
Pioneer Valley Regional Housing Plan

• DATA PROFILE • HOUSING COMPACT • INVENTORY OF SUBSIDIZED UNITS



This Project was financed by a Strategic Planning Grant
awarded by the Executive Office of Communities and Development

June 1994

 Pioneer Valley
Planning Commission

PIONEER VALLEY REGIONAL HOUSING PLAN

- DATA PROFILE
- HOUSING COMPACT
- INVENTORY OF SUBSIDIZED UNITS

Prepared by the
Pioneer Valley Planning Commission
under the direction of Timothy W. Brennan, Executive Director

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Introduction

The Pioneer Valley Region

The Pioneer Valley Region encompasses the forty-three communities of both Hampden and Hampshire Counties. It is located in the midwestern section of Massachusetts, and, as home to 602,878 residents, represents the fourth largest metropolitan area in New England. The region covers approximately 1200 square miles, roughly the same size as Rhode Island. The six cities in the region have a mayoral form of government while the thirty-seven towns are governed by town meeting.

The area is unique within the Commonwealth of Massachusetts offering a diverse economic base, internationally known educational institutions and unparalleled scenic beauty. The Connecticut River with its fertile agricultural valley and the surrounding foothills of the Berkshire Mountains provide premier natural resources.

Choices in lifestyles range from contemporary downtown living to stately historic homes. Quality living is available in urban, rural or suburban communities.

Springfield, the third largest city in Massachusetts, is the region's cultural and economic center. The cities of Holyoke and Chicopee were the first planned industrial communities in the nation. A variety of international companies have their headquarters or major plants in the region, including Milton Bradley, Monsanto Chemical Company, Massachusetts Mutual Life Insurance Company and Stanhome, Inc.

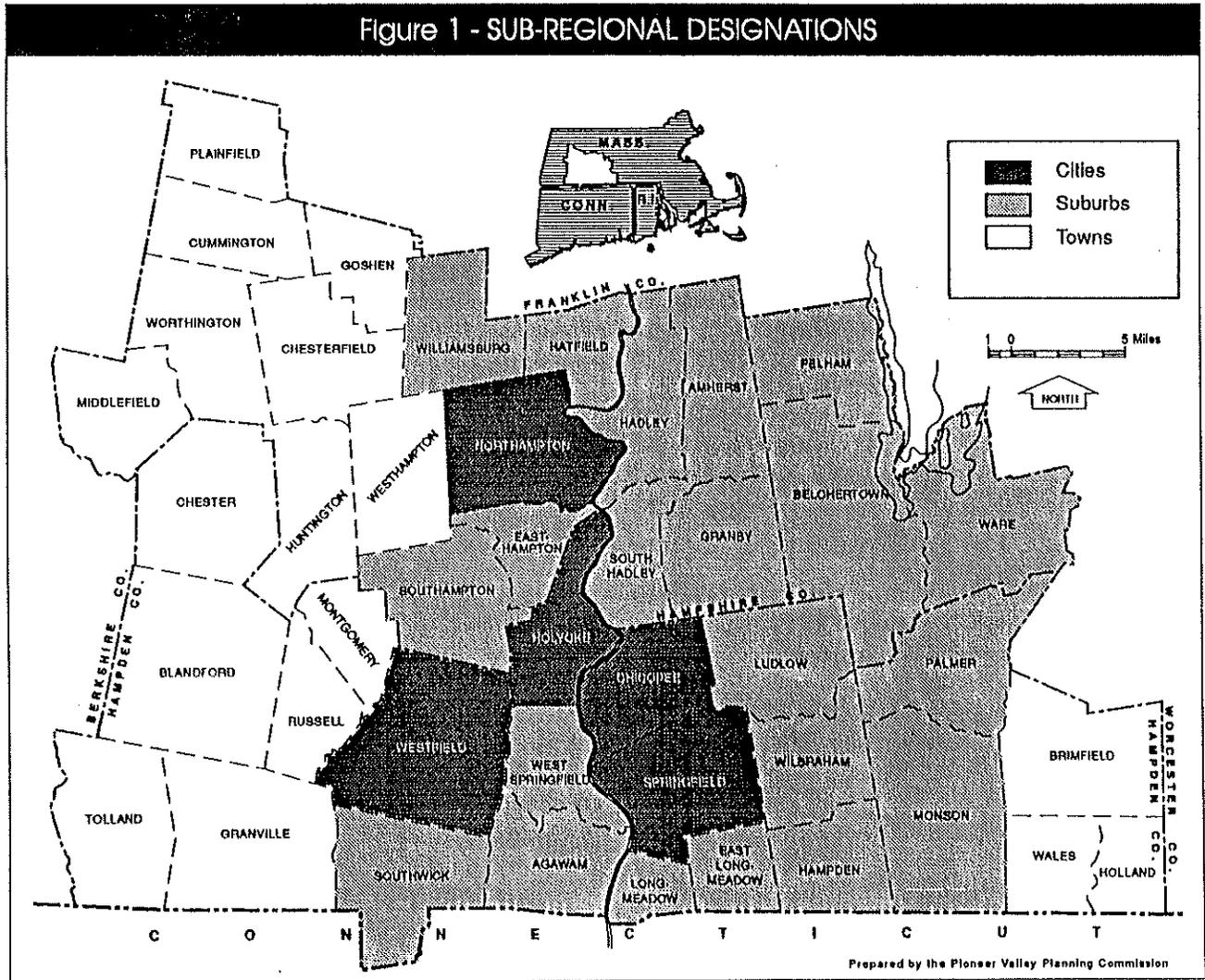
Often referred to as the "Crossroads of New England," the Pioneer Valley Region is located at the interchange of the Massachusetts Turnpike and Interstate 91. Domestic and international air travel is available in less than a one-half hour drive from Springfield at Bradley International Airport in Connecticut. Passenger rail service is available through Amtrack with a station in the city of Springfield.

About This Report

In July 1993 the Pioneer Valley Planning Commission submitted an application for funding assistance to the Municipal Incentive Grant Program under the Massachusetts Executive Office of Communities and Development for the development of a Pioneer Valley Regional Housing Plan. One of the components of this successfully funded project was to collect and analyze housing data at the regional level to establish a regional housing profile. The last regional assessment on housing was conducted in 1978 in response to the requirements of the Areawide Housing Opportunity Plan (AHOP). The objective of the 1994 Pioneer Valley Regional Housing Plan is to provide a "snapshot" of the housing conditions of the region and to begin to formulate a basis for addressing those common needs identified in a collective fashion.

A broad based oversight committee was formed in late 1993 with regular monthly meetings occurring through the end of June 1994. Membership on this committee consisted of municipal and community officials from housing organizations and communities of varying sizes. This committee served in an advisory capacity to the Pioneer Valley Planning Commission in reviewing data collection efforts and analysis, data assumptions and written reports. In May 1994, the Commission presented the summary findings of the Pioneer Valley Regional Housing Plan to a forum of the region's chief elected officials.

The major source of information used throughout this report comes from the Bureau of the Census. Unless specified otherwise, the source documentation is the United States Department of Census. Many comparisons were made using 1980 and 1990 U.S. Census Data respectively. Other sources include the Massachusetts Institute for Social and Economic Research, the Comprehensive Housing Affordability Strategies as prepared by the region's cities and surveys conducted by the Pioneer Valley Planning Commission.



For the purposes of this project, the region was divided into sub-regional designations based on factors of transportation, economy, population and others. These designations, referred to as "cities, suburbs and towns" and as shown in Figure 1, are used throughout this report in describing and comparing data. Therefore all of the municipalities within the Pioneer Valley Region are classified according to one of these categories. In all instances of data presentation, a regional data classification is also provided.

Demographic Indicators

Population Trends

The population of the Pioneer Valley Region increased 3.6% between 1980 and 1990. This compares to a 4.9% increase for the Commonwealth of Massachusetts, 7.0% for New England and 8.2% for the United States. Statistics from the 1990 U.S. Decennial Census indicate that the region's six cities grew by only 2.2% from 1980 to 1990, whereas suburbs and towns grew 4.2% and 19.5% respectively. This trend of population growth in outlying and rural areas with limited support services and facilities is expected to continue. For the region as a whole, however, the population remained relatively constant, increasing by only a modest amount.

The intra-population shifts among the subregions reveals a significant change in racial composition. Although the cities grew by 2.2% from 1980 to 1990, over 22,000 whites left the urban core. This was coupled with an immigration of over 29,000 blacks/hispanics/other racial and/or ethnic groups. As a result, the net effect to the cities is a nearly 16% shift in the population's racial composition.

