone or Setback	10' min	0' min to 10' max	0' min to 10' max	0' min to 10' max	8' min to 20' max
Side Street Build-to-Zone	5' min	0' min. to 5' max	5' min to 10' max	0' min to 10' max	0' min to 10' max
Interior Side Property Line Setback	0' min (attached) 7.5' min (detached)	0' min (attached) 7.5' min (detached)	0' min (attached) 7.5' min (detached)	0' min	0' min
Rear Setback	5' min	5' min.	5' min	5' min	5' min
Rear Setback abutting R District	15' min.				
Side Setback abutting R district	10'				
Frontage Buildout					
Frontage Buildout Front Street	60% min	90% min.	90% min	90% min	80% min
Frontage Buildout Side Street	40%	70% min.	70% min	70% min	50% min
Permitted Encroachments	Balconies, Bay Windows, Awnings, Porches, Stoops, Blade Signs, and Other Frontage Elements				

(excerpt)

Who Can Occupy Them?



The “Use Table” on **pages 21 and 22** of the bylaw specify which types of business and residential uses are allowed where, and under what terms

TABLE 1-2a -RESIDENTIAL USE	FB1	FB2	FB3	FB4	FB5	Parking Requirements (Spaces / Unit)
Multi-Family Residential	Y	Y	Y	Y	N	0.3 / Unit
Assisted Living Facility	SP	N	N	SP	N	0.3 / Unit or 0.2 / Bed Plus 0.5 / Employee on Largest Shift
Congregate Care Facility	N	N	N	SP	N	0.3 / Unit or 0.2 / Bed Plus 0.5 / Employee on Largest Shift
Senior Active-Living Residential	Y	N	N	Y	SP	0.3 / Unit
Live/Work Space	SP	SP	SP	N	N	0.3 / Unit

TABLE 1-2b - COMMERCIAL USE	FB1	FB2	FB3	FB4	FB5	Parking Requirements (Spaces / Unit)
Bank (Financial Services)	Y	Y	Y	Y	A	1 per 600 s.f. GFA
Bar or tavern	A	Y	Y	Y	A	1 per 5 Seats
Business Incubator & Shared Workspaces	Y	Y	Y	Y	N	1 per 600 s.f. GFA
Business Services	Y	Y	Y	Y	Y	1 per 600 s.f. GFA

(excerpt)

Introduction to the Overlay Bylaw

Below are the **7 pages** (mostly pictures and tables) that will most quickly get you up to speed on the overlay bylaw, in recommended reading order:

- ▶ **Regulating Plan** (pg. 8) - A map showing which parcels are in the overlay and which district they are zoned for
- ▶ **Form Based Overlay Districts** (pgs. 6-7) - images and summaries of the districts
- ▶ **District Summary Table** (pgs. 9-10) - a table showing the dimension regulations of buildings in each district
- ▶ **Use Tables** (pgs. 21-22) - a table that shows what kinds of businesses, etc., are allowed in each district
- ▶ The overlay bylaw can be found [here](#)