



# Easthampton Housing Production Plan

2014



# ACKNOWLEDGEMENTS

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**This Plan was prepared according to the requirements of the state's Housing Production Program (HPP), which is a program administered by DHCD and authorized by Massachusetts Chapter 40B to encourage communities to take a proactive approach to affordable housing development and to meeting their 10% affordable housing goal. This HPP is valid for a five year period from the approval date by DHCD. Upon expiration, this HPP may be renewed.**



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## EXECUTIVE SUMMARY

The City of Easthampton seeks to provide safe, high quality housing options that people of all economic means can attain. This diversity will be achieved while sustaining neighborhood character and enhancing, respecting, and protecting the natural beauty of the City. In April of 2014, there were 7,567 year-round housing units in the City and 454 housing units affordable to households at or below 80 percent of the area median income, which means the City was 6 percent of the 10 percent affordable housing goal set by the state of Massachusetts. The City needs 303 additional affordable housing units in order to meet its 10 percent affordable housing goal.

Easthampton currently offers an array of rental and homeownership options many of which are affordable to households of varying economic means. However, housing affordability will continue to be challenged by pressures placed on the local housing market from households seeking to live in a city with a dynamic downtown, vibrant neighborhoods, growing arts scene, and abundant natural resources. Over the last twenty years, the number of higher income households and housing values has increased.

To maintain affordability, the City would like to encourage both affordable and market rate housing in the form of homeownership and rental units as well as special needs housing. The City's need is also consistent with the state's requirement that all new Chapter 40B project must have 10% of the total units be three or more bedrooms. In regards to affordable housing, the City is in need of low-income (below 80 percent AMI), very low-income (below 50 percent AMI) and extremely low-income (below 30 percent AMI) housing. The City's two main challenges are that there is limited land left to develop in Easthampton and redevelopment of existing buildings or areas, such as in the mill area, may face parking constraints and limited public and private financing opportunities for larger scale projects.

The Plan recommends 45 actions to address these two challenges as well as other key issues and opportunities related to housing affordability, housing choice, and access to housing. The Easthampton Housing Partnership considers the following 23 recommended actions to be of the highest priority.

1. Explore methods for increasing parking capacity within the mill areas of the city to enable full build-out of existing buildings and vacant lands.
2. Work with Mayor and City Council to donate identified city-owned land to appropriate housing entity.
3. Work with PVPC, DHCD, and local housing non-profits and developers to establish procedures that would enable property owners to do small affordable housing projects on small infill lots or within existing homes or buildings.
4. Work with developers who want to do Chapter 40B developments in the city.
5. Hold a developer's workshop to encourage the redevelopment of vacant, underutilized properties for affordable housing.
6. Advocate to local legislators for state and federal funds to be made available for creating accessible units within proposed income-restricted and market-rate projects.

7. Revise the accessory dwelling unit ordinance to allow by-right construction in the R-5 through R-40 zoning districts and to encourage greater use.
8. Maintain an awareness of existing income-restricted housing developments with soon-to-be expiring affordability restrictions and ensure that the property owner, DHCD, and other state funding agencies are communicating with each other to determine if units can be preserved.
9. Encourage long-term use restrictions in perpetuity for affordable housing units as recommended by the Department of Housing and Community Development.
10. Assist the Easthampton Housing Authority and other nonprofit organizations in maintaining and improving their affordable housing units with public funding, such as the Community Development Block Grant program.
11. Advocate for Easthampton residents to be given local preference standing (within compliance with State and Federal fair housing policy) for housing choice vouchers (Section 8 and or Massachusetts Rental Voucher Program) with the surrounding housing authorities that administer vouchers.
12. Explore opportunities to supplement existing rental support programs that offer help to people with first, last and security deposits.
13. Take advantage of all grant rounds with the state, such as CDBG, etc. in order to continue programs such as the Housing Rehabilitation Program.
14. Promote foreclosure prevention programs administered by VCDC and HAPHousing. Ensure City Hall and area social service providers have the most up-to-date list of available resources.
15. Educate municipal staff members, board members and elected officials of zoning techniques; public policies and programs; and financial resources that support the creation of affordable and accessible housing.
16. Develop an education piece defining affordable housing and include it in the Daily Hampshire Gazette's "The Summit," which goes to all Easthampton households on Thursdays.
17. Work with Council on Aging to help educate elderly about housing resources.
18. Members of the Easthampton Housing Partnership and other housing supporters can write letters to the editor of the local papers to discuss affordable housing issues.
19. The Easthampton Housing Partnership can develop a program about affordable housing for the Easthampton Public Access cable channel.
20. Increase public awareness of the need for affordable housing by actively participating in local and state election events.
21. Expand membership of Easthampton Housing Partnership.
22. Maintain membership on the Regional Housing Committee and other similar regional groups.
23. Participate in regional or sub-regional conversations on fair housing, senior housing needs, and homelessness response and prevention.

This Plan seeks to continue the conversation on housing needs that was initiated during the development of the City's 2008 Master Plan and the 2006 Housing Production Plan. Since both these plans were completed, the City has made progress expanding housing choice. The City created a Housing Partnership, which has been active in devising and implementing strategies for increasing and preserving affordable rental and ownership housing in the city. The Housing Partnership initiated and

oversaw the development of this Plan. The City also passed a Chapter 40R Smart Growth Zoning Overlay District that creates opportunities for denser market-rate and affordable housing development and has supported the work of non-profit developers in creating affordable housing opportunities. Concurrent with these government actions to expand housing choice, almost 100 new affordable housing units have been permitted: 50 units at 15 Cottage Street, 38 units at Parsons Village, and 6 units at two Habitat for Humanity developments.

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# INTRODUCTION

## PURPOSE

Historically, rental and owner occupied housing in Easthampton has been considered affordable for most residents, but in recent years, a stronger housing market and increasing demand, coupled with low interest rates have contributed to tremendous growth in sales prices and assessed values. As a result, increasing home values have caused decreases in housing affordability, making it more difficult for lower income households to rent and purchase homes in Easthampton.

Massachusetts General Law Chapter 40B legislation, enacted in 1969, set the goal for communities to have at least 10 percent of their year-round housing units affordable to households at or below 80 percent of the area median income. In April of 2014, there were 7,567 year-round housing units in the City and 454 housing units affordable to households at or below 80 percent of the area median income, which means the City was 6.0 percent of its 10 percent affordable housing goal. The City needs 303 additional affordable housing units in order to meet its 10 percent affordable housing goal.

The City of Easthampton is working to ensure that individuals and families of all ages and incomes have access to housing opportunities. This Housing Production Plan (Plan) works toward this goal, outlining the current housing needs for Easthampton, in addition to the strategies necessary to meet these needs. Specifically, it attempts to answer two primary research questions:

- What are Easthampton's current housing needs?
- What are the most effective and appropriate strategies for meeting these housing needs?

Chapter Two of this Plan comprises the community assessment, which examines changes to Easthampton's demographics and housing stock over time and uses demographic information to better understand current and future housing needs for the City. Chapter Three reviews opportunities for and constraints to future housing development in the City, such as the housing market, environmental and other land use constraints, local land use policies, and the availability of public infrastructure and services. Chapter Four recommends actions to address the city's key issues, challenges and opportunities related to housing affordability, housing choice, and access to housing.

## HOUSING PRODUCTION PLANS AND MGL CHAPTER 40B

Under Massachusetts General Law Chapter 40B, cities and towns must work to ensure that at least 10 percent of their total housing stock qualifies as affordable to households at or below 80 percent of the area median income. For those communities that have not reached 10 percent, developers with projects involving the creation of affordable housing can override local regulations by receiving a comprehensive permit from the local zoning board of appeals.

To help meet this 10 percent goal and take a proactive approach toward the development of affordable housing, the state encourages municipalities to prepare a Housing Production Plan (HPP), which is a

specific type of housing plan authorized by MGL Chapter 40B and administered by the Massachusetts Department of Housing and Community Development that potentially allows some relief from 40B if the HPP gets approved by DHCD and if a certain number of affordable housing get created in a year.

The HPP program requires communities to 1) complete a comprehensive housing needs assessment that takes into consideration both local and regional housing needs and identifies opportunities and constraints to meeting needs, and 2) develop strategies to enable it to meet its affordable housing needs, including an explanation of how constraints will be mitigated. The HPP must show how the community will meet its annual affordable housing production goal, which is equivalent to 0.5 percent of the community's year-round housing stock. Easthampton's annual affordable housing unit production goal is 38 affordable housing units per year. The HPP must be approved locally by the local planning board and City Council as well as by DHCD.

The benefits of having a DHCD approved HPP are twofold. One, communities that have a DHCD approved plan and that have produced units that are affordable to low- or moderate-income households totaling at least 0.5 percent of the community's annual housing production goal will be granted a "certification of compliance with the plan" for one calendar year. If a community is certified compliant, decisions made by the Zoning Board of Appeals to deny a comprehensive permit will be deemed Consistent with Local Needs under the Act by the HAC, and the Board's denial of a comprehensive permit application will be upheld as a matter of law, provided that the Board complies with the requirements of 760 CMR 56.03(8). A developer can still appeal, first to DHCD and then to file an interlocutory appeal with the Massachusetts Housing Appeals Committee on an expedited basis. Two, communities with DHCD approved HPP's are also given preference over non-HPP communities for certain state grant funds.

Additional details on the HPP program, including information on compliance, can be found on DHCD's website: <http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html>.

**This Plan was prepared according to the requirements of the state's Housing Production Program (HPP). Once this Plan is approved by the City and DHCD as an HPP, the City will be eligible to become temporarily "appeal-proof" from Chapter 40B for one calendar year if 38 or more affordable housing units were created the prior year.**

## PLAN PROCESS

The City of Easthampton contracted with the Pioneer Valley Planning Commission (PVPC) to develop a Housing Production Plan that is consistent with the state of Massachusetts' requirements under 760 CMR 56.03(4). The City of Easthampton's Housing Partnership was the reviewing body for the Housing Plan, working closely with the City Planning Department. The Easthampton Housing Partnership devises and implements strategies for increasing and preserving affordable rental and ownership housing in the city. The Committee meets the third Tuesday of each month.

The City hired an intern who began collecting data and information for this plan in 2012. PVPC began working on the plan in November of 2013 and submitted the final draft Plan to the City at the end of

June 2014. During this time, the Housing Partnership met several times to review Plan drafts and prepare for the June 17, 2014 community meeting. Meeting dates included:

- November 19, 2013 (with PVPC)
- March 18, 2014 (with PVPC)
- April 15, 2014 (with PVPC)
- May 8, 2014 meeting
- May 20, 2014 (with PVPC)
- June 17, 2014 (with PVPC)      *Community Meeting*

The Housing Partnership held a public meeting on the findings of the draft plan on June 17, 2014. Approximately 20 people attended this meeting. Major discussion points included:

- The definition of affordable housing per MGL Chapter 40B and how the City could become temporarily appeal proof under Chapter 40B through a certified HPP.
- The current array of rental and homeownership options and housing options that are affordable to households of varying economic means.
- How housing affordability will continue to be challenged by pressures placed on the local housing market.
- The lack of awareness of need for more housing choices
- Challenges to creating more housing options due to:
  - Limited land left to develop
  - Parking constraints at existing buildings or areas suited for redevelopment such as in the mill area.
  - Limited public and private financing opportunities for small and larger scale projects.
  - Lack of technical resources and clear procedures for undertaking small affordable housing projects

## PLAN METHODOLOGY

Data for this report was gathered from a number of available sources including from 2012 through the spring of 2014: the U.S. Census Bureau (1990, 2000, 2010 U.S. Decennial Census and the 2007-2011, 2008-2012 American Community Survey); the Warren Group; Massachusetts Department of Employment and Training; Massachusetts Department of Revenue; Massachusetts Department of Education; and Massachusetts Department of Housing and Community Development.