Table 1 - POPULATION CHANGE 1980 - 1990

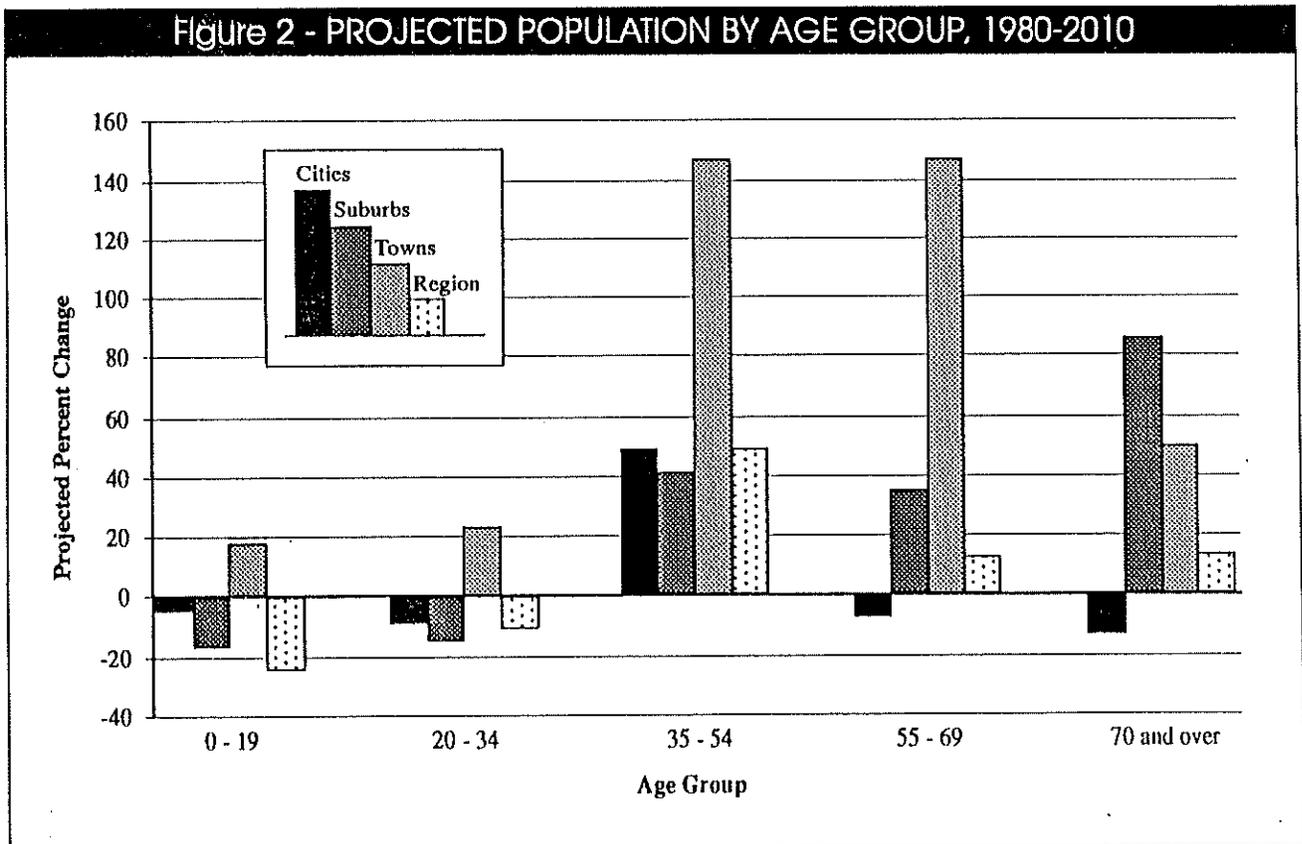
	Actual		Projected		% Change 1980 - 90
	1980	1990	2000	2010	
Cities	317,860	324,980	327,810	327,068	2.2%
Suburbs	246,089	256,538	265,331	266,426	4.2%
Towns	17,881	21,360	25,686	29,291	19.5%
Region	581,830	602,878	618,827	595,718	3.6%

Table 2 - POPULATION CHANGE BY RACE 1980 - 1990

	% White		% Black		% Other	
	1980	1990	1980	1990	1980	1990
Cities	83.8%	75.2%	8.4%	9.7%	7.8%	15.2%
Suburbs	97.2%	94.9%	1.0%	1.2%	1.8%	3.9%
Towns	98.8%	98.5%	0.2%	0.3%	1.0%	1.2%
Region	89.9%	84.4%	5.0%	5.7%	5.1%	9.9%

Age Characteristics

The age distribution of the Region is shifting, resulting in an expanding middle-age and elderly population. This will require a steadily expanding array of medical, social and other support services into the next century. It is projected that the cities will continue to decline in all age group categories, with the exception of the 35 - 54 age group, through the year 2010. This growth in population of the suburbs and towns appears to be occurring at the partial expense of the cities due to outward migration from the urban centers to the suburbs and more rural communities. The more noticeable increases have occurred in the 35 - 54 and 55 - 69 age groups.



Economic Status

There is an apparent widening gap in levels of income and poverty for the cities as compared to the suburbs and towns. This is a disturbing trend which parallels other human service concerns including substance abuse, unemployment and homelessness. Between 1980 and 1990 the poverty level status improved for both the suburbs and towns, yet worsened for the cities. The region's towns saw a reduction in both persons (-3.5%) and families (-0.2%) below poverty level from 1980 to 1990. Over that same period, the suburbs witnessed a reduction in persons below poverty level (-0.2%) with a slight increase in families below poverty level (0.6%). However, the cities experienced measurable increases in both persons (1.8%) and families (4.0%) below poverty level over the ten years preceding 1990. A closer look at the populations of these subregions reveals that based upon the 1990 poverty levels, nearly 1/6 of all persons residing in cities were impoverished, compared to 1/20 for suburbs and towns.

The region as a whole experienced increases in median household, median family and per capita income between 1980 and 1990. However the income increases in suburbs and towns were far greater than in the cities. The most dramatic example is per capita income where the cities experienced a 19.8% increase from 1980 to 1990 whereas the suburbs and towns increased 36.7% and 40.7% respectively. In real dollars, this difference was nearly \$2,400 or a \$2,150 increase for the cities and an approximately \$4,500 increase for the suburbs and towns collectively.

This disparity in income level status can be further demonstrated in comparison with housing costs. Although both median gross

Table 3 - POVERTY LEVEL STATUS, 1980 - 1990

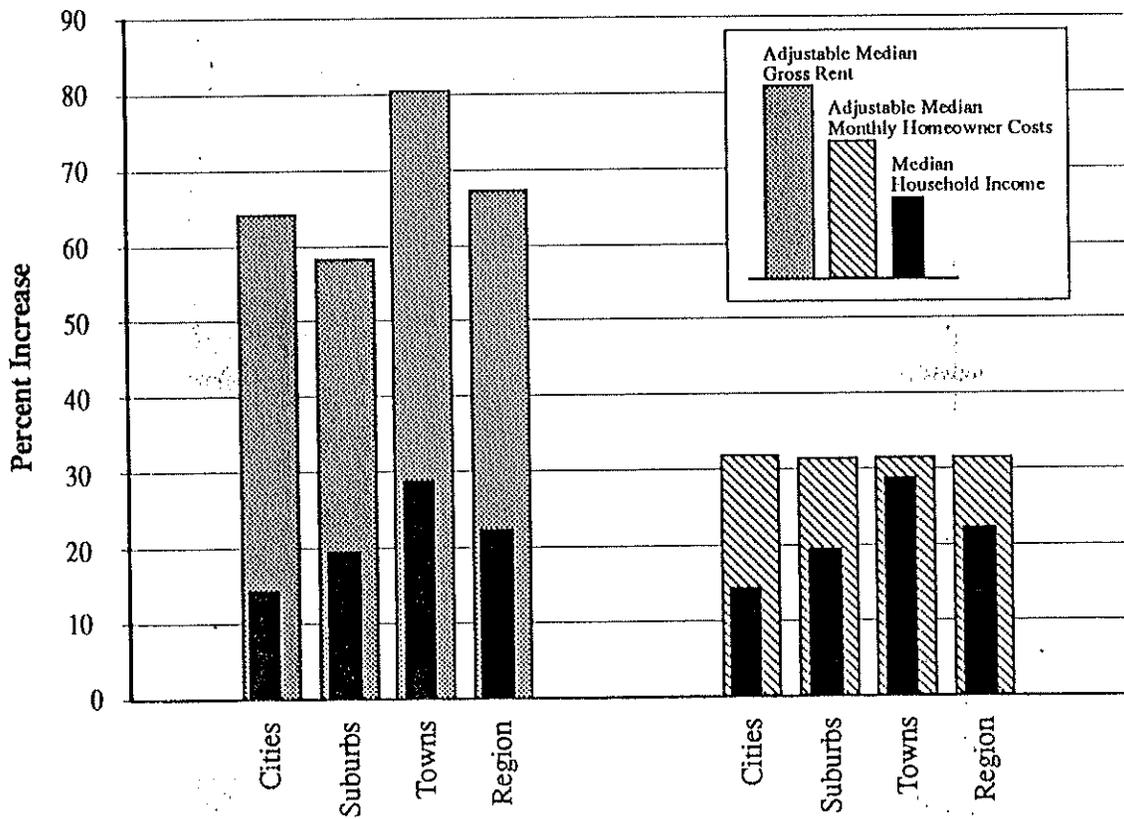
	Persons Below Poverty Level				Percent Change
	1980		1990		
	#	%	#	%	
Cities	45,397	14.3%	52,379	16.1%	1.8%
Suburbs	17,138	7.0%	17,556	6.8%	-0.2%
Towns	1,541	8.6%	1,086	5.1%	-3.5%
Region	64,076	11.0%	71,021	11.8%	0.8%
Families Below Poverty Level					
Cities	8,448	10.5%	11,754	14.5%	4.0%
Suburbs	2,320	3.8%	2,860	4.4%	0.6%
Towns	250	5.2%	296	5.0%	-0.2%
Region	11,018	7.5%	14,910	9.8%	2.3%

Table 4 - INCOME, 1980 - 1990

	Median Household (\$)		Change	
	1980	1990	\$	%
	Cities	\$24,795	28,403	3,608
Suburbs	33,304	39,801	6,497	19.5%
Towns	28,923	37,329	8,406	29.1%
Region	30,583	37,498	6,915	22.6%
Median Family (\$)				
Cities	\$30,945	35,160	4,215	13.6%
Suburbs	37,329	45,585	8,256	22.1%
Towns	31,779	40,152	8,373	26.3%
Region	34,392	42,225	7,833	22.8%
Per Capita (\$)				
Cities	\$10,859	13,009	2,150	19.8%
Suburbs	12,326	16,852	4,526	36.7%
Towns	10,864	15,286	4,422	40.7%
Region	11,577	15,786	4,209	36.4%

rent levels and monthly homeowner costs have increased substantially from 1980 and 1990 for all subregions, the respective income increase has been far less for the cities than for the suburbs and towns. Between 1980 and 1990, cities experienced a 14.6% increase in median household income. Over this same time period, adjustable median gross rents increased 64.3% and adjustable median monthly homeowner costs increased 32.2%. Such a trend reveals that a greater proportion of income is being required to meet basic housing expenses, especially in the cities. In effect, even with an increase in income levels, due to the corresponding increase in housing costs, less money is available to meet other necessary living expenses.

Figure 3
COMPARISON OF INCREASES IN INCOME vs HOUSING COSTS, 1980-1990



Housing Indicators

Households

The region as a whole has experienced a significant change in its definition of household over the ten year period from 1980 to 1990. The population of the region has increased by 3.6% between 1980 to 1990 whereas, during this same time period, the number of households increased by nearly 8.5%. In effect, the average household size in the region has continued to shrink. Noticeable declines in the average household size during the 1980's have contributed to the change in housing need. Specifically, the average household size and average family size has decreased whereas average non-family size increased.

This latter phenomena is due primarily to the increase in non-family households which includes single persons living alone. The number of single person households in the region increased by 17.5% from 1980 to 1990. Most of this increase occurred in the suburbs (29.5%) and towns (20.0%) with the number of single person households in the cities increasing by 11.2% over the same time period.

The region has also witnessed a reduction in the number of family households, particularly in the suburbs and cities with a corresponding increase in non-family households. This was especially noticeable in the suburbs where the number of family households between 1980 and 1990 decreased by 3.8% and non-family households increased by the same amount.

The vast majority of the region's households are families, of which approximately 1/2 have children. Approximately 1 in 7 of the region's families is a single parent family. Of those 20,653 families, nearly 90% are women single parents. The cities are comparable to the suburbs and towns in family household composition, but have a significantly higher percentage of single parent families.

Table 5 - AVERAGE HOUSEHOLD SIZE, 1980 - 1990

	Total Household		Family Size		Non-Family Size	
	1980	1990	1980	1990	1980	1990
Cities	2.64	2.55	3.28	3.22	1.17	1.2
Suburbs	2.84	2.63	3.28	3.14	1.34	1.34
Towns	2.91	2.78	3.36	3.21	1.21	1.24
Region	2.73	2.59	3.28	3.18	1.23	1.26

**Table 6
SINGLE PERSON HOUSEHOLD**

	One Person Household		
	1980	1990	Change
Cities	30,219	33,597	11.2%
Suburbs	15,763	20,416	29.5%
Towns	1,09	41,313	20.0%
Region	47,076	55,326	17.5%

Table 7 - HOUSEHOLDS BY TYPE, 1980 - 1990

	Total Households			Family Households				Non-Family Households			
	1980	1990	Change	1980		1990		1980		1990	
				#	%	#	%	#	%	#	%
Cities	115,055	120,940	5.1%	80,453	69.9%	80,978	67.0%	34,602	30.1%	39,962	33.0%
Suburbs	81,084	90,799	12.0%	61,032	75.3%	64,896	71.5%	20,052	24.7%	25,948	28.5%
Towns	6,141	7,657	24.7%	4,842	78.9%	5,985	78.2%	1,299	21.1%	1,672	21.8%
Region	202,280	219,396	8.5%	146,327	72.3%	151,859	69.2%	55,953	27.7%	67,582	30.8%

Table 8 - FAMILY HOUSEHOLDS, 1990

	Total # of Households	Families		Married Couples		Single Parents	
		Total #	% w/own Children	% of Total Families	% w/own Children	% Single Parent Families of Total Fam.	% Female
Cities	115,055	80,978	49.0%	69.1%	44.2%	18.4%	90.3%
Suburbs	81,084	64,896	44.9%	83.1%	44.3%	8.1%	83.5%
Towns	6,141	5,985	50.0%	87.5%	49.2%	6.9%	80.2%
Region	202,280	151,859	47.3%	75.8%	44.5%	13.6%	88.4%

Housing Stock and Tenure

Nearly 3/4's of the region's housing stock was built prior to 1969, however the suburbs and towns, as expected, have a higher percentage of units built within the last 20 years. For the purposes of this assessment, a substandard housing unit was defined as a unit lacking complete plumbing. Of those units identified as substandard, the overwhelming majority occurred in renter occupied units in the cities, whereas in the suburbs and towns, the majority of substandard units occurred in owner occupied units.

Nearly 61% of the region's units are owner occupied. In fact all three subregions have a majority of their occupied units as owner occupied units. As expected the cities have a higher percentage of renter occupied units (48.4%) whereas the suburbs and towns have less than 25% of their combined units as renter occupied. Since 1990, both the cities and suburbs have experienced a slight increase in the number of renter occupied units, whereas this has decreased in the towns. Unit overcrowding does not appear to be a major concern as less than 6% of the region's units are considered to be overcrowded and less than 1.5% are considered to be severely overcrowded. For those units which are classified as such, the overwhelming majority (61%) are renter occupied city units.

**Table 9
SUBSTANDARD HOUSING UNITS, 1990**

	Renter Occupied		Owner Occupied	
	#	%	#	%
Cities	641	82.8%	133	17.2%
Suburbs	68	30.5%	155	69.5%
Towns	12	30.0%	28	70.0%
Region	721	69.5%	316	30.5%

Units Lacking Complete Plumbing *

Shown as a % of total units w/in each category *

**Table 10
HOUSING UNITS BY TENURE, 1990**

	# Housing Units *	% Occupied	
		Owner	Renter
Cities	128,144	51.6%	48.4%
Suburbs	95,166	70.7%	29.3%
Towns	9,783	85.1%	14.9%
Region	233,093	60.7%	39.3%

* Includes Seasonal Homes

Single family residential and duplex construction dominates the housing market in the towns with 91.2% of all occupied structures falling within these limited categories. The composition is similar for the suburbs with 77.8% of all occupied housing units defined as single family or duplex, however another nearly 20% of all suburb occupied housing units are classified as multi-family.

An assessment of the building trends since 1980 reveals that multi-family unit development continues to be higher in the suburbs and cities with single family construction being the predominate type of housing unit development in the towns.

Subsidized Housing

Nearly 10% of the region's units are subsidized for family or elderly income eligible occupants. However, the provision of units is disproportionate to need and location. The cities have the greatest concentration of subsidized units, with an overwhelming emphasis on family units. The suburbs have approximately 5% of its units as subsidized with a fairly even distribution of family and elderly units. The towns provide the least amount of subsidized housing with most of what is being provided built for use by the elderly. Based on immigration, shifts in age population, change in household size and composition and building production, this level appears to be inadequate. A region-wide inventory and point location map of subsidized housing units is provided in Appendix C.