Local resources included: Easthampton Assessor's Office; Easthampton Building Department; Easthampton Public Schools, and Easthampton Department of Public Works. State and Regional resources included: the Pioneer Valley Planning Commission (PVPC); Citizens Housing and Planning Association (CHAPA), Massachusetts Housing Partnership (MHP), Massachusetts Community Preservation Act Coalition, and **HAPHousing**.

In particular, the following four documents heavily guided the development of this Plan.

- Regional Housing Plan (2014), PVPC
- Easthampton Open Space and Recreation Plan (2013), City of Easthampton with the PVPC
- Easthampton Master Plan (2008), City of Easthampton with the PVPC
- Easthampton Housing Production Plan (2006), City of Easthampton

## DEFINING AFFORDABLE HOUSING

The general rule of thumb is that housing is ‘affordable’ if the household pays no more than 30 percent of its annual income on housing. Households who pay more than 30 percent of their income for housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation and medical care as well as saving for their future. The widely accepted definition typically operates under the following assumptions: (1) housing costs for renters typically include gross rent plus utilities; and (2) a calculation of total housing costs for owner-occupied households include a mortgage payment – consisting of principal, interest, taxes and insurance. A moderately cost-burdened household pays between 30 to 50 percent of their income for housing. Those households paying greater than 50 percent of their income are considered to be severely cost-burdened.

This is also the generally accepted definition of housing affordability is used by the U.S. Department of Housing and Urban Development (HUD) and the Massachusetts Department of Housing and Community Development (DHCD) in the calculation of the Area Median Income (AMI) and promotion of income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA), which includes all communities in Hampshire and Hampden County. The HUD calculates the AMI annually, based on the U.S. Census Bureau’s American Community Survey's (ACS) estimated median family income for the MSA. The Springfield AMI in 2014 was \$65,700.

**TABLE 1: 2014 AREA MEDIAN INCOME LIMITS FOR THE SPRINGFIELD METROPOLITAN STATISTICAL AREA**

Area Median Income	FY 2014 Area Median Income Limit Category	Persons in Family				
		1	2	3	4	5
\$65,700	Low (80%) Income	\$44,750	\$51,150	\$57,550	\$63,900	\$69,050
	Very Low (50%) Income	\$30,100	\$34,400	\$38,700	\$42,950	\$46,400
	Extremely Low (30%) Income	\$18,050	\$20,600	\$23,200	\$25,750	\$27,850

Source: HUD, 2014

Affordable housing in Massachusetts usually refers to housing that is reserved for households with incomes at or below 80% of the area median income. This is because DHCD maintains a Subsidized Housing Inventory (SHI) that lists all subsidized housing developments in a community that includes units reserved for households with incomes at or below 80% of median under long-term legally binding agreements and are subject to affirmative marketing requirements. In 2014, 80% of the area median income for the Springfield MSA was \$63,900 for a family of four.

Additional important housing terminology can be found in the Appendix of this report.

## FAIR HOUSING AND HOUSING DISCRIMINATION

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale or financing of a home based on race, color, national origin, religion, sex, familial status and mental or physical handicap. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies. See text box for full list of “protected classes.”

Under Federal law, state and local governments that receive federal housing funds are not only required to refrain from discriminatory practices, they must also take steps to advance the goals of fair housing and use their policies and programs to help promote open and inclusive patterns of housing (also referred to as “affirmatively furthering fair housing.”) HUD defines “affirmatively furthering fair housing” to include the following:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;
- Promote housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
- Foster compliance with the nondiscrimination provision of the Fair Housing Act.

### KEY FEDERAL FAIR HOUSING STATUTES

- Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended)
- Title VI of the Civil Rights Act of 1964, as amended
- Section 504 of the Rehabilitation Act of 1973, as amended
- Americans with Disabilities Act of 1990, as amended

### KEY STATE FAIR HOUSING STATUTES

- Massachusetts fair housing law (M.G.L. Chapter 151B)
- Massachusetts public accommodation law (M.G.L. Chapter 272, section 98)
- Massachusetts lead paint law (Chapter 111, section 199A)

### PROTECTED CLASSES UNDER FEDERAL AND STATE LAW

- Race
- Color
- National Origin
- Religion
- Sex
- Disability/Handicap
- Familial Status; Children
- Marital Status
- Age
- Sexual Orientation
- Gender Identity
- Military Status (veteran or member of the armed forces)
- Public Assistance/Housing Subsidy Reciprocity
- Genetic Information
- Ancestry

Governor Patrick's Executive Order 526 (2011), an "Order Regarding Non-Discrimination, Diversity, Equal Opportunity, and Affirmative Action," provides that "Equal opportunity and diversity shall be protected and affirmatively promoted in all state, state-assisted, and state-regulated programs, activities, and services." All state funded programs, including Community Preservation Act funds, fall under this Executive Order.

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact (negative impact) on members of a protected class compared to the general population. Disparate impact is an important legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest?

Examples of municipal policies and programs that would have a disparate impact include:

- Municipal plans or zoning ordinances that prioritize 1-bedroom units or strictly limit number of bedrooms by unit rather than by development or lot
- Single-family or large lot size requirements
- Requirements for unlimited local residency preferences in communities with limited racial/ethnic diversity
- Plans to fund affordable housing for elders only
- Planning or zoning approval processes that mandate or prioritize townhouses

#### *HOUSING DISCRIMINATION IN THE PIONEER VALLEY AND EASTHAMPTON*

Fair Housing legislation was passed to protect the rights of all households, by preventing them from facing impediments to fair housing choice. The source of discrimination can be housing providers, such as landlords or realtors, or other entities associated with housing-related transactions, programs or policies, such as municipalities, lenders and insurance companies. Unfortunately, local research, studies, audits, and input from the Massachusetts Fair Housing Center (MFHC), HAPHousing, and the Massachusetts Commission Against Discrimination (MCAD) shows that illegal discrimination continues to persist throughout the Pioneer Valley and limits housing choice.

Housing discrimination data specific to Easthampton was not collected as part of this Plan, however interviews conducted with staff at the MFHC, HAPHousing and MCAD during development of the Regional Housing Plan showed that housing discrimination happens in every community in the region. The 2014 Regional Housing Plan identified the following as the most prevalent examples of discrimination that affect housing siting, access to housing, or access to housing services in the region.

- Predatory lending, redlining and active steering towards certain areas of a community based on race/ethnicity, economic characteristics, and familial status.
- Rental discrimination against families with children and particularly against families with young children due to the presence or potential presence of lead-based hazards.

- Municipal zoning that restricts housing choice and mobility in the region by not allowing uses such as multifamily housing. *(While such regulations are not in violation of housing laws and can be well intentioned, they potentially also have the effect of disproportionately reducing housing choice for specific demographics, such as one's race, color, religion, sex, familial status, disability and national origin.)*
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
- Landlords who refuse to make reasonable accommodations, changes in rules or policies to allow an equal opportunity to use and enjoy housing, or reasonable modifications, structural changes to allow an equal opportunity to use and enjoy housing, for individuals with disabilities.
- Landlords who refuse to accept housing subsidies, such as a Section 8 housing choice rental voucher, as a source of rental payment.

The Massachusetts Fair Housing Center recently completed an analysis of impediments to fair housing choice in Easthampton and submitted a short report to the City in March 2014. The report contained an overview of demographic data, housing data, and an analysis of the City's zoning regulations. The report was not intended to be a comprehensive list of all factors that may limit housing choice, but was intended to provide a starting point for further exploration. The report identified six barriers to fair housing choice in Easthampton:

1. Members of certain protected classes may be priced out of Easthampton or may experience a housing cost burden.
2. Members of certain protected classes may be unable to find affordable rental units with 4 or more bedrooms.
3. A lack of subsidized housing for families continues to act as a barrier to housing choice.
4. Issues related to older housing stock in Easthampton may pose problems related to lead paint and other health/safety issues.
5. Home ownership in Easthampton may be beyond the financial means for low-income individuals and families.
6. An insufficient response by local government officials to address incidents of bigotry and a lack of community education and outreach about fair housing issues may create an unwelcoming environment for members of certain protected classes and may exacerbate not-in-my-backyard attitudes.

The report concluded with policy recommendations to overcome zoning barriers to housing choice in Easthampton. The City of Easthampton does have a Fair Housing Committee.

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## HOUSING NEEDS ASSESSMENT

## COMMUNITY OVERVIEW

Easthampton is a residential and manufacturing community situated below the rugged Mount Tom in Western Massachusetts. Located in Hampshire County within the Pioneer Valley region, Easthampton is geographically the smallest community in the county at only 13.4 square miles. It is bordered on the north by Northampton, on the west by Westhampton, on the west and south by Southampton, and on the east by Holyoke. The Mount Tom Range establishes the eastern border with Holyoke and runs to the northeast where it runs into the Connecticut River and Oxbow. Easthampton has historically been an industrial mill town but over the past decade has become a moderate-income bedroom community with a growing arts scene. Easthampton is close to the urbanized core of the Springfield metropolitan area and located within the Knowledge Corridor, the area comprising north-central Connecticut and the south-central Connecticut River Valley in Western Massachusetts, which contains a large concentration of higher-education institutions. To the west of Easthampton, the communities become more rural and less developed.

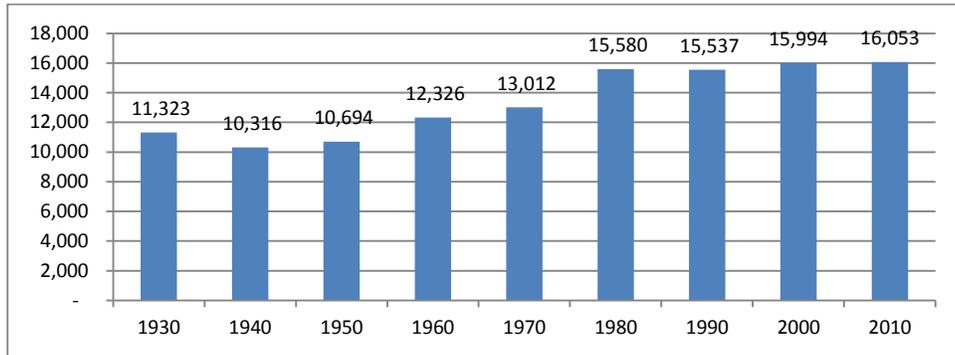
Easthampton had 16,053 residents in 2010, and the city was the 11th largest in population out of all 43 communities in the Pioneer Valley. In terms of land area, Easthampton is one of the smallest communities in the region at 13.4 square miles. In 2010, the City had a population density of 1,207 residents per square mile. The City's population coupled with comparatively small land area makes Easthampton one of the denser communities in the region. The densest areas of Easthampton are within the downtown area along the Route 10 and Route 141 corridors. These areas also have some of the lowest-income populations in the city. Almost half of the total city populations living in the census blocks within the downtown area are low-income individuals, with about 18 percent living in poverty. In addition, a higher percentage of renters live in these census blocks than in other sections of the community.

## DEMOGRAPHIC CHARACTERISTICS

### POPULATION AND HOUSEHOLD TRENDS

The City grew three percent from 1990 to 2010 from 15,537 residents to 16,053 residents although most of this growth took place in the 1990s. The City grew less than one percent from the year 2000 to 2010. The population of the Pioneer Valley region also grew a minimal three percent from 1990 to 2010, which was lower than the nine percent experienced by the State of Massachusetts as a whole and much lower than the 24 percent experienced by the United States as a whole. While the total population of the region remained rather stable over the past two decades, population gains and losses varied by community type.