Table 11 - OCCUPIED STRUCTURE TYPE BY CATEGORY, 1990

	SF	Duplex	3 - 4	5 - 9	10 - 19	20 - 49	More Than 50	Mobile Homes	Other
Cities	47.4%	16.2%	10.2%	9.4%	5.3%	4.0%	4.6%	1.3%	1.6%
Suburbs	69.6%	8.2%	6.1%	5.2%	4.9%	2.4%	1.3%	1.6%	0.8%
Towns	85.8%	5.4%	2.1%	0.8%	0.5%	0.3%	0.0%	4.3%	0.9%
Region	58.0%	12.5%	8.2%	7.4%	5.0%	3.2%	3.1%	1.5%	1.2%

Table 12 - BUILDING PERMITS (Selected Periods), 1980 - 1990

	1980 Single Family	Multi Family	1985 Single Family	Multi Family	1990 Single Family	Multi Family
Cities	234	267	493	760	408	550
Suburbs	506	178	1,170	331	869	304
Towns	61	0	145	0	200	0
Region	801	445	1,808	1,091	1,477	854

Source: PVPC survey of local municipal building departments, 1991.

Table 13 - SUBSIDIZED HOUSING, 1993

	% of Year Round Units Subsidized	Family Subsidized		Elderly Subsidized	
		#	%	#	%
Cities	13.1%	14,482	86.6%	2,244	13.4%
Suburbs	5.2%	2,611	55.3%	2,112	44.7%
Towns	1.7%	26	18.6%	114	81.4%
Region	9.5%	17,119	79.3%	4,470	20.7%

Source: EOCED inventory of subsidized housing.

Table 14 - HOUSING SUPPLY

Subregion	Total Units 1990	Projected Increase in Households 1990-2000	Vacancy Deficiency*	Estimated Units Needed by Year 2000	Estimated Additional Units Needed
Cities	128,144	3,230	(1922)	129,452	1,308
Suburbs	95,166	2,628	95	97,889	2,723
Towns	9,783	1,169	(186)	10,766	983
Region	233,093	7,027	(2013)	238,107	5,014

* Assumes maintenance of a 5% vacancy rate
Source: Pioneer Valley Planning Commission.

Housing Supply and Demand

Housing demand is a function of population growth, household growth and composition, household size and vacancy rates. Overall, the region is experiencing a demand for housing, but this varies significantly according to subregion. The region has and will continue to see steady, yet varied population growth, an increase in the number of households and a change in household composition, a reduction in household size and a stable vacancy rate. An adequate supply of vacant units is required for a healthy housing market. Insufficient vacancy rates will lead to inflated housing costs, reduced activity and limited choice. Typically, the minimum acceptable vacancy rate standards for healthy market conditions are 2.5% for owner housing and 5.0% for rental housing. In 1990, the Pioneer Valley Region had a rental housing vacancy rate of 6.0% with little variation between the subregions.

Housing supply is a function of unit production, household growth and vacancy deficiency. Housing production

and supply continues to grow, but may not meet the needs of the emerging population type. Table 14 provides a calculation of housing supply through an assessment of unit availability by the year 2000. Based on those factors previously mentioned, it appears that only a modest number of units will be needed to meet the region's demands. Based on the building permit trends shown in Table 12, it appears that the unit production requirement of 5,014 units for the region will easily be met. In fact, the region has averaged 1,079 units per year over the ten year period from 1980 to 1990. If a similar level of production is maintained, assuming modest demolition and related housing unit loss, a more than adequate supply of housing should be in place by the year 2000. Supply in general may be adequate, but some subregions such as towns, may not be adequately serving all populations, age groups, and household types. This has been demonstrated in the data which has shown towns to continue to produce predominantly single-family housing which may not necessarily address the needs of a smaller sized household of a growing middle-aged and elderly population.

Summary

Upon review of the information presented in this data profile, it is quite apparent that the indicators assessed reveal a number of distinct trends which have various impacts on housing in the Pioneer Valley Region. Furthermore, the data reveals how communities within the region are impacted by actions occurring in other communities within the region. In effect, housing in the Pioneer Valley is a regional issue which needs to be addressed collectively and not singularly.

The data identified reveals the following:

The regional population continues to grow, however the composition according to sub-region is changing. Most of the growth has occurred in the towns and suburbs. The cities have witnessed some growth in population but have also experienced a significant migration in its white population.

The age distribution of the region is shifting, resulting in an increase in the middle-age and elderly population. Again, most of the growth has occurred in the towns and suburbs.

There is a growing economic disparity between sub-regions. In particular, the cities have experienced greater levels of impoverishment and smaller increases in household, family and per capita income.

The "typical" household of the region has changed over the past ten years. The average household size has decreased, there are fewer family households and a greater number of non-family households.

Housing production continues throughout the region but varies substantially according to sub-region. The towns have continued to produce only single family housing units whereas the cities and suburbs have produced a mix of both single family and multi family housing.

The cities continue to provide the majority of subsidized housing units. The towns have little subsidized housing, most of which is for elderly occupancy. Based on in-migration, shifts in the age population, change in household size and composition and building production, this level appears to be inadequate.

Based on recent development trends and the current vacancy rate, there appears to be a steady demand for housing. Future supply, in general, will be adequate, but some sub-regions such as towns may not be adequately serving all populations, age groups and household types. In effect, the type of supply will not be addressing the type of demand.

Recommendations

The communities of the Pioneer Valley must be able to realize that the issue of housing is complex and far-reaching. It has been demonstrated, through evaluation of the data, that what happens in a city such as Springfield will most likely directly impact a suburb such as Belchertown or a town such as Huntington. It is for this reason that a formalized regional approach must be initiated to address the housing needs of the region's communities. It must also be realized that because of the diversity of the Pioneer Valley's municipalities, it is unlikely that two communities will have the exact same initiative as a local housing strategy. However, each municipality, as part of a larger regional structure, can identify and establish local strategies which are consistent with both regional and local need. This regional approach would be the framework for a Pioneer Valley Regional Housing Compact. Development and ratification of the Compact would be on a voluntary basis according to local desires. However, through active participation, housing problems and concerns could be addressed regionally. Model language for such a compact is provided in Appendix B. It is recommended that the successful development of such a compact be initiated and that the desired State recognition and monetary support be encouraged to follow.

Appendix A

Supplemental Data by Sub-region

Sub-regional Population By Hispanic Origin, 1990

	# of Persons	%
Cities	44,916	90.4%
Suburbs	4,604	9.3%
Towns	152	0.3%
Region	49,672	100.0%

Projected # of Households, 1980-2010

	1980	1990	2000	2010	% Changed 1980 - 2010
Cities	115,055	120,940	124,170	123,889	7.7%
Suburbs	81,084	90,799	93,427	93,830	15.7%
Towns	6,141	7,657	8,826	10,066	63.9%
Region	202,280	219,396	226,423	228,145	12.8%

Occupied Housing Units By Tenure, 1980-1990

	% Owner-Occupied		% Renter-Occupied	
	1980	1990	1980	1990
Cities	52.2%	51.6%	47.8%	48.4%
Suburbs	72.8%	70.7%	27.2%	29.3%
Towns	82.8%	85.1%	17.2%	14.9%
Region	61.8%	60.7%	38.2%	39.3%

A REGIONAL HOUSING PROFILE

Over Crowded Housing Units, * 1990

	Over Crowded Units @ 1.01 Persons/RM +				Severly Over Crowded Units @ 1.51 Persons/RM +			
	Owner		Renter		Owner		Renter	
	#	%	#	%	#	%	#	%
Cities	649	1.0%	2,601	4.4%	87	0.1%	761	1.3%
Suburbs	355	0.6%	631	2.4%	25	0.4%	302	1.1%
Towns	91	1.4%	19	1.7%	6	0.1%	0	0.0%
Region	1,095	0.8%	3,251	3.8%	118	0.1%	1,063	1.2%

* Based on sample, #'s are conservative
% Based on total occupied or total renter

Rent Levels, 1989-1992

	Median Gross Rent 1989	Fair Market Rent Springfield MSA 1992
Cities	\$488	\$626
Suburbs	\$536	\$659
Towns	\$531	\$539
Region	\$529	\$634

Median Residential Sales, 1989-1992

	1989	1992	% Change
Cities	\$115,180	\$103,900	-9.8%
Suburbs	\$133,860	\$119,879	-10.4%
Towns	\$106,966	\$102,424	-4.2%
Region	\$121,055	\$111,120	-8.2%

Housing Costs, 1980 - 1990

	Adjusted Median Gross Rent (\$)			Adjusted Median Monthly Homeowner Costs (\$)		
	1980	1990	% Change	1980	1990	% Change
Cities	297	488	64.3%	581	768	32.2%
Suburbs	338	536	58.6%	656	862	31.4%
Towns	294	531	80.6%	588	775	31.8%
Region	316	529	67.4%	620	817	31.8%

A REGIONAL HOUSING PROFILE

Housing Stock, Units Built Prior To

	Owner-Occupied		Renter-Occupied	
	1949	1969	1949	1969
Cities	46.3%	82.9%	49.9%	70.3%
Suburbs	31.7%	70.3%	36.4%	59.9%
Towns	34.6%	60.2%	48.9%	64.5%
Region	38.7%	75.7%	45.8%	67.0%