**FIGURE 1: EASTHAMPTON POPULATION TRENDS 1930-2010**



Source: U.S. Census Bureau, Decennial Censuses

Easthampton, like most communities in the Pioneer Valley region, saw the number of households increase at a faster rate than the number of people from 1990 to 2010, reflecting the trend of smaller households. The number of people living in a housing unit (a household) has been declining for decades in the United States as more people choose to live alone, have no children or have fewer children. Over the last two decades in particular, single-person households increased significantly while family households with children declined. Another reason for the greater increase in households versus population from 1990 through 2010 was the multiple age-restricted senior housing developments that were built in the 1990s and 2000s in the City, which generally would have resulted in households with smaller-than-the-average household sizes.

**TABLE 2: EASTHAMPTON GROWTH TRENDS SUMMARY**

	1990	2010	Percent Change
Number of Easthampton Residents	15,537	16,053	3%
Number of Easthampton Households	6170	7224	17%
Easthampton Households with Children	1894	1,562	-18%
Easthampton Single Person Households	1598	2,447	53%
Average Household Size	2.51	2.21	-12%
Easthampton School Enrollment*	1,982	1,561	-21%

*Source: U.S. Census Bureau, Decennial Census 1990 & 2010; Massachusetts Department of Education.  
\* Enrollment Statistics 1993/1994 & 2013/2014 school years.*

***FUTURE POPULATION AND HOUSEHOLD TRENDS INFLUENCING EASTHAMPTON’S HOUSING MARKET AND DEVELOPMENT PATTERNS***

Long-term population projections for the City of Easthampton, released in 2013 by the UMass Donahue Institute (UMDI), show a population loss of just over 1,000 for the city between 2010 to 2030. UMDI’s projections also show a decline in the region’s population and their corresponding report notes that “Much of the anticipated decline of the near future is attributable to a slowdown in births and a

corresponding increase in the number of deaths.”<sup>1</sup> The Regional Housing Plan discusses how the increasing number of people who choose to live alone, have no children, or have fewer children will continue to slow the overall increase in the number of individuals but result in a growing number of households. If the demographic trends of the past decades persist, Easthampton’s overall population will likely grow very little if at all, but the city will likely continue to have modest household growth.

The Regional Housing Plan describes how population growth and housing development in the region are being shaped by a variety of factors, including:

- **Retiring of the Baby Boom generation:** The large Baby Boom generation (people born 1946 to 1964) is now reaching retirement age. Their decisions about where to retire will significantly affect future population growth and housing trends. Some Baby Boomers wish to age in place; some seek to downsize to maintenance-free homes in urban places near amenities such as theater, museums, restaurants; some would like to move to suburban communities where they can be closer to their children and grandchildren; others are seeking rural havens; and some may choose to leave the region for other parts of the state or country.
- **Entrance of the Millennial Generation into the housing market:** Market research shows that many young adults born since the early 1980s, often known as “Millennials,” are looking for smaller, affordable homes, including rentals. Significantly, Millennials, like retiring Baby Boomers, may be more interested in homes in urban areas than prior generations. Several factors are influencing these preferences: 1) More young adults are entering the housing market saddled with student loan debt, which delays their ability to buy a home or a car; 2) Millennials are more willing to use public transportation, walk, or bike to work; 3) Millennials value racial and ethnic diversity in their neighborhoods; and 4) Millennials do not place a great emphasis on the quality of public schools when making their housing choice—a factor that often dissuades young families from living in larger cities.
- **Job growth and economic development in our region:** Job growth is necessary to help retain existing residents and attract new residents to the region. Declines in economic opportunities may influence people’s decisions about moving within the region, or leaving the region entirely. The lack of robust job growth in the Pioneer Valley is generally acknowledged as a key factor influencing the low rate of population growth and housing development.
- **Commuting preferences:** The cost of commuting to work, both in dollars and time, strongly influences housing choices. The availability of high quality alternatives to commuting by private auto, such as frequent public transportation, bikeways and sidewalk connectivity, have been shown to increase the market value and attractiveness of nearby homes. In addition, oil and gas prices influence how far people are willing to commute to work;

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<sup>1</sup> *Long-term Population Projections for Massachusetts Regions and Municipalities*, Henry Renski, Lindsay Koshgarian and Susan Strate, UMass Donahue Institute, November 2013

therefore, homes in outlying communities away from job centers may become less desirable. New improvements to alternative transportation in the Pioneer Valley may influence housing development. These include additional PVTA bus service planned for 2014; the launch of frequent commuter rail passenger service between Springfield and New Haven, Connecticut in 2016; and the realignment of Amtrak intercity passenger rail service from Springfield to Holyoke, Northampton and Greenfield.

- **Immigration and international affairs:** Global events, as well as U.S. immigration policy, will also encourage or discourage immigration or in-migration to the Pioneer Valley region.

Factors that may affect population/household growth and housing development in the City include:

- Relative housing affordability and lower tax rate in comparison to Northampton
- Increasing awareness of Easthampton as family friendly town with a decent school system and a newly constructed high school
- Growing arts and cultural scene that will continue to attract certain segments of the population
- Proximity to Five Colleges and their associated cultural amenities
- Job growth at the local and regional level.

## HOUSEHOLD TYPES

In 2010, just over 55 percent of all households in the City were family households, meaning the household consisted of a householder and one or more other people related to the householder by birth, marriage or adoption.<sup>2</sup> Approximately 30 percent of all households in the City were single-person households and the remaining 10 percent of households were households in which household members were not related to one another. This was consistent with the region's shares in 2010.

Over twenty percent of all households in the City had children under the age of 18 living with them. Proportionally, the City had less family households with children than the region and state as a whole. In 2010, over 65 percent of all families with children in the City consisted of husband-wife families. Almost 30 percent of all families with children consisted of single parent households. Twenty percent of all families with children were headed by a single mother and almost ten percent by a single father. Single-parent households may have more difficulty affording a decent and safe place to live because of the reliance on one income to support the family. Proportionally, Easthampton had less single-parent households than both the region and the state. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

Single person households over the age of 65 consisted of twelve percent of all households in the Easthampton in 2010 and eleven percent of all households in the region. The municipalities with the highest percentage of elderly single-person households in the region all contained specialized housing

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<sup>2</sup> Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption.

for the elderly. These communities were East Longmeadow (15%), South Hadley (15%), Hadley (14%), Longmeadow (14%), Chicopee (13%), Agawam (13%), and Ludlow (13%), which were either suburban communities or exurban communities with the exception of Chicopee. Easthampton (12%) also has specialized housing for the elderly as discussed later in this report.

TABLE 3: HOUSEHOLDS BY TYPE, 2010

Households by Type	Number	Percent of All Households	Percent of Families with Children
<b>Total households</b>	<b>7,224</b>	<b>100%</b>	<b>N/A</b>
Family households	4,066	56%	N/A
Family households with own children under 18 years	1,562	22%	100%
Male householder, no wife present with own children under 18 years	118	2%	8%
Female householder, no husband present with own children under 18 years	416	6%	20%
Nonfamily households	3,158	44%	N/A
Householder living alone	2,447	34%	N/A
<i>Source: U.S. Census Bureau, 2010 Decennial Census.            Note: Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption</i>			

### GROUP QUARTERS

People that do not live in a family or non-family household are classified by the U.S. Bureau of the Census as living in group quarters. Group quarters include facilities such as correctional facilities, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. According to the U.S. Census Bureau’s 2010 Decennial Census, less than 1 percent of Easthampton residents—52 people total—lived in group quarters. One person in Easthampton resided in an institutional group quarter (correctional facilities, nursing homes, and hospitals) while the remaining 51 people resided in non-institutional group quarters (college dormitories, military barracks, group homes, missions, and shelters). Faculty, staff and students associated with the Williston Northampton School—a private co-educational preparatory school for boarding and day students in seventh grade through postgraduate year—may explain the 51 people in this category.

## AGE

The age distribution of a region's population has important implications for planning and the formation of public policies related to housing and community development as different age groups have different demands and preferences. In addition, age is a protected class under State Law.

The changing age composition of the city and the region, particularly in the suburban areas, will have an impact on the demand for housing better suited for older households as well as smaller households. In general, communities in the Pioneer Valley saw proportional decreases in their population below the age of 45 from 1990 to 2010 and proportional increases in their population age 45 and older, which is a reflection of people having fewer children or no children and shifting location preferences. Similar to the regional trend, the city's population is aging as the Baby Boomers near retirement age. Populations under the age of 40, including families with young children, continue to decrease. As Table 4 and 5 shows, Easthampton's population has aged and will continue "aging." Specific population trends in the city of Easthampton by age group **from 1990 to 2010** include:

- residents age 65 and older remained the same at 14 percent of the total population
- residents age 45 to 65 increased from 17 percent to 33 percent of the total population
- residents under the age of 19 decreased from 26 percent to 20 percent of the total population
- residents age 25 to 34 decreased from 18 percent to 14 percent of the total population
- residents age 35 to 44 decreased from 18 percent to 14 percent of the total population

**TABLE 4: AGE OF EASTHAMPTON'S POPULATION: 1990 TO 2010**

	1990		2000		2010	
<i>Total Population</i>	15,537	100%	15,994	100%	16,053	100%
<i>Median Age</i>	35.9	--	35.3	--	43	--
Under 10 years	2,000	13%	1,790	11%	1,563	10%
10 to 19 years	1,992	13%	1,918	12%	1,647	10%
20 to 24 years	1,174	8%	866	5%	840	5%
25 to 34 years	2,821	18%	2,391	15%	2,200	14%
35 to 44 years	2,769	18%	2,796	17%	2,213	14%
45 to 54 years	1,366	9%	2,710	17%	2,715	17%
55 to 64 years	1,270	8%	1,261	8%	2,563	16%
65 to 74 years	1,306	8%	1,040	7%	1,107	7%
75 years and older	839	5%	1,222	8%	1,205	8%
<i>Source: US Census Bureau, Decennial Census, 1990, 2000, 2010</i>						

Long-term population projections for the City of Easthampton by the UMass Donahue Institute groups the ages differently, but similar trends are apparent. Their projections for the decades from 2010 to 2030 show:

- residents under the age of 20 will remain the same at approximately 20 percent of the total population
- residents between the ages of 30 and 60 will decrease from 46 percent to 32 percent of the total population
- residents age 60 and older will increase from 22 percent to 38 percent of the total population

It should be noted that these projections also show a 6.5 population loss (1,048 residents) during this period.

**TABLE 5: POPULATION PROJECTION BY AGE**

AGE	Census 2010		Projection 2020		Projection 2030	
<b>Total Population</b>	<b>16,053</b>	<b>100%</b>	<b>15,775</b>	<b>100%</b>	<b>15,005</b>	<b>100%</b>
0-9	1,563	10%	1,574	10%	1,335	9%
10-19	1,647	10%	1,460	9%	1,450	10%
20-29	1,918	12%	1,996	13%	1,845	12%
30-39	2,243	14%	1,262	8%	1,140	8%
40-49	2,472	15%	2,094	13%	1,419	9%
50-59	2,705	17%	2,518	16%	2,187	15%
60-69	1,872	12%	2,784	18%	2,585	17%
70-79	836	5%	1,413	9%	2,035	14%
80+	797	5%	674	4%	1,009	7%
<i>Source: Long-term Population Projections for Massachusetts Regions and Municipalities, Henry Renski, Lindsay Koshgarian and Susan Strate, UMass Donahue Institute, November 2013</i>						

## RACE AND ETHNICITY

The population of Easthampton is primarily White, encompassing about 94 percent of the total population (Table 6). All racial groups have increased in population from 2000 to 2010 with the exception of Caucasians, which have decreased by 1.5 percent. Hispanics are about four percent of the total ethnic population in the city. The number of Hispanics in the city have increased by over 75 percent (254 residents) since 2000, a rate that was faster than the Pioneer Valley as a whole, which saw the Hispanic population grow by almost forty percent over this same period.

TABLE 6: ETHNICITY AND RACE ESTIMATES

	2000 Count	2000 Percent	2010 Count	2010 Percent	2000-2010 % Change
<b>White alone</b>	15,260	95.4%	15,026	93.6%	-1.5%
<b>Black or African American alone</b>	102	0.6%	174	1.1%	70.6%
<b>American Indian or Alaska Native alone</b>	23	0.1%	31	0.2%	34.8%
<b>Asian alone</b>	275	1.7%	380	2.4%	38.2%
<b>Native Hawaiian or Pacific Islander alone</b>	1	0.0%	4	0.0%	300.0%
<b>Some other race alone</b>	180	1.1%	183	1.1%	1.7%
<b>Hispanic or Latino (of any race)</b>	336	2.1%	590	3.7%	75.6%
<b>Hispanic or Latino (of one race)</b>	310	1.9%	536	3.3%	72.9%
<b>Hispanic or Latino (of two or more races)</b>	26	0.2%	54	0.3%	107.7%
<b>One race</b>	15,841	99.0%	15,798	98.4%	-0.3%
<b>Two or more races</b>	153	1.0%	255	1.6%	66.7%
<b>Total population</b>	15,994		16,053		0.4%

Source: US Census Bureau, Decennial Census, 2000 and 2010

For some new immigrants or migrants from Puerto Rico, the language barrier can present a significant challenge to finding decent, safe, and affordable housing. The 2007-2011 ACS estimated that seven percent of Easthampton residents were foreign born and one percent were born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s). In addition to the challenge of linguistic isolation, minorities are also subject to linguistic profiling, which is the practice of using auditory clues such as accent or dialect—for example, over the telephone—to identify race, ethnic origin or other characteristics, which are then used as the basis for discrimination.

According to the ACS 2007-2011, an estimated 12.5 percent of Easthampton residents over five years of age spoke a language other than English at home. In comparison, 20 percent of the region’s population speaks a language other than English at home. In Easthampton, Cambodian, French, Spanish, and Polish were listed as the most common languages other than English spoken at home. In other areas of the region, these languages as well as Portuguese, Russian, Vietnamese, and Arabic are common languages other than English. The Easthampton Public School District reported having students who spoke Polish, Russian, Khmer (Cambodian), and Gujarati (Indian).

Approximately 15 percent of Easthampton Public School District student’s first language was not English and just over 10 percent were categorized as English Language Learner students (ELL) for the 2013-2014 school year.

## DISABILITY

Disability is a protected class under federal law. The U.S. Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible.

According to the American Community Survey's 2008-2012, an estimated eleven percent of the city's population of residents age 18 to 64 (1,184 people), "working age residents," reported having one or more disabilities.<sup>3</sup> Cognitive and ambulatory difficulties were the most prevalent types of disability in the city. It should be noted that a person may respond to having more than one type of disability. An estimated forty percent of elderly residents in the city (876 people) reported having one or more disability in 2008-2012. Elderly residents had more difficulties associated ambulatory, independent living, hearing, and self-care. The City's elderly population is projected to increase, which could raise the demand for affordable and barrier-free / accessible housing.

The percentage working age and elderly residents with disabilities in Easthampton was comparable to that of the region. This may be due to the greater availability of social and supportive services, transit services, lower cost housing, and larger availability of rental housing in the City as opposed to more suburban and rural communities without these attributes.

The Regional Housing Plan notes the critical need for more accessible housing to meet existing and growing demand. The RHP also notes:

- The range of disabilities present in our region requires different types of accessible housing to serve the needs of persons with disabilities.
- The need for more concerted efforts to integrate accessible housing and housing with supportive services into our planning for market-rate and affordable housing development.
- Many of the existing units with accessibility features often get rented to people who do not need them or at least those particular features. More concerted efforts are needed to address this mismatch.

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<sup>3</sup> Responses to the 2008-2012 ACS questions are not comparable to responses to earlier versions of the U.S. Census (such as 1990 and 2000) and ACS questionnaires.

TABLE 7: POPULATION BY ESTIMATED DISABILITY STATUS, 2008-2012

	Easthampton		Pioneer Valley	
	Estimate	Percent with a disability	Estimate	Percent with a disability
<b>Total civilian non-institutionalized population</b>	<b>16,018</b>		<b>615,181</b>	
<i>With a disability</i>	<b>2,241</b>	<b>14%</b>	<b>85,827</b>	<b>14%</b>
<b>Population 18 to 64 years</b>	<b>11,247</b>		<b>397,140</b>	
<i>With a disability</i>	<b>1,184</b>	<b>11%</b>	<b>45,700</b>	<b>12%</b>
With a hearing difficulty	229	2%	8,290	2%
With a vision difficulty	214	2%	6,747	2%
With a cognitive difficulty	620	6%	21,435	5%
With an ambulatory difficulty	679	6%	23,002	6%
With a self-care difficulty	199	2%	9,391	2%
With an independent living difficulty	357	3%	18,535	5%
<b>Population 65 years and over</b>	<b>2,175</b>		<b>82,574</b>	
<i>With a disability</i>	<b>876</b>	<b>40%</b>	<b>30,677</b>	<b>37%</b>
With a hearing difficulty	294	14%	12,597	15%
With a vision difficulty	127	6%	5,537	7%
With a cognitive difficulty	209	10%	7,001	8%
With an ambulatory difficulty	532	25%	19,269	23%
With a self-care difficulty	266	12%	7,636	9%
With an independent living difficulty	362	17%	13,853	17%
<i>Source: U.S. Census Bureau, 2008-2012 ACS</i>				

## POPULATIONS WITH SPECIAL NEEDS

Populations with special needs are considered to be residents who require specialized housing and/or support services. Included in this category, but in no particular order, are:

- people with physical disabilities (discussed in previous subsection)
- elderly and frail elderly
- veterans
- survivors of domestic violence
- youth aging out of foster care and at-risk youth;
- people who are homeless
- people with psychiatric and cognitive disabilities
- people with substance abuse issues
- ex-offenders
- people living with HIV or AIDS

In many cases, the needs of these subpopulations overlap, as do the institutions that serve them, although their priorities may differ. Due to lower incomes and the need for supportive services, special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate housing, and often require enhanced support services. These populations often

move through temporary placements, to transitional programs, and eventually seek permanent and stable housing options.

Municipal level data is not available on these special populations due to the size of the City; however, the Regional Housing Plan summarizes each of these special needs populations and identifies key issues. The City of Easthampton Housing Partnership requested that this HPP take a closer look at homelessness and the subsection below discusses relevant findings.

#### *HOMELESSNESS AND EASTHAMPTON*

Homelessness affects every community in the Pioneer Valley. The causes of homelessness are complex, including both societal factors—such as housing costs that have outpaced income growth and the loss of manufacturing jobs—and individual factors—such as long-term unemployment, domestic violence, chronic illness, and substance abuse. Housing discrimination can also play a role in perpetuating homelessness. Research has indicated that the chronically homeless, the people who live long-term in shelters or in the woods or on the streets, are actually a small subset of the homeless population. The reality is that most people who experience homelessness have a single episode of homelessness and then recover and regain housing stability. The economic recession that started around 2007, including the housing market crisis, further exacerbated homelessness in the region.

There are no family shelters in the region. Homeless families who seek housing are directed to the Department of Transitional Assistance intake center in Holyoke and then are placed temporarily in housing, usually in motels. The Easthampton Public School District reported that there were four to six homeless families with children in the school district during the 2013-2014 school year and this number has remained stable throughout the last decade.

Springfield, Holyoke, Northampton, Westfield, and Greenfield have larger populations of homeless people because many social service providers are located in these communities. Other than having an overflow, seasonal shelter for homeless men the “Annex” at Our Lady of the Valley Parish (see the special needs housing subsection) there are no services or shelters for the homeless in Easthampton.

The Southern Middlesex Opportunity Council (SMOC), an organization that develops and/or manages housing in region, noted that they do not tend to get applicants who come from living on the streets in Easthampton for their housing units at 21 Adams, 75 Oliver, 250 Main, 246 Main Street, and 305 Main Street, but they do house lots of formerly homeless individuals. Individuals are referred to SMOC housing primarily through supportive service programs like ServiceNet and Grove Street shelter in Northampton.

"All Roads Lead Home: A Regional Plan to End Homelessness" produced in 2008, and the work of the Western Mass. Network to End Homelessness, has provided a regional approach to homelessness that is proactive and committed to solving this difficult problem. Additional information on homelessness in the region can be found on the Western Mass. Network to End Homelessness' website: <http://westernmasshousingfirst.org/>

#### INCOME

The ability to exercise housing choice bears a strong relationship to the amount of money a household can afford to spend on housing. Housing that is affordable for low-income and moderate-to-middle-income or “working class” households are major regional and state priorities. Housing that is affordable to lower income households is critical to creating household stability and economic self-sufficiency. Housing that is affordable to working class and middle class households is critical to building and retaining talent and for improving the region’s and the state’s overall economic competitiveness.

Easthampton is becoming steadily wealthier. Since the year 1989, households making over \$75,000 a year have increased substantially (Table 8). This may be a result of a higher number of households with two-incomes rather than one-income as in the past and it may also be a result of the overflow of wealthier people who are being priced out of Northampton. The median household income of Easthampton was close to \$56,000 in 2008-2012, which was lower than the Hampshire County median household income of \$61,000, but higher than \$50,000 of Hampden County. The incomes of residents in the downtown and its adjacent neighborhoods are lower than the city as a whole.

**TABLE 8: HOUSEHOLD INCOME SUMMARY AND COMPARISON**

Household Income	1989		1999		2008-2012	
	#	%	#	%	#	%
Less than \$10,000	601	9.8%	491	7.2%	261	3.6%
\$10,000 to \$14,999	464	7.5%	513	7.5%	458	6.2%
\$15,000 to \$24,999	1,092	17.7%	827	12.1%	666	9.1%
\$25,000 to \$34,999	1,033	16.8%	829	12.1%	722	9.8%
\$35,000 to \$49,999	1,403	22.8%	1,316	19.2%	1,191	16.2%
\$50,000 to \$74,999	1,129	18.3%	1,434	20.9%	1,359	18.5%
\$75,000 to \$99,999	304	4.9%	840	12.3%	1,349	18.4%
\$100,000 to \$149,999	89	1.4%	503	7.3%	918	12.5%
\$150,000 or more	45	0.7%	106	1.6%	418	5.7%
Total Households	6,160	100%	6,859	100%	7,342	100%

*Source: US Census, 1990, 2000; ACS 2008-2012. The U.S. Census Bureau does not update their data to adjust for inflation, which would allow for a more accurate comparison between years.*

Easthampton’s family poverty rate was 2.8 percent in 2007-2011 and child poverty was 4.4 percent. Both rates were significantly lower than that of the regional family and child poverty rates, which were 11.2 and 22.8 respectively. Poverty is a significant regional concern—one that continues to hinder the region’s economic competitiveness. One in five children in the Pioneer Valley grow up in households with incomes below the poverty line.