Infrastructure Limitations, 1990

	% Units With Public Water	% Units With Public Sewage
Cities	98.8%	92.9%
Suburbs	84.2%	71.5%
Towns	18.9%	7.8%
Region	89.5%	80.6%

Vacancy Rates, 1990

	Total Vacancies	Renter Occupied Units	Vacancy Rate
Cities	3,809	58,635	6.5%
Suburbs	1,299	26,685	4.9%
Towns	78	1,134	6.9%
Region	5,186	86,474	6.0%

Tenure by Bedrooms, 1990

	Owner # of Bedrooms					
	0	1	2	3	4	More Than 5
Cities	0.0%	1.4%	13.8%	26.3%	7.8%	2.3%
Suburbs	0.0%	1.2%	14.1%	36.7%	15.2%	3.5%
Towns	1.0%	3.1%	19.2%	41.2%	16.7%	4.5%
Region	0.0%	1.4%	14.1%	31.2%	11.2%	2.9%
	Renter # of Bedrooms					
Cities	1.8%	13.7%	20.7%	10.3%	1.5%	0.4%
Suburbs	1.6%	9.5%	11.9%	4.8%	1.1%	0.3%
Towns	0.0%	3.8%	6.0%	4.0%	1.1%	0.2%
Region	1.6%	11.8%	16.5%	7.8%	1.3%	0.4%

A REGIONAL HOUSING PROFILE

Occupied Structure Type By Tenure, 1990

	SF	Duplex	3 - 4	5 - 9	10 - 19	20 - 49	More Than 50	Mobile Homes	Other	Total of all Types
Cities										
Owner	88.4%	36.4%	12.7%	3.8%	4.0%	5.0%	1.4%	94.8%	28.2%	51.6%
Renter	11.6%	63.6%	87.3%	96.2%	96.0%	95.0%	98.6%	5.2%	48.4%	48.4%
Suburbs										
Owner	92.4%	35.5%	12.0%	11.8%	6.2%	6.2%	0.8%	88.4%	44.0%	70.8%
Renter	7.6%	64.5%	88.0%	88.2%	93.8%	93.8%	99.2%	11.6%	56.0%	29.2%
Towns										
Owner	92.0%	33.9%	13.9%	6.8%	0.0%	0.0%	0.0%	78.2%	47.7%	84.9%
Renter	8.0%	66.1%	86.1%	93.2%	100.0%	100.0%	0.0%	21.8%	52.3%	15.1%
Region										
Owner	90.6%	36.1%	12.5%	6.2%	4.9%	5.4%	1.3%	90.4%	33.1%	60.7%
Renter	9.4%	63.9%	87.5%	93.8%	95.1%	94.6%	98.7%	9.6%	66.9%	39.3%

Occupied Structure Type by Category, 1990

	SF	Duplex	3 - 4	5 - 9	10 - 19	More 20 - 49	Mobile Than 50	Homes	Other
Cities	47.4%	16.2%	10.2%	9.4%	5.3%	4.0%	4.6%	1.3%	1.6%
Suburbs	69.6%	8.2%	6.1%	5.2%	4.9%	2.4%	1.3%	1.6%	0.8%
Towns	85.8%	5.4%	2.1%	0.8%	0.5%	0.3%	0.0%	4.3%	0.9%
Region	58.0%	12.5%	8.2%	7.4%	5.0%	3.2%	3.1%	1.5%	1.2%

Appendix B

Model Housing Compact

Adopted from the Capital Region Fair Housing Compact on Affordable Housing.

PIONEER VALLEY REGION FAIR HOUSING COMPACT ON AFFORDABLE HOUSING

PREAMBLE

Currently, there is an insufficient supply of affordable housing in the Pioneer Valley Region. Some municipalities have provided affordable units, but regional need continues to grow and surpass the available supply of affordable housing.

Each municipality in the region will agree to provide a leadership role and take additional steps to meet unmet affordable housing needs. Cooperation and funding assistance from the state, federal, government, and private sector will assist in meeting these unmet needs. Responsibility for creating housing opportunities rests with both the public and private sectors. The public sector will encourage private, quasi-public, and non-profit entities to develop affordable housing. Such actions will be enhanced by the cooperation and financial participation of federal and state governments and the private sector.

If each locality strives to meet its local need, it will help relieve the overall regional shortfall of affordable housing. Each additional affordable unit, which can be achieved through new construction, rehabilitation, or subsidies, reduces the pressure on the existing housing stock available to very low, low, and moderate income households.

The diversity of the Pioneer Valley Region's municipalities dictates that each municipality create an affordable housing strategy appropriate to its conditions to provide housing opportunities for very low, low, and moderate income households. Every municipality has strategies available to address affordable housing regardless of its particular conditions and characteristics.

The municipalities recognize that significantly increasing the supply of affordable housing will be a very difficult task, but they are committed to working toward achieving this goal. This Fair Housing Compact seeks to establish a regional approach to providing a broad framework for developing local strategies.

The municipalities are committed to the principal that no one shall be excluded from residing in any affordable unit achieved by construction, rehabilitation, or subsidies because of race, color, religion, national origin, age, sex, physical or mental handicap, residency, or legally derived source of income. Each municipality shall determine its own policies and practices and may establish eligibility criteria providing these criteria do not conflict with the above stated principle.

DEFINITIONS

We define affordable housing as units for which households pay not more than thirty percent of their gross annual income, where such income is less than or equal to 100% of the regional median income.*

Households shall be defined as all people living in a housing unit including families, unrelated household members, or persons living alone.

*Regional median income is defined as that of Hampden County, Hampshire County or the Springfield Metropolitan Statistical Area.

Median income (by family size) shall be defined as the annual determination by the U.S. Department of Housing and Urban Development for the appropriate Statistical Area. The HUD median income for a family of four (for a specific year) in the appropriate Statistical Area is \$_____. (For HUD median incomes by family size, see Appendix A.)

Housing shall be defined to include rent and utilities OR mortgage payments, taxes, and insurance.

Moderate Income Households will be defined as those earning 80-100% of median family income. Low Income Households will be defined as those earning 50-80% of median family income. Very Low Income Households will be defined as those earning less than 50% of median family income.

Local shortfall in meeting affordable housing needs shall be defined as the estimated number of households with incomes below the regional median income who spend 30% or more of their gross income for housing. (See Appendix B for methodology used to determine local shortfall.)

Potential Households, though not included in our definition of local shortfall, are those households that would choose to be an individual household if affordable housing existed. They include but are not limited to:

- Working, single adults living with their parents
- Elderly citizens living with their children
- Residents forced to leave town because of reduced income, e.g. divorcees
- Doubled up families

GOALS

Each municipality commits to make its best effort to satisfy a specified percentage of its local shortfall in affordable housing over the next 5 years.

Each municipality commits to make its best effort to achieve its goal by supplying a specified percentage of its unit in each of the very low, low, and moderate income categories.

Financial and technical assistance will be required from the state and federal governments and the private sector in order to meet these goals.

Because resources and conditions are different in each municipality different strategies will be required to meet these objectives in each locality. Some strategies the municipalities are considering will depend upon federal and state financial assistance and changes in state enabling legislation and state and federal law and regulation.

While these are not legally binding goals, they are targets that each community will make a best effort to achieve, and they will serve as a measure of progress for each community in the region.

Affordable Housing Targets - 5 Year Goals

Municipality	Goal	Date Compact Approved	Date Compact Rejected
Agawam			
Amherst			
Belchertown			
Blandford			
Brimfield			
Chester			
Chesterfield			
Chicopee			
Cummington			
East Longmeadow			
Easthampton			
Goshen			
Granby			
Granville			
Hadley			
Hatfield			
Hampden			
Holland			
Holyoke			
Huntington			
Longmeadow			
Ludlow			
Middlefield			
Monson			
Montgomery			
Northampton			
Palmer			
Pelham			
Plainfield			
Russell			
South Hadley			
Southampton			
Southwick			
Springfield			
Tolland			
Wales			
Ware			
West Springfield			
Westfield			
Westhampton			
Wilbraham			
Williamsburg			
Worthington			

TOTAL AFFORDABLE HOUSING TARGETS FOR MUNICIPALITIES APPROVING COMPACT =

STRATEGIES

The compact municipalities, consistent with local planning and zoning regulations, will implement a broad array of strategies to meet their affordable housing targets. These strategies fall into five categories: 1) Production, 2) Subsidies, 3) Regulation, 4) Leadership, and 5) Taxation Policies. In order to effectively implement many of these strategies, the municipalities will require assistance from the state and federal government, the private sector, and non-profit corporations.

Below is a list of strategies designed to increase affordable housing opportunities. Each municipality will implement those deemed appropriate to its needs. (See Appendix C for definitions of each strategy.)