TABLE 9: INCOME DISTRIBUTION USING AREA MEDIAN FAMILY INCOME, 2006-2010

Income Distribution Summary	#	%
Household Income <= 30%	1,165	16%
Household Income >30% to <=50%	900	12%
Household Income >50% to <=80%	1,200	17%
Household Income >80% to <=100%	755	10%
Household Income >100%	3,220	45%
<b>Total Households</b>	<b>7,235</b>	<b>100%</b>

*Source: HUD Comprehensive Housing Affordability Strategy "CHAS" data, released May 2013. Data derived from the U.S. Census Bureau's 2006-2010 ACS.*

**Lower Income Households Who Receive Fuel Assistance**

Over 550 Easthampton households received assistance from the Massachusetts Fuel Assistance Program to help them pay a portion of their heating bills for the 2013/2014 year. This amounts to about 8 percent of Easthampton households. Eligibility for this program is determined by household income, adjusted for household size and the amount of assistance is based on a household's level of poverty and household size.

Approximately 40 percent of recipient households owned their home while 60 percent rented. Almost 45 percent of recipient households had at least one elder and over 10 percent had at least one child under the age of 5. The table below shows recipient households by their household income (level of poverty). For the 2013/2014 year, 100% of the poverty level for a four-person household was \$23,050.

Poverty level	Below 75%	76-100%	101-125%	126-150%	151-175%	176-200%	201% poverty level to 60% state median income
<b>Recipient Households</b>	29	80	66	82	84	91	126

*Source: Community Action, Data provided in January 2014*

### Students from Low Income Families

A community's percentage of students from low-income families can also be used as an indicator of family need. Students are classified as "low-income" if their family meets income eligibility criteria for federally subsidized free or reduced lunch. For the 2013-2014 school year, children from families with incomes at or below 130 percent of the poverty level (currently \$30,615 for a family of four) qualified for free meals. Those between 130 percent and 185 percent of the poverty level (currently \$43,568 for a family of four) qualified for reduced-price meals, for which students can be charged no more than 40 cents.

Over one-third of Easthampton Public School students in grades k-12 hail from lower-income families, meaning the students receive free and reduced lunch (542 students). The percentage of students in the school district who receive free and reduced lunch has increased substantially over the last twenty years from 23 percent in 1993/1994 to 35 percent in 2013/2014.

With the exception of the Pelham, Southwick-Tolland, and Wales School Districts, all public school districts in the region saw an increase in the number of low-income students as a percentage of their total student population over this same period.

The Superintendent of the Easthampton Public School District attributed the increase in enrollment in the free and reduced lunch program to a variety of factors, including:

- improved reporting mechanism to the state;
- Point-of-Sale (POS) system, which provided anonymity and thus made it more comfortable for families to identify their financial situation; and
- changing economy.

## EMPLOYMENT & EDUCATION

Many studies recognize the relationship between the concentration of needy households in a community and the low levels of educational attainment of its residents. In today's economy, a high school education is the minimum requirement to participate effectively in the job market. The 2007-2011 ACS estimated that 31 percent of Easthampton residents had a bachelor's degree or higher. Easthampton's educational attainment rate for population with a bachelor's degree or greater was one percent higher than the regional rate of 29 percent but far below the state rate of 39 percent. Eleven of the Valley's 43 communities had a higher percentage of college graduates than the statewide average.

Employment trends for Easthampton showed the City had an unemployment rate of about 7 percent in 2012. This was slightly higher than the City's neighboring communities, with the exception of Holyoke, which had an 11 percent unemployment rate in 2012. Only about one-quarter of the total local population commutes to jobs within Easthampton – most of the population commutes out of

Easthampton for employment. Regionally, Springfield and Northampton are the two largest employment centers. Just over 4,800 people work in the City of Easthampton. The manufacturing industry employed the most people followed by educational services industry and health/social assistance industry. The manufacturing industry continues to offer some of the highest wages in the city. The City reported that nine new businesses moved into downtown Easthampton in the last two years and that the city's growing art scene is continuing to spur economic development and business opportunities.

## HOUSING SUPPLY CHARACTERISTICS

The purpose of this section is to review the characteristics and types of housing in the city to assess how its housing stock is responding to changing demographics, affordability pressures and market conditions. Where homes have been built and will continue to get built as well as the type and characteristic of housing is a reflection of land use policies, the strength or weakness of the housing market, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure, some of which are discussed in this chapter as well as the next chapter on housing development conditions. Settlement patterns and the built environment are also a reflection of structural issues that were discussed in the first section of this Chapter such as economic security and educational attainment, which taken together, can encourage self-sufficiency, mobility and residents' abilities to obtain and maintain housing. The City needs a full range of housing opportunities that are affordable to households of all racial and ethnic backgrounds, abilities, and income ranges to ensure that the city region remains economically competitive.

### HOUSING UNITS

The 2010 U.S. Census showed that there were 7,615 housing units in the City. The number of housing units in the City grew at a faster rate than the region and the state from 1990 to 2010 at almost twenty percent and by almost 1,200 units. In comparison, the number of housing units in the region increased by nine percent and fourteen percent for the state during this same period. Approximately 95 percent of all housing units in the city were occupied by year-round residents in 2010, while five percent were vacant. The City's rate of vacant homes in 2010 was lower than the region and the state at six percent and nine percent respectively.

Vacancy status has long been used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing for certain areas. There are five reasons that a house gets categorized as vacant by the U.S. Census Bureau. The house is: for seasonal, recreational, or occasional use; for rent; for sale; rented or sold, but not occupied; "other" vacant units.<sup>4</sup>

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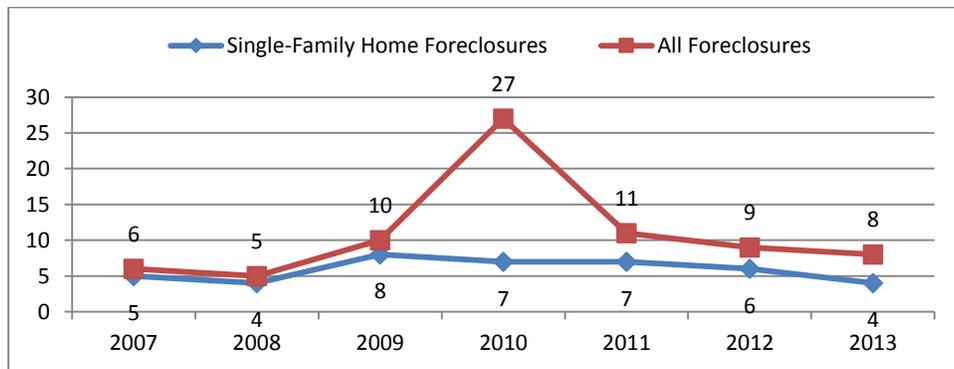
<sup>4</sup> A housing unit is vacant if no one is living in it at the time the inventory was taken (unless its occupants are only temporarily absent) or if temporarily occupied by people who have a usual residence elsewhere. The Census Bureau defines vacant units for migrant workers as housing units intended for occupancy by migratory workers employed in farm work

A comparison of 2010 housing occupancy data for Easthampton, shown in Table 10, to 2010 housing occupancy data collected for all communities in the Pioneer Valley did not show that the City had a significant vacancy problem in 2010. Information from the Warren Group showed that Easthampton saw an increase in the number of foreclosed homes during the last half of the 2000s as did almost every community in the Pioneer Valley. Foreclosures in the city and the region were at their highest in 2010, and the City, despite being the 11<sup>th</sup> largest in population in the region, ranked 23<sup>rd</sup> out of 43 communities for foreclosures that year.

**TABLE 10: EASTHAMPTON HOUSING OCCUPANCY AND VACANCY STATUS**

<b>HOUSING OCCUPANCY</b>	<b>Number</b>	<b>Percent</b>
Total housing units	7,615	100.0
Occupied housing units	7,224	94.9
Vacant housing units	391	5.1
For rent	132	1.7
Rented or sold, not occupied	27	0.4
For sale only	42	0.6
For seasonal, recreational, or occasional use	48	0.6
All other vacant	142	1.9
Homeowner vacancy rate (percent) [8]	0.9	( X )
Rental vacancy rate (percent) [9]	4.6	( X )
<i>Source: U.S. Census Bureau, 2010 Decennial Census</i>		

**FIGURE 2: EASTHAMPTON FORECLOSURES**



*Source: Warren Group*

during the crop season. The 2010 Census showed only nine vacant units in this category for the entire region. The New England Farm Workers Council (NEFWC) estimates that there are 500 migrant workers in the region.

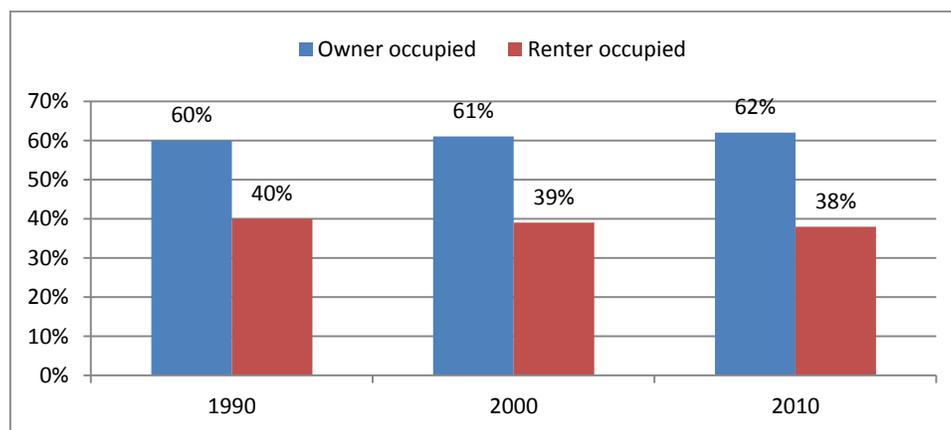
## HOUSING BY OCCUPANCY TYPE

Analysis of homeownership levels and renter opportunities is a basic feature of a housing assessment. Data on owner-occupancy and renter-occupancy is used to aid in the distribution of funds for government programs, including mortgage insurance and public housing programs. It also allows planners to evaluate the overall viability of housing markets, to assess the stability of neighborhoods and to aid in the planning of housing programs and services.

With an owner-occupancy rate of 62 percent and renter occupancy rate of 38 percent in 2010, the city as a whole had a healthy balance between owner and renter opportunities. Housing assessments typically point to a need for more rental opportunities if a community has more than 70 percent owner-occupied homes. While this is not the case for the Easthampton, the Regional Housing Plan shows that 31 communities in the region had over 70 percent owner-occupied housing with some over 90 percent.

Figure 3 shows that owner occupied housing, as a percentage of all housing units, has slightly increased over the last twenty years while renter occupied housing slightly decreased. At the moment, this trend should not be too much of a concern because the city, overall, still maintains a healthy balance. In addition owner-occupied housing and renter-occupied housing both increased from 1990 to 2010 as opposed to rental occupied housing remaining stagnant. Renter occupied housing increased by almost 270 units and owner occupied units by almost 790 over this period. The downtown and adjacent areas have a greater mix of rental and homeownership units than other areas of the city where the predominant occupancy status is owner-occupied.

FIGURE 3: OCCUPANCY STATUS OF EASTHAMPTON HOMES BY TENURE



Source: U.S. Census Bureau, Decennial Census

Overall, there has not been enough new rental housing production at the regional level over the last twenty years, from 1990 to 2010, and particularly outside of the region's central cities. Most communities in the region saw limited growth in rental housing or a loss of rental units from 1990 to 2010. Much of the rental housing within buildings of four units or more that has been produced over the last two decades has been income-restricted housing, which means that market-rate rental housing development has been almost non-existent. With development interest (and resident interest) in downtown Easthampton growing (mills and other infill opportunities), Easthampton

appears to be bucking this trend and capitalizing on opportunities that other communities in the region have zoned out or have not been able to manage due to market difficulties. An emerging issue associated with this development interest is that full build-out of these sites may be encumbered by a lack of parking availability.

### Easthampton Owner-Occupancy By Race and Ethnicity

This assessment also looked at the race and ethnicity of Easthampton homeowners to see if there were any correlations between tenure and race/ethnicity. In Easthampton, non-white racial and ethnic households had lower ownership levels than white households in 2010, which was also true for every community in the region this same year.

**TABLE 11: EASTHAMPTON OWNER-OCCUPANCY RATES BY RACE AND ETHNICITY, 2010**

<b>Geography</b>	<b>White alone</b>	<b>Black alone</b>	<b>Asian alone</b>	<b>Two or More Races</b>	<b>Hispanic Households of any race</b>
Total Easthampton Households	6,902	72	106	73	162
Total Owner-Occupied Housing	4,359	22	61	26	53
Percent Owner-Occupied Housing	63%	31%	58%	36%	33%
<i>Source: U.S. Census Bureau, 2010 Decennial Census</i>					

## AGE OF HOUSING

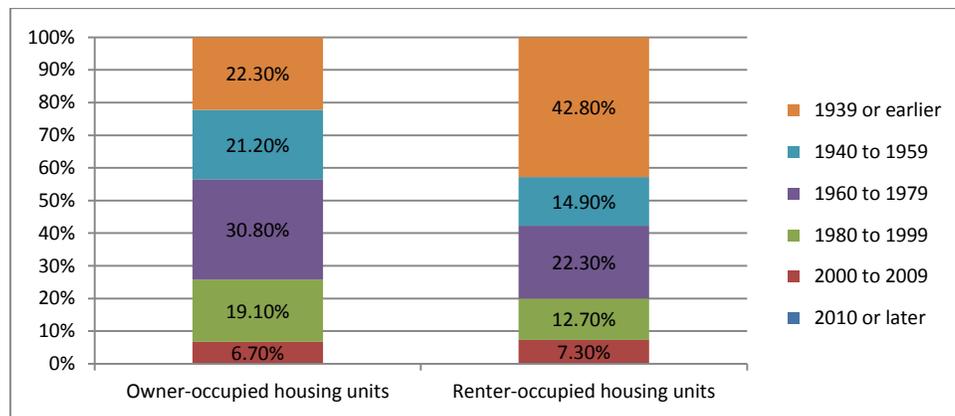
The age of housing is used as an indicator to assess a variety of housing characteristics such as the numbers of units: with potential rehabilitation and maintenance needs, that may not be accessible for people with disabilities, with potential lead-based hazards, and with potential energy inefficiencies. When compared to the United States as a whole, housing in Easthampton is old. Approximately 30 percent of the City’s housing (approximately 2,200 housing units) was built before 1940 compared to 13 percent at the national level. Homes in the downtown and adjacent areas are older than other areas of the city.

In the City of Easthampton, there is a correlation between housing age and owner-occupancy and renter-occupancy, with newer housing tending to have a higher rate of owner occupancy. Characteristics are as follows:

- Over 40 percent of all rental housing in the City and region was built before 1940, which is significantly higher than the 15 percent rate for the United States.

- New housing makes up a small portion of the rental market in Easthampton, with only 200 units, or 7 percent of all rental units, constructed in 2000 or after. Regionally, less than 4 percent of the rental housing was built in 2000 or after. The 2020 Decennial Census will likely show an increase in newer rental housing as a portion of the rental market in Easthampton due to new developments that were permitted in the 2010's.
- At the regional level, many of the newer rental units have been within income-restricted developments, which means that there has been a significant lack of new market-rate rental units constructed in the last twenty years. This was the case for Easthampton as well, and two of the newest rental developments that have been permitted since the 2010 Decennial Census consist of income-restricted rental housing. However, the City anticipates that, going forward, most of the new rental housing permitted in the City will be within mixed income housing developments.
- New housing also makes up a small portion of the homeowner market in Easthampton, with just under 300 units constructed in 2000 or after.
- About half of Easthampton's owner-occupied homes were built between 1940 and 1980.

FIGURE 4: AGE OF HOUSING STOCK BY TENURE: 2008-2012 ACS



Source: U.S. Census Bureau, 2008-2012 ACS

The City's Master Plan challenges its citizens and government with accommodating the desire to preserve historic structures, but to do so without constricting economic or creative freedom. This is especially important, for example, when considering the character of downtown. The city has several strategies in place for the recognition or protection of historic resources. The Main Street National Register Historic District is centrally located around the former Town Hall and recognizes this area's contribution to local and national history but does not restrict property owners from making changes to these properties. This district encompasses 24 acres and two dozen historic structures. The Easthampton Historic Commission is investigating a second National Register Historic District for parts of Pleasant Street, which would encompass the historic mill area including mill housing. The Easthampton Historic Commission also provides development review for projects including demolition delay orders.

### CHALLENGES OF OLDER HOUSING STOCK

Well-maintained older homes are an important part of a community's local history and help preserve historic character; however, older homes can have many challenges:

- Increased need for maintenance and repairs;
- Some have poor past maintenance and repair history, especially in the region's urban centers, resulting in a deteriorated state that requires costly rehabilitation;
- Design of many older homes are not well-suited for people with mobility impairments and can be expensive to retrofit;
- Outdated and inefficient heating, cooling, and insulation systems that result in higher associated utility costs;
- Outdated materials and products that present personal health risks such as: lead paint, asbestos, and lead pipes.

Since the cost to rehabilitate and achieve code compliance in older houses can be extremely high, some landlords and homeowners cannot afford to make these improvements or some have not invested in their properties because low home values do not justify the cost of capital or maintenance improvements. Deferred maintenance and repairs can result in unsafe or poor quality housing for renters.

The age of the housing ***can also create impediments to fair housing***. Rehabilitation or modification costs can result in deferred maintenance or upgrades, which may limit the supply and availability of accessible and affordable housing. Some landlords have tried to avoid renting to families with young children because of the presence – or the perceived presence – of lead paint in their units and the associated expense of lead abatement and disposal, even though doing so is prohibited by law. This has the effect of limiting the supply and availability of housing, especially for families with young children.

### HOUSING BY STRUCTURAL TYPE—SINGLE & MULTI-FAMILY HOUSING

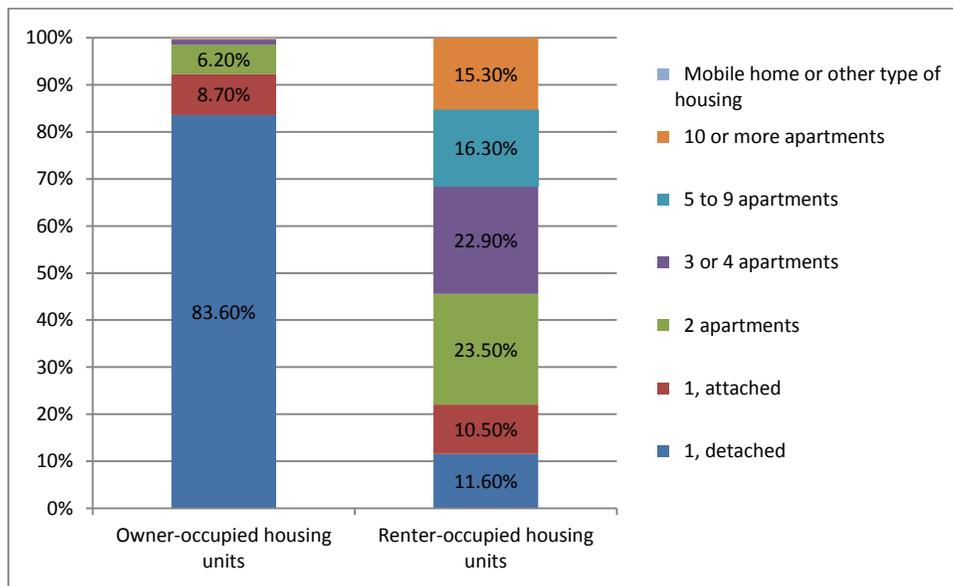
Housing affordability is closely related to the housing structure type. Multi-family housing, two-family housing, and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single family homes on large lots.

Easthampton has a healthy variety of housing types, particularly for rental housing. The ACS 2008-2012 estimates that 55 percent of all housing units in Easthampton are single family homes while the remaining 45 percent of all housing units are within two-family, three-family and multi-family structures. The downtown and adjacent areas have more of a mix of single family, two family, three family and multifamily housing—renter and owner occupied—than other areas of the city where the predominant housing type is single family, owner occupied homes. This housing mix is underscored by the City's zoning which continues to allow these housing types in these areas.

By comparison, about 60 percent of the region's housing consists of single-family detached homes, with most communities having rates above 80 percent. Communities with the highest percentage of single-family homes with rates over 90 percent include two of Easthampton's neighboring

communities—Southampton and Westhampton—as well as the region’s small rural communities. This regional comparison underscores the problem that many of the region’s suburban and rural communities do not offer their fair share of multi-family housing opportunities.

**FIGURE 5: HOUSING UNITS BY STRUCTURE TYPE: 2008-2012 ACS**



Source: U.S. Census Bureau, 2008-2012 ACS

### Condominium Units

There were 395 condominium units in the city in 2013. Notably, the number of condominium units increased in the city by over 200 percent from 2003 to 2013. This was due to an influx of 55+ residential developments that were built in the mid to late 2000s.

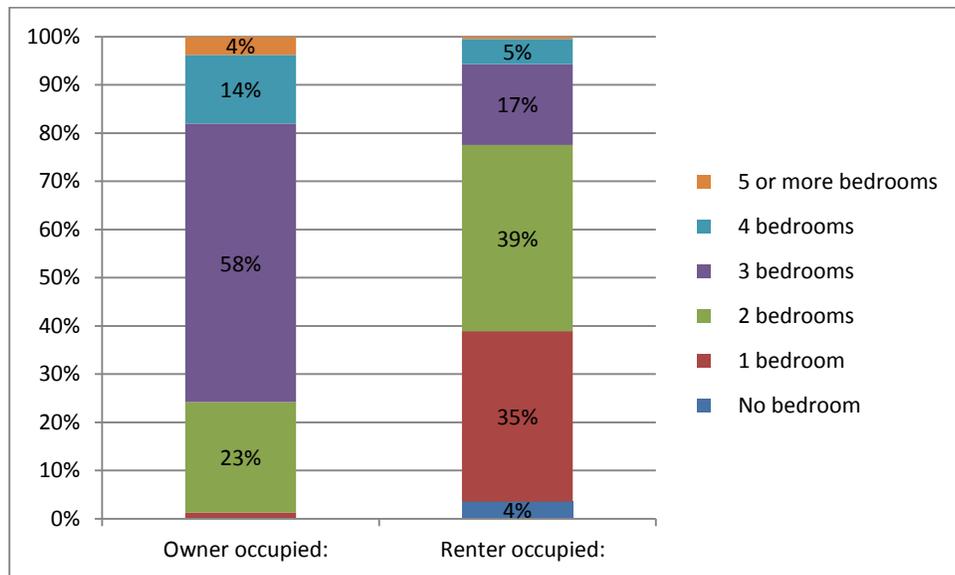
A condominium is an individually-owned unit that shares infrastructure (parking lots, private drives, heating system, hallways, etc.) and maintenance costs with surrounding property owners as part of a legal agreement. Condominium units may be located within a multi-family building, be a single family attached home (townhouse), a single family detached home within a development, or part of a duplex. A condominium unit may be owner or renter occupied, although it is typically owner-occupied. The U.S. Census Bureau does not include condominiums as a particular structural type since they can be a unit in a multifamily structure or part of a single family home development, and, therefore, condominium units were not included in the figures represented on the previous page. However, municipalities tax each condominium unit individually for the assessment of property taxes, which makes the number of condominium units in the city available for analysis.