A. Production

1. Sweat Equity
2. Land Trust
3. Land Bank
4. Limited Equity Homeownership
5. Limited Equity Housing Cooperative
6. Limited Equity Condominiums
7. Upgrade Substandard Units
8. Public Housing
9. Donation of Municipal Land
10. Regional Cooperation
11. Municipal Funding in Lieu of Development
12. Municipal Land Acquisition
13. Other

B Subsidies

1. Purchase Assistance
2. Municipal as Mortgage Guarantor
3. Municipal Housing Trust Fund
4. Rental Subsidies
5. Other

C. Regulation

1. Inclusionary Zoning
2. Increased Density
3. Mixed Income
4. Linkage
5. Streamlined Permitting
6. Buy Backs
7. Accessory Apartments with Restrictions
8. Protection from Condominium Conversions
9. Fair Rent Commissions
10. Demolition Controls
11. Municipal Financing
12. Other

D. Leadership

1. Land Trust
2. Land Bank
3. Purchase Assistance
4. Mutual Housing Associations

5. Non-Profit Community-Based Housing Development
6. Private Bank Consortiums
7. Reverse Annuity
8. Deed Home to Non-Profit Trust
9. Upgrade Substandard Units
10. State Programs
11. Federal Programs
12. Federally Chartered Banks
13. Private Foundations
14. Regional Housing Development Corporation
15. Other

E. Taxation

1. Tax Breaks
2. Exemptions
3. Assessment Practices
4. Other

IMPLEMENTATION

Compact municipalities will seek state legislation to provide incentives and preferred status to applications for financial or technical assistance for projects proposed by Compact municipalities.

In addition, they will seek funding of other incentive programs to provide additional grant or loan assistance to communities participating in a regional housing compact. The State should allocate additional bonding authority of at least \$_____ for the first year and upon completion of each fifth of the total regional goal for the life of this Compact so that the municipalities can meet their annualized goals.

For the compact to be meaningful, several aspects of implementation must be clear: what method will be applied to count progress toward goals; who will monitor each municipality's efforts to meet its targets, how will the monitoring be done, what kinds of "mid-course" corrections will be possible, finally, how and when will the municipalities involved meet to renew their compact commitments.

Method of Counting Progress Toward Goals

Every unit of affordable housing will count toward a municipality's goal. Units of affordable housing can be accomplished in the following ways:

- a. New or rehabilitated* low and moderate income rental units with controls that assure long term affordability (including CDBG-funded rehabilitation programs).
- b. New or rehabilitated* low and moderate income owner units with controls on resale (including CDBG-funded ownership programs).
- c. Government-assisted mortgages issued, both MHFA and Farmers Home, as long as these units remain in the hands of households below median income. (Only those issued to households with incomes below median income will count).
- d. New vouchers and rental assistance certificates made available in a municipality.

* Units that would otherwise not have been part of a municipality's affordable housing stock; i.e., if a municipality rehabilitates a unit that has no controls and is not part of the affordable housing stock, it will count. If a municipality rehabilitates a unit with controls that is already part of the affordable housing stock, it will not count.

Initiatives undertaken by a municipality will count as the equivalent of one housing unit toward its goal. The maximum amount of credit a municipality will be awarded for its initiatives will be 5% of its goal.

Initiatives are defined as anything listed under strategies that does not result in a unit. Examples include: establishing a land bank or land trust; changing a zoning regulation to allow for greater densities; establishing a fair rent commission; and unrestricted accessory apartments.

Assignment of Responsibility

The Housing Oversight Committee will be responsible for monitoring implementation of the compact. This Committee will consist of representative from three cities, three suburbs and three towns. The Pioneer Valley Planning Commission will offer staff assistance to the Committee. Each year, on the anniversary of the compact's adoption, the Committee will distribute a report reviewing (1) each municipality's progress to date, (2) changes in the affordable housing situation in the Pioneer Valley Region, (3) modifications in state policy or laws affecting implementation of the compact, and (4) concerns expressed by member municipalities regarding implementation of the compact. This report will be based on reports filed by each chief executive officer in the compact municipalities. The report will be circulated in draft to all compact participants prior to review and approval by the Oversight Committee. The final report will be distributed to all compact municipalities and the Massachusetts Executive Office of Communities and Development. The Oversight Committee and local, state, federal, and private sector representatives will meet in September of each year to develop economic and funding strategies and legislative proposals to support implementation of the compact.

Monitoring

Each municipality will be responsible for submitting a written report to the Oversight Committee within twelve months of the signing of the compact and each twelve months thereafter for five years. These reports shall contain (1) a detailed plan outlining the strategies it will implement to achieve its affordable housing goals; (2) detailed information on all initiatives aimed at increasing the supply of affordable housing in each municipality; (3) an analysis of each municipality's progress in meeting the numerical targets spelled out in the compact — including progress toward the specified percentage requirement in each of the moderate, low, and very low income categories and units lost; (4) problems or concerns regarding the prospects of meeting the five year goals.

Mid-Course Corrections

The chief executive officers in each compact municipality (or their designees) shall meet three years after the signing of the compact to re-examine the targets in light of the 1990 census data. Mid-course corrections will be allowed only in cases where changes in population, income levels, or some other significant factor alter a municipality's affordable housing needs or its ability to meet those needs. If a municipality determines that its target requires modification, it will present a proposal to the Oversight Committee. Any changes in the compact targets will be decided by the member communities through the Oversight Committee according to a consensual decision-making process.

Commitment Renewal

At the end of the five year period of the Compact, the Compact municipalities agree to meet to review and in all likelihood renew the Compact or a revised version of it for another five years.

APPENDIX A

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT 199_ DATA
FOR _____ (Statistical Area)
MEDIAN FAMILY INCOME BY FAMILY SIZE

	Median Income	Lower Income	Very Low Income
1 Person			
2 Person			
3 Person			
4 Person			
5 Person			
6 Person			
7 Person			
8 Person			

APPENDIX B

Shortfalls for each municipality may be calculated by taking information such as the following into consideration:

- the number of households with income below the median who spend 30% or more of their income on housing (Source: U.S. Census Bureau);
- the number of total home sales falling within the affordable range since the Census;
- the number of MHFA first-time homebuyer mortgages issued since the Census;
- the average annual number of building permits issued in the past five years;
- the number of government-assisted housing units developed since the Census;
- the number of rental certificates made available since the Census.

Local shortfalls in meeting affordable housing needs are considered to be conservative estimates of local housing needs for several reasons:

- a. Local shortfalls do not include potential households (those households that would choose to be an individual household if affordable housing existed in the community).
- b. Throughout the 1980's and 1990's, increases in income have not kept pace with increases in rents and home sales prices. This method of estimating unmet affordable housing needs not account for any increase in households spending more than 30% of their income on housing, although additional low and moderate income households may have been added to this category due to rapidly rising housing costs.
- c. Finally, this methodology does not account for low and moderate income housing units lost between 1990 and 199_ due to demolition or condominium conversions.

A. Production

1. **Sweat Equity:** Future owners build equity in a home by contributing a certain number of hours of construction labor to new construction or renovation of existing structures.
2. **Land Trust:** Property is purchased to develop affordable housing through a form of divided ownership in which the land is held permanently in trust and title to the buildings is transferred to private, public, or non-profit owners.
3. **Land Bank:** Land is acquired independently of a specific development project, for the expressed purpose of providing affordable housing at a future time.
4. **Limited Equity Homeownership:** An entity owns and then sells property that has been or will be developed for affordable housing and limits the equity available to a homeowner through deed restrictions that stipulate resale conditions. (Deed restrictions regulate the terms of a property's resale by designating to whom the property can be sold, e.g. specific income groups, and/or how the sale price will be calculated. Deed restrictions are self-enforcing because mortgage lending institutions ensure that restrictions are complied with before issuing loans. Generally, such restrictions are subject to time limits. By keeping the unit affordable over time, the municipality provides a long term source of affordable housing)
5. **Limited Equity Housing Cooperative:** An entity owns and then sells property that has been or will be developed for affordable housing and residents purchase shares of stock and lease their units from a cooperative ownership corporation. (Appreciation in the value of shares is controlled to preserve long-term affordability. Cooperatives require a lower initial investment for ownership because of blanket mortgages.)