## HOUSING BY NUMBER OF BEDROOMS

An inventory of the city’s housing stock by number of bedrooms can be used to determine any housing deficiencies in the city such as not having enough one to two bedroom homes (rental or ownership) for smaller households or three bedroom rental units for larger families.<sup>5</sup> The state’s leading housing agencies—DHCD, MHP, MassHousing, MassDevelopment and CEDAC—recently approved an interagency agreement requiring that at least ten percent (10%) of new affordable units funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms.<sup>6</sup>

Figure 6 shows that the city has a healthy variety of ownership options by bedroom type, but the city could use more rental housing with three or more bedrooms for a better balance and variety of rental housing options.

**FIGURE 6: EASTHAMPTON HOMES BY NUMBER OF BEDROOMS**



Source: U.S. Census Bureau, 2008-2012 ACS

<sup>5</sup> The number of bedrooms is the count of rooms designed to be used as bedrooms; that is, the number of rooms that would be listed as bedrooms if the house, apartment, or mobile home were on the market for sale or for rent.

<sup>6</sup> The Bedroom Mix Policy shall not apply to affordable developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to affordable developments where such units: (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency. Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency’s judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

## SENIOR HOUSING

The City has a variety of senior housing options, with varying levels of care. They consist of a continuing care retirement community with independent living apartments and assisted living residences, public housing, private income restricted housing, and age restricted or independent living developments (55+ housing).

**TABLE 12: AGE-RESTRICTED “SENIOR” HOUSING OPTIONS**

Development Name	Income Restricted?	Units
Cliffview Manor – Lussier Circle	Yes, Public housing	40
Cliffview Manor – Holyoke Street	Yes, Public housing	50
Dickinson Court	Yes, Public housing	30
Sunrise Manor	Yes, Public housing	31
College Highway Apartment	Yes	40
Orchard View (John F. Sullivan)	Yes	40
Ella Clark Home	No	16
Lathrop Retirement Community	No	117
Harvest Valley Condominiums	No	65
The Hamptons	No	Approx 56
Mount Tom Condominiums	No	Approx 14
Treehouse at Easthampton Meadow	Yes, partially	unknown
<i>Source: DHCD, City of Easthampton</i>		

The Easthampton Housing Authority currently maintains 151 units of affordable housing for persons age 60 years and older and additional affordable housing units are available at John F. Sullivan Housing for the Elderly (Orchard View) and also at College Highway Apartments, which both have project-based Section 8 assistance and 40 units each, creating a total of 231 affordable units for seniors in Easthampton. At present, there are no ownership opportunities for senior households that qualify as affordable under Chapter 40B legislation.

Four recent projects have created market-rate ownership opportunities specifically for seniors: 1) Lathrop Retirement Community; 2) Harvest Valley Condominiums; 3) the Hamptons and 4) Mount Tom Condominiums.

The waiting list for elderly housing units managed by the Easthampton Housing Authority contained 47 households in 2012, and this list is currently open. There were six households waiting for a special needs unit, of which EHA had only two, located on the second floor of their administrative offices on Holyoke Street. For all public housing units, EHA maintains a preference for local residents and veterans. According to Betty Burnham of the EHA, an elderly household with veteran status could wait approximately six months to one year for an apartment. An estimated wait of one and a half to two

years could be expected for an elderly resident with a local preference and nonveteran status. Finally, an elderly resident residing outside of Easthampton could face a projected wait of at least two years.

## ACCESSIBLE HOUSING

According to the ACS 2008-2012 estimates, eleven percent of the city's total population of residents age 18 to 64 (1,100 people) and over 40 percent of elderly residents in the city (2,200 people) reported having one or more disabilities. Residents with one or more disabilities often face housing challenges due to a lack of housing that is affordable and physically accessible or accessible for people with hearing or visional impairments, hearing, sight, etc). To address this long-standing problem, the Citizens' Housing and Planning Association (CHAPA), in conjunction with a variety of partners, created the web-based Massachusetts Accessible Housing Registry (MassAccess) in 2000 to help people with disabilities find affordable and accessible housing in Massachusetts.<sup>7</sup> The Registry has been the best attempt at centralizing the total number of available accessible/adaptable units, units on a ground floor, or units accessible by elevator. The management of Mass Access believes that the registry captures over 80% of all accessible housing rental housing that is available.<sup>8</sup>

The registry suggests that there is a great shortage of accessible housing units compared to the number of residents with one or more disability. In March of 2014, the registry showed that there were 35 accessible/adaptable units available and all were "income-based," where the rent or price is based on the income of the occupant. The new affordable housing development at 15 Cottage Street will include 4 accessible units and at least two of the six permitted Habitat for Humanity homes will be accessible. However, the total supply of units in the City and region is still less than the potential demand. The Regional Housing Plan identifies that this shortage also exists at the regional level and for every community in the region.

## INCOME RESTRICTED (SUBSIDIZED) HOUSING

There are two forms of income-restricted housing: public and private. Public income-restricted housing is managed by a public housing authority, established by state law to provide affordable housing for low-income people. Private income-restricted housing is owned and operated by both for-profit and non-profits owners who receive subsidies in exchange for renting to low- and moderate-income people. Both will be discussed in separate sections. As of April 2014, 6 percent (454 units) of Easthampton's total housing inventory was subsidized for households of low to moderate incomes. Chapter 40B, the Comprehensive Permit Law in Massachusetts, sets the goal for each community to have a minimum of 10 percent of their total housing stock affordable for households at or below 80 percent of the area median income. As of April 2014, six municipalities in the Pioneer Valley surpassed

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<sup>7</sup> An internal database was launched in 1995 by CHAPA and the Independent Living Center.

<sup>8</sup> Accessible homeownership housing is more difficult to gauge because there may be a number of homeowners who may have made accessibility improvements to their homes with no intention of selling in the near future.

the 10% goal and these communities were: Amherst, Chicopee, Hadley, Holyoke, Northampton, and Springfield.

Table 13 provides a detailed list of the current properties that appear on the DHCD Subsidized Housing Inventory, which lists all housing units that qualify as affordable under Chapter 40B. The Easthampton Housing Authority (EHA) provides 188 units of state-owned public housing in perpetuity for low-income households. Their portfolio consists of 151 units for elderly and disabled residents, 35 units for families and two units for families that have a member of the household with special needs. Currently, the waiting list for public housing units maintained by the EHA has 160 applicant households for family units, and is currently closed. Approximately 50 percent of the households on the current waiting list for family units are Easthampton residents and the other 50 percent are from out-of-town, primarily from family shelters in Eastern Massachusetts. The former Executive Director of the Housing Authority commented that there have not been any significant changes to the length or composition of the waiting lists in the last few years for families, although the number of veterans requesting housing has been decreasing.

**TABLE 13: UNITS ON THE SUBSIDIZED HOUSING INVENTORY AS OF JANUARY 2014**

<b>Name</b>	<b>Location</b>		<b>Tenure</b>	<b>Units</b>
Glad Acres	Scattered site: Sunset Avenue, Ely Avenue, South Street and John Street	Public Housing	Rental	31
Cliffview Manor	Lussier Circle, Tower Lane, and Echo Lane	Public Housing	Rental	40
Cliffview Manor	Lussier Circle and Echo Lane	Public Housing	Rental	50
Dickinson Court	15 Liberty Street	Public Housing	Rental	30
Sunrise Manor	Paradise Drive, Laura Avenue	Public Housing	Rental	31
n/a	112 Holyoke Street	Public Housing	Rental	2
n/a	Arlington Street, Pleasant Street	Public Housing	Rental	4
College Highway Apartments	391 Main Street	Private Housing	Rental	40
Easthampton Town Lodging House	75 Oliver Street	Private Housing	Rental	23
Orchard View (John Sullivan)	108 Everett Street	Private Housing	Rental	40
White Brook Meadow (Treehouse)	Off Park Street	Private Housing	Rental	60
Easthampton Homeownership Rehabilitation (HOR) Program	Scattered sites	Private Housing	Ownership	30
Hilltown CDC HOR Program	Scattered sites	Private Housing	Ownership	22
Mountainview Condos	211 East Street	Private Housing	Ownership	10
Valley CDC	Parsons Street	Private Housing	Ownership	1
White Brook Meadow (Treehouse)	Off Park Street	Private Housing	Ownership	0
East Street	East Street	Private Housing	Ownership	2
DMH Group Homes	Confidential	Public/Private housing	Rental	0
DDS Group Homes	Confidential	Public/Private housing	Rental	39
<i>Total Public Housing Authority Units</i>				<i>188</i>
<i>Total Private Housing Units: Rental</i>				<i>163</i>
<i>Total Private Housing Units: Ownership</i>				<i>65</i>
<b>Total Subsidized Housing Units</b>				<b>454</b>

<b>Census 2010 Year Round Housing Units</b>				<b>7,567</b>
<b>Percent Subsidized</b>				<b>6.00%</b>
<i>Source: DHCD, March 2014</i>				

There are several permitted and pending projects that will result in an additional 103 units of SHI eligible housing.

- Parsons Village, 38 rental units (under construction)
- 15 Cottage Street, 50 rental units (under construction)
- Habitat for Humanity, East Street, 2 ownership units (under construction)
- Habitat for Humanity, Everett Street, 4 ownership units
- Treehouse Phase Three, 9 ownership units (under construction)

If all 103 permitted or planned income-restricted housing units are approved by DHCD for placement on the SHI, the City’s total number of SHI units will increase to 557 units and will put the City at 7.4 percent of the 10 percent Chapter 40B Affordable Housing goal.

**Cottage Square** will provide 50 units of affordable housing in a historic mill located in the heart of downtown Easthampton. The redeveloped property will consist of 50 apartments available for residents earning between 30 to 60 percent of the Area Median Income. All apartments will be deed restricted for 30 years. It is anticipated this development will be completed by mid 2015.

The **Parsons Village development** will be 38-units of rental housing grouped into six buildings on a 4.34 acre site in the New City neighborhood. One-hundred percent of this housing will be developed for households with incomes at or below 60 percent of the Area Median Income. The development will also include a community house, picnic areas, and a playground that will be available to the public. It is anticipated this development will be completed by early 2015.

**Non-subsidized Housing for Lower Income Populations**

The Southern Middlesex Opportunity Council (SMOC) owns and manages three single room occupancy (SRO), coed facilities in Easthampton. One case manager works with all three facilities in addition to others in the region. All three of these places have flat rental rates and are not subsidized through any public monies. Units at these three facilities do not meet the guidelines for inclusion on the SHI. However, the City does require that SMOC income-certify that tenants of 21 Adams and 75 Oliver Street are low-income.