6. **Limited Equity Condominiums:** An entity owns and then sells property that has been or will be developed for affordable housing and residents hold individual title to their units and own common areas collectively. Units are subject to resale price restrictions.
7. **Upgrade Substandard Units:** Existing units that will be part of the affordable housing stock are upgrades. (Renovation costs are generally lower than those for new construction and reduce the difficulties associated with developing a new project.)
8. **Public Housing -** Housing is owned by a municipality or its designated agent. It can take on a number of forms including, but not limited to:
 - **Scattered Site -** Rental unit development located in various areas throughout a region or town.
 - **Cluster Housing -** Housing units are built on buildable portions of a site and adjacent lots are aggregated into common open space. (This allows for lower infrastructure costs, and more flexible siting to avoid environmentally sensitive areas such as wetlands or watersheds.)
 - **Garden Apartments -** Attached medium density walkup units whereby each unit includes deeded yard space.
 - **Elderly/Congregate Housing -** Provides living arrangements for the elderly in homelike settings.
9. **Donation of Municipal Land:** Appropriate municipally-owned sites are donated for development to a non-profit agency, land trust, or developer to meet local affordable housing goals.
10. **Regional Cooperation:** Municipalities cooperate on particular programs such that a particular development is located in one and funded by others.
(Example: Town A builds housing for elderly which is paid for by Town B. Preference is then given to residents of both towns.)
11. **Municipal Funding in Lieu of Development:** A municipality provides another municipality with development funds to build affordable housing.
12. **Municipality Land Acquisition:** A municipality provides funds to acquire land for affordable housing when and appropriate site is available, and then transfers the land to a local housing authority or non-profit corporation for development.
13. **Other**

B. SUBSIDIES

1. **Purchase Assistance:** Subsidies are provided for ownership opportunities through mortgage interest reductions, and/or low or no interest loans for down payments and closing costs. (Example: qualified first time homebuyers.)
2. **Municipality as Mortgage Guarantor -** A municipality guarantees construction or mortgage loans for affordable housing units of its own or those of another municipality.
3. **Municipal Housing Trust Fund:** A municipality establishes a municipal fund for affordable housing. (Funds may be from sources, such as impact fees, tax increases resulting from commercial developments, and/or the sale of public property.)
4. **Rental Subsidies:** A entity provide subsidies to very low, low, and moderate income tenants living in fair market rental units.
5. **Other**

C. REGULATION

1. **Inclusionary zoning:** A zoning ordinance/regulation may be enacted that requires a percentage of newly developed housing, as a condition of permit approval.
2. **Increased density:** A zoning ordinance/regulation may be enacted to allow a greater number of units per acre provided a certain percentage are affordable units.
3. **Mixed Income:** Zoning or subdivision approval is conditioned on an income mix in the residents of a proposed housing development. (It uses the need to build, market, and manage for the full-price housing market to assure the quality of the development *CHFA programs*.)
4. **Linkage:** Developers may be required to provide affordable housing through funding or actual construction of units in exchange for zoning variances or permits. (The program can establish which projects would be subject to such exactions, and stipulate how payments would be applied.)
5. **Streamlined Permitting:** For the expressed purpose of developing affordable housing, steps may be taken to eliminate excessive time, risk, and cost by providing "one-stop" permitting.
6. **Buy backs:** Establish re-sale controls which allow the entity that developed a site to maintain a First Option to buy at a predetermined price, or the Right of First Refusal to match the best offer.
7. **Accessory Apartments with Restrictions:** An ordinance/regulation may be enacted that allows the creation of additional units in existing residential structures and provides a mechanism for assuring affordability.
8. **Protection from Condominium Conversions -** An ordinance/regulation may be enacted that requires protection for tenants, including notification periods, right to purchase below market rates, and relocation benefits. (Additional conditions and safeguards can be added to control for market conditions.) This can only be done within the limits of state laws.
9. **Fair Rent Commissions:** A municipality may authorize a commission to provide a mechanism for resolving landlord-tenant conflicts.
10. **Demolition Controls:** An ordinance/regulation may be enacted that requires owners who remove rental units from the market through demolition, conversion to non-housing use, or other means, to provide replacement housing or contribute funds to local affordable housing efforts, and requires extended notification of proposed demolition of rental housing to make it possible for a public or non-profit agency to intervene to save the units through purchase or rehabilitation funds.
11. **Other**

D. LEADERSHIP

1. **Land Trust:** A non-profit corporation purchases property to develop affordable housing through a form of divided ownership in which the land is held permanently in trust by the non-profit entity and title to the buildings are transferred to private, public, or non-profit owners.
2. **Land Bank:** A non-profit corporation acquires land independent of a specific development project, for the expressed purpose of providing affordable housing at a future time.

3. **Purchase Assistance:** EOCB and/or MHFA may subsidize ownership opportunities through mortgage interest reductions, and/or low or non interest loans for down payments and closing costs.
4. **Mutual Housing Associations:** Members share ownership of an association that owns housing cooperatives. Residents participate in the development, operation, and management of the property. (They do not build up equity in their housing, but have the right to residency as stipulated by an occupancy agreement.)
5. **Non-Profit Community-Based Housing Development:** A Community Development Corporation develops, and may continue to own or manage housing that has been tailored to community needs and resources.
6. **Private Bank Consortiums:** Banks provide low/no interest loans for construction and/or mortgages.
7. **Reverse Annuity:** Homeowners, typically senior, who have built up large amounts of equity but have low incomes, borrow against this equity until the house is sold.
8. **Deed Home to Non-Profit Trust:** A person deeds his/her home to a non-profit corporation for future use as affordable housing, but retains the right to live in it. The non-profit buys out the mortgage, charges and agreed upon monthly "rent" to the owner, and manages the property.
9. **Upgrade Substandard Units:** Owners upgrade existing units that will be part of the affordable housing stock. (Renovation costs are generally lower than those for new construction and reduce the difficulties associated with developing a new project.)
10. **State Programs - (Any applicable state program may be implemented.)**
11. **Federal Programs**
 - A. **Section 8 Rental Assistance Certificates:** Provide subsidies for low/moderate income tenants living in fair market rental units.
 - B. **Community Development Block Grant Funds:** Grants to localities for eligible community development activities that primarily benefit low/moderate income households, including acquisition, site improvements, and rehabilitation of residential properties. Funds may be granted or loaned to property owners.
 - C. **Urban Development Action Grants:** Federal grants provided to localities on behalf of specific development projects (residential and non-residential). Funds may be granted or loaned to project sponsors. Substantial leveraging requirements. Minimal low/moderate income targeting.
 - D. **Housing Development Action Grants:** Federal grants provided to localities on behalf of specific housing development projects. 20% low/moderate income targeting requirement.
 - E. **Other**
12. **Federally Chartered Banks - Under the Community Reinvestment Act, federally insured banks declare their local lending practices, and move to enact lending practices which do not discriminate by neighborhood or town. Many now have specific programs to provide low interest loans in particular neighborhoods.**
13. **Private Foundations:** Private foundations support a wide variety of housing-related activities. (Awards for the development of housing cooperatives, mutual housing associations, and land trusts are most common.)
14. **Regional Housing Development Corporation:** In order to enhance individual community participation, a regional body accomplishes regional affordable housing goals. Its activities may include:
 - Pursue grants from private foundations
 - Create regional mortgage pools
 - Work with local bureaucracies
 - Lobby for state funds
 - Create regional housing trust fund
 - Administer financial contributions from towns

- Pool block grant funds
- Provide expertise for communities without housing agencies
- Pursue financial investments in the region
- Make decisions to allot money to particular towns for specific development projects.

15. Other

E. TAXATION

1. Tax breaks: Provide tax abatements, deferrals, and/or valuation changes to lower costs for developers and/or residents. (This can be done in conjunction with particular state and federal programs.)
2. Exemptions - Provide exemptions for elderly homeowners or owners who provide affordable rental units. Allow hardship exemptions for other low/moderate income homeowners.
3. Assessment practices - Assess properties on the basis of their market value as legally restricted by deed restrictions, etc., instead of potential market value. (Eligible properties might include limited equity co-ops and condominiums and subsidized rental housing.)
4. Other

Appendix C

Pioneer Valley Subsidized Housing Inventory

Subsidized Housing Inventory

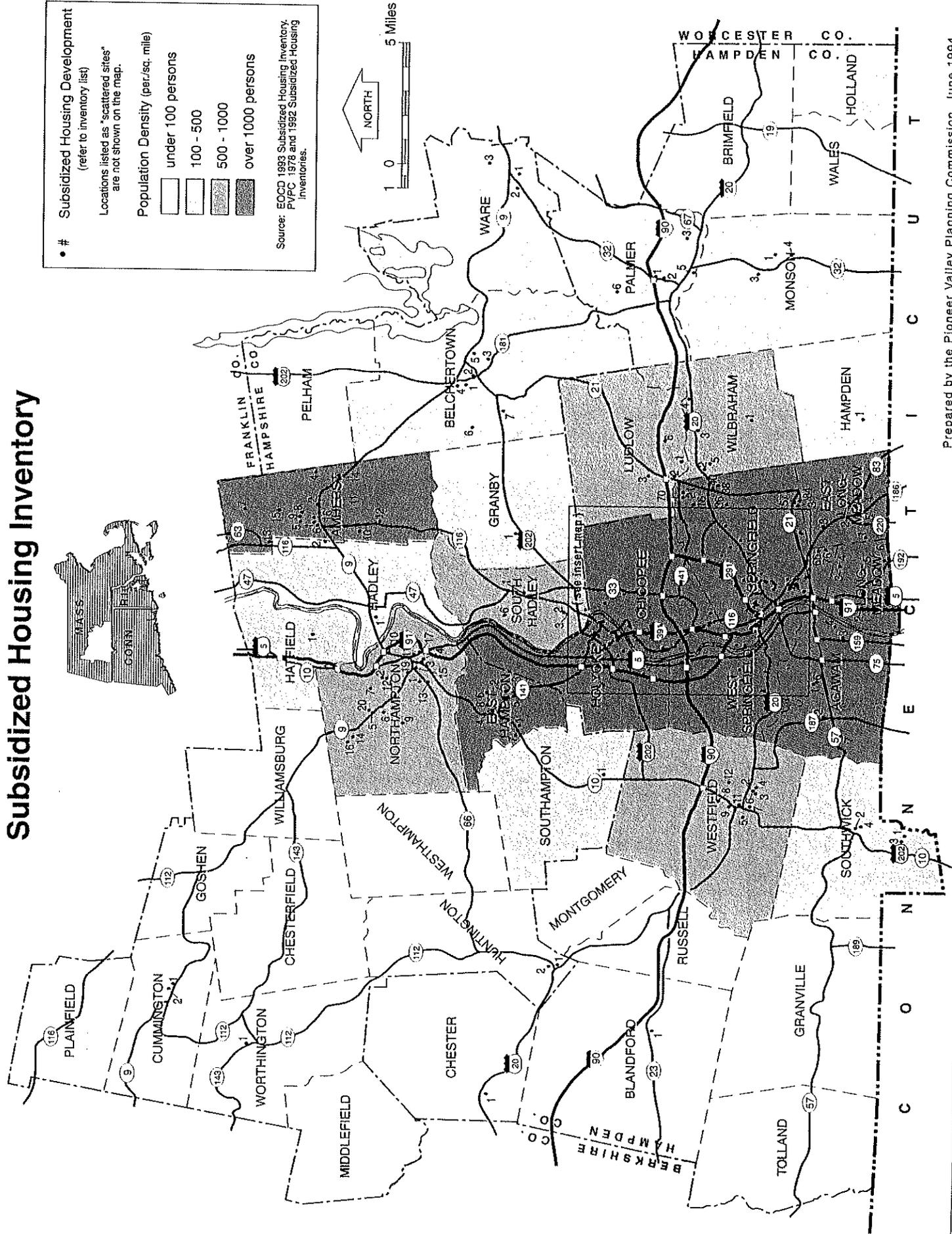
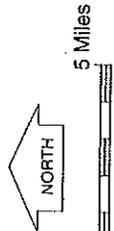


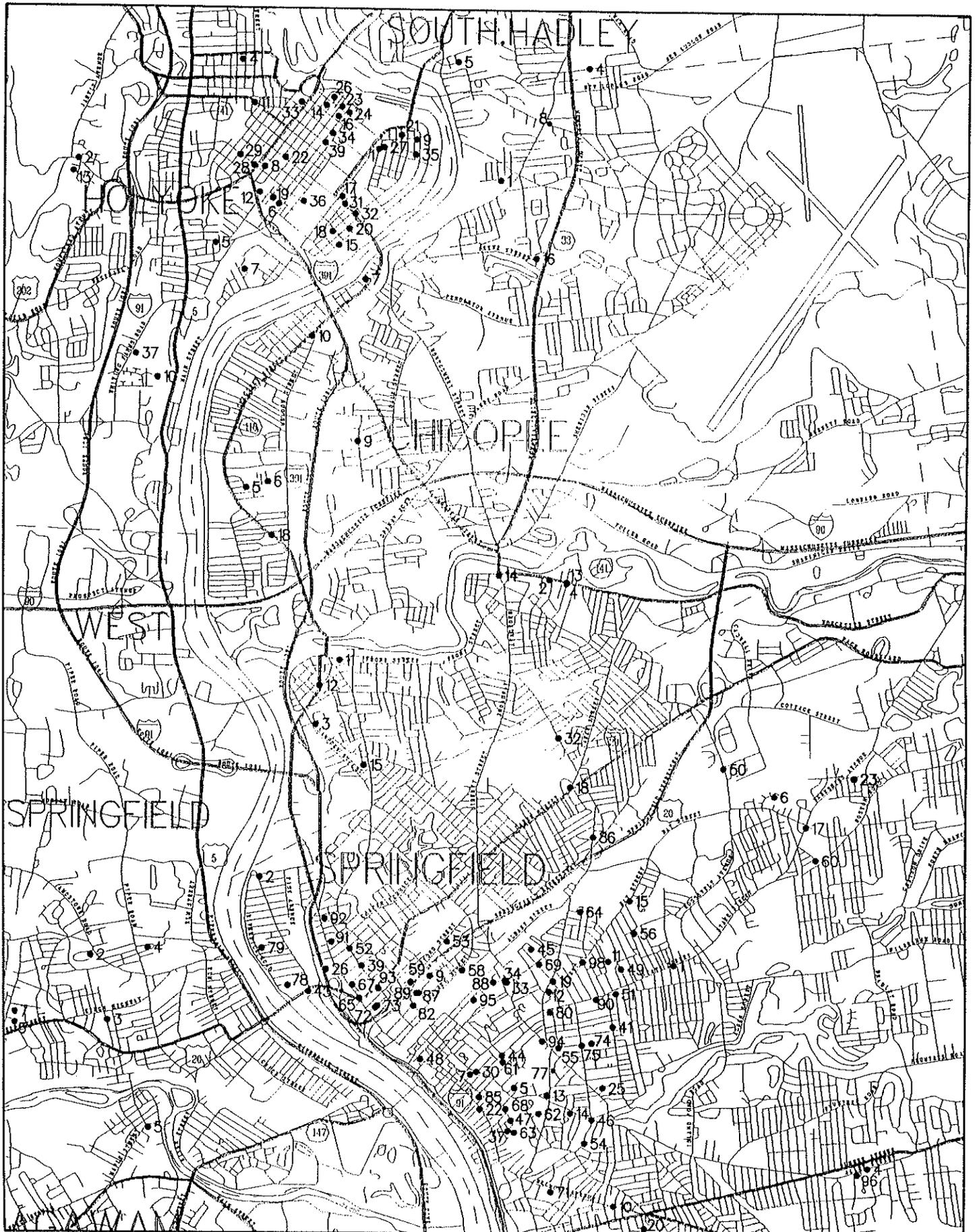
• # Subsidized Housing Development
(refer to inventory list)
Locations listed as "scattered sites" are not shown on the map.

Population Density (per./sq. mile)

under 100 persons
100 - 500
500 - 1000
over 1000 persons

Source: EOCDC 1983 Subsidized Housing Inventory, PVPC 1978 and 1992 Subsidized Housing Inventories.





Subsidized Housing Inventory
 (Urban Center)

Community	#	Development Name	Address	Funding Agency	Program	Total Develop	Ch 40B Units
Westfield (cont'd)	8	Chapter 689-2	Elm Street	EOCD	689	18	18
	9	Chapter 705-1	Cowles Court	EOCD	705	6	6
	10	Chapter 705-2	Scattered Sites	EOCD	705	20	20
	11	Gen Shepard MSG	Thomas Street	MHFA	Sec 8	107	107
	12	Powdermill Village	126 Union Street	MHFA	236	250	250
	13	Sec 8 Mod Rehab	Scattered Sites	EOCD	Sec8MR-E	13	13
	14	Washington House	Scattered Sites	State		105	105
	15	Leased	Scattered Sites	Fed		90	90
Total:						1019	1019

Community	#	Development Name	Address	Funding Agency	Program	Total Develop	Ch 40B Units
Westhampton						0	0
Total:						0	0

Community	#	Development Name	Address	Funding Agency	Program	Total Develop	Ch 40B Units
Wibraham	1	Chapter 667-1	Miles Morgan Court	EOCD	667	40	40
	2	Chapter 667-2 The Pines	88 Stony Hill Road	EOCD	667	35	35
	3	Chapter 705-1	Grove Street	EOCD	705	3	3
	4	Chapter 705-2	Cottage / Old Boston Rd.	EOCD	705	6	6
	5	Wilbraham Commons	Stony Hill Road	MHFA	Sec 8	136	136
Total:						220	220

Community	#	Development Name	Address	Funding Agency	Program	Total Develop	Ch 40B Units
Williamsburg	1	Nash Hill Place Housing	Nash Hill Rd	FMHA	515	28	28
Total:						28	28

Community	#	Development Name	Address	Funding Agency	Program	Total Develop	Ch 40B Units
Worthington	1	The Maples Phase II	Old North Road	HUD	202	10	10
	1	Worthington Senior Housing		HUD	202	12	12
Total:						22	22