- 21 Adams: 13 units, \$85 per week
- 75 Oliver Street (*Easthampton Town Lodging House*) : 16 units, \$65 per week
- 250 Main Street: 12 units, \$85 per week



## RENTAL ASSISTANCE FOR LOWER INCOME HOUSEHOLDS

Rental assistance to afford housing can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. This subsidy stays with the tenant. There are two rental voucher programs available in Massachusetts. They are the housing choice voucher program also known as the federal Section 8 program and the Massachusetts Rental Voucher Program (MRVP). The Section 8 voucher program was enacted in 1974 to promote economic and racial integration and to shift public assistance to the private market. The MRVP has a similar purpose.

In 2012, a total of 9,760 vouchers were allotted in the region through either the Section 8 or MRVP program. These vouchers were allotted to and administered by the housing authorities of Amherst, Chicopee, East Longmeadow, Holyoke, Monson, Northampton, Springfield, Ware (administered by Westfield), West Springfield, and Westfield as well as by DHCD via HAPHousing. The Easthampton Housing Authority does not currently administer vouchers. Easthampton residents do not have local preference status with any of the housing authorities that administer vouchers in the neighboring communities.

Voucher holders can reside anywhere. A 2012 PVPC analysis of where voucher holders resided, using data from all public housing authorities in the region that administer vouchers as well as HAPHousing, showed that out of the 9,900 vouchers holders residing in the region, 88 lived in Easthampton (less than 1% of the total). Almost 60 percent lived in Springfield and another 15 percent lived in Holyoke. Three exurban or suburban communities—Longmeadow, Southwick, and Wilbraham—had zero voucher households despite having private market rental housing. This analysis shows that voucher households have not been well integrated into regional housing market and instead remain in communities with high percentages of minority households and low-income households.

There is a much greater demand for vouchers than supply in the Region. On April 5, 2012, there were 117,471 applicants currently waiting on the Massachusetts Section 8 Centralized Waiting List. The Massachusetts Chapter National Association of Housing and Redevelopment Officials (MassNAHRO), the administrators of the Centralized Waiting List, noted that an estimated wait time for a voucher cannot be gauged since all 86 housing authorities in the state have different selection preferences. However, they stated that some applicants have been waiting since the Centralized List opened in 2003. All voucher administering agencies in the region except the Northampton Housing Authority and HAP Housing utilize the state's Centralized Waiting List to distribute vouchers.

## SPECIAL NEEDS HOUSING

Special needs housing typically refers to housing units specifically designed for populations with special needs such as: people with psychiatric and cognitive disabilities; veterans; survivors of domestic violence; youth aging out of foster care and at-risk youth; people with substance abuse issues; ex-offenders; people living with HIV or AIDS; and people who are homeless.

- The Massachusetts Department of Developmental Services (DDS) (formerly Department of Mental Retardation) operates group homes in the city (discussed in the next section).
- The Easthampton Housing Authority provides two public housing units for households that include a family member with special needs. One is for the mobility impaired and the other for hearing or mentally impaired.
- The Southern Middlesex Opportunity Council (SMOC), a private nonprofit organization, manages two facilities in Easthampton.
  - Wright Home for Women is a substance abuse program with 16 units that is grant funded and supported by one staff member.
  - Vikings Landing is a SRO for veteran men with 19 units and with rental rates of \$85 per week.
- ServiceNet, Friends of the Homeless and the City of Northampton, in partnership, run the Easthampton Annex, which is a seasonal, overnight, overflow shelter for homeless men housed at Our Lady of the Valley Parish. A volunteer from the Soldier On organization shuttles men from the Northampton Grove Street shelter each evening that the seasonal shelter is open.

The Regional Housing Plan discusses the special needs housing for these and the other special populations that is available in our region. The Regional Housing Plan notes that the demand for all forms of special needs housing in our region far outstrips the supply of these units.

*HOUSING FOR ADULTS WITH DEVELOPMENTAL DISABILITIES.*

In 2014, there were 39 units on the SHI within group homes in the City for adults with disabilities who do not require continuous medical or nursing care. Most group homes are single family residences with 4 or 5 bedrooms or side by side 4 bedroom duplexes. These homes are operated directly by DDS or by provider agencies under contracts with the Department. Per state and federal (HIPAA) statute, the locations of group homes are kept confidential. It should be noted that there are also numerous individuals with developmental disabilities who live independently in the region with DDS assistance and these individuals are not reflected in the 39 units. Similarly, although the Massachusetts Department of Mental Health (DMH) does not currently have any clients living in group homes that are operated directly by DMH or by provider agencies under contracts with DMH, there are numerous individuals with mental health challenges who live independently in the region with DMH assistance.

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# HOUSING DEVELOPMENT CONDITIONS

## OVERVIEW

Where homes have been built and will continue to get built as well as the type and characteristic of housing is, in part, dictated by the housing market, environmental and other land use constraints, local land use policies, and the availability of public infrastructure and services. The City has a distinct development pattern which is reflective of the history of mill development in Easthampton. Today the historic dense center of the city is a combination of mixed use, mill industry, residential, and business development, all centered around the mill ponds. Surrounding the city center are agricultural and wooded lands, which over the past 50 years have diminished with the expansion of mostly residential growth into this surrounding green buffer. Over this same period of time, the City's center has also expanded in a linear form, along Route 10 north, the main arterial road into the City of Northampton.

The City's challenge is to promote new opportunities for commercial and housing development within this existing framework. Easthampton citizens stated in their 2008 Master Plan and again in their 2013 OSRP that they would like to see new, denser development occur in the center city, where infrastructure already exists, while protecting key areas of green space on the city edges. There is also a need to encourage new housing and recreational opportunities, while preserving neighborhood character. The recommendation in the Housing Action Plan chapter of this Plan as well as the 2013 Open Space and Recreation Plan and 2008 Master Plan provide guidance on how to encourage appropriate development and protect valuable open space in order to retain the historical and existing development patterns which have defined Easthampton for generations.

## HOUSING MARKET

### HOUSING BY COST

The extent to which housing is affordable matters greatly to any community. Housing is a basic human need and one of the most significant expenditures for any household. Massachusetts has become an expensive place to live. While single family home prices and rents are more affordable in Western Massachusetts than the eastern part of the state, prices in Western Massachusetts, including prices in the city of Easthampton, are still more expensive than in many areas of the country. According to state analysts, there were two sets of factors that influenced the dramatic run-up in housing prices that started in the late 1990s and lasted until the mid 2000s. The first factor was that a lack of local housing production in the mid-to-late 1990s caused a reduction in supply and resulted in rents and home prices being pushed upwards. The second factor was that conditions and practices in the broader financial and mortgage markets in the mid 2000s—including low interest rates, easily available credit, a proliferation of exotic new mortgage instruments and their derivatives, and an expanded secondary market for mortgage-backed securities—fueled home-buying and price escalation here and elsewhere.

## SINGLE FAMILY HOME MARKET

Easthampton Assessor's data show that the City had 3,988 single family homes in 2013. The median sales price for a single family home in Easthampton increased by approximately 25 percent from 2000 to 2013 when adjusting for inflation (by 70 percent unadjusted. Figure 7 shows unadjusted prices) from \$131,000 in the year 2000 to \$224,500 in the year 2013. Median sale prices for single family homes were at their highest from 2006 to 2008, after which they began to decline. Sales of single family homes fluctuated from 153 to 171 from 2000 to 2004 and then took a sharp upward spike to 212 sales in 2005. Consistent with the downturn in the housing market, sales decreased from 2005 to 2008 and have fluctuated between 109 to 135 sales per year since.

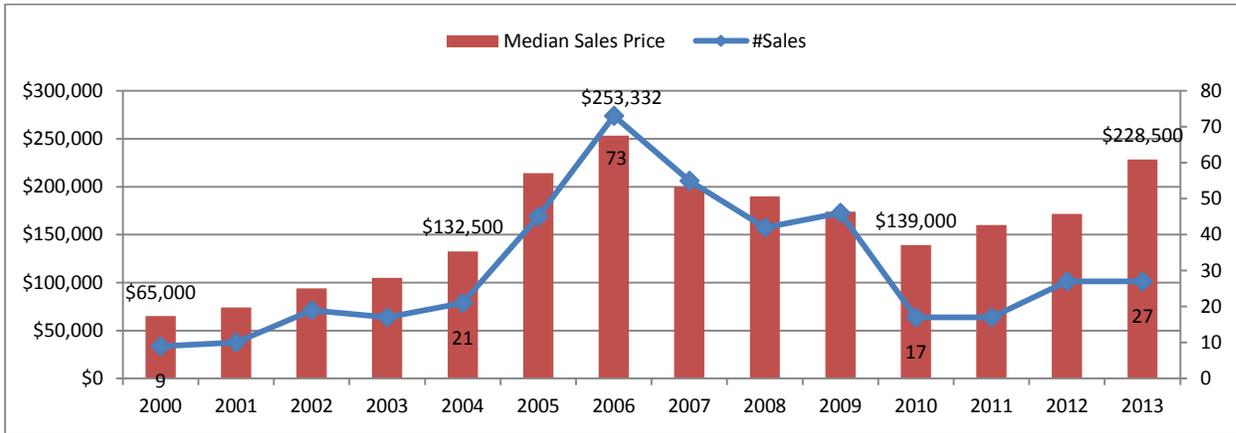
**FIGURE 7: EASTHAMPTON MEDIAN SINGLE FAMILY HOME SALE PRICES AND SALES BY YEAR**



Source: Warren Group. Prices are not adjusted to 2013 dollars (not inflation adjusted)

Easthampton Assessor's data shows that the City had 395 condominiums in 2013. The median sales price for a condominium in Easthampton increased substantially from 2000 to 2013 by 160 percent when adjusting for inflation (by 250 percent unadjusted. Figure 8 shows unadjusted prices) from \$65,000 in the year 2000 to \$228,500 in the year 2013. Median sale prices for condominiums steadily increased from 2000 to 2006, peaking at \$253,000 that year. Median sale prices and number of sales of condominiums dropped sharply after 2006 to a low of \$139,000 and 17 sales in 2010. Prices and sales have increased since 2010. The 2013 median sale price for a condominium was higher than that of a single family home for that year.

**FIGURE 8: EASTHAMPTON MEDIAN CONDO SALE PRICES AND SALES BY YEAR**



Source: Warren Group. Prices are not adjusted to 2013 dollars (not inflation adjusted)

Analysis of real estate sales data for the city of Easthampton from 2010 through 2012 shows that the sale price for newer single family homes and condominiums—those built in the mid-2000s and after—were, on average, much more expensive than the older homes on the market.

**TABLE 14: SINGLE FAMILY HOME SALE PRICES FOR NEWER SFH HOMES SOLD FROM 2010 THROUGH 2012**

Location	Number of units sold	Price	Year Built (if noted)
Button Road	1	\$343,000	2006
Fox Run	3	\$415,000 to \$416,000	
Hunter Lane	1	\$329,000	
Kingsberry	2	\$353,000 and \$410,000	2012
Lexington Drive	1	\$325,000	2012
River Valley Way	2	\$287,000 and \$435,000	2010
Willow Circle	3	\$325,000 to \$333,000	2006-2008
<i>Source: Warren Group</i>			

**TABLE 15: CONDO SALE PRICES FOR NEWER CONDOS SOLD FROM 2010 THROUGH 2012**

Location	Number of units sold	Price	Year Built (if noted)
90 Cottage Street	1	\$160,000	2012
211 East Street	6	\$139,000 to \$219,000	2006
359 Main Street	12	\$275,000 to \$357,000	2005
26 Maine Ave	2	\$160,000 to \$162,000	2009
4 Gabrielle Way	1	\$270,000	2005
28 Lazy D Drive	1	\$272,500	2008
4 Maine Ave	1	\$182,000	2008
<i>Source: Warren Group</i>			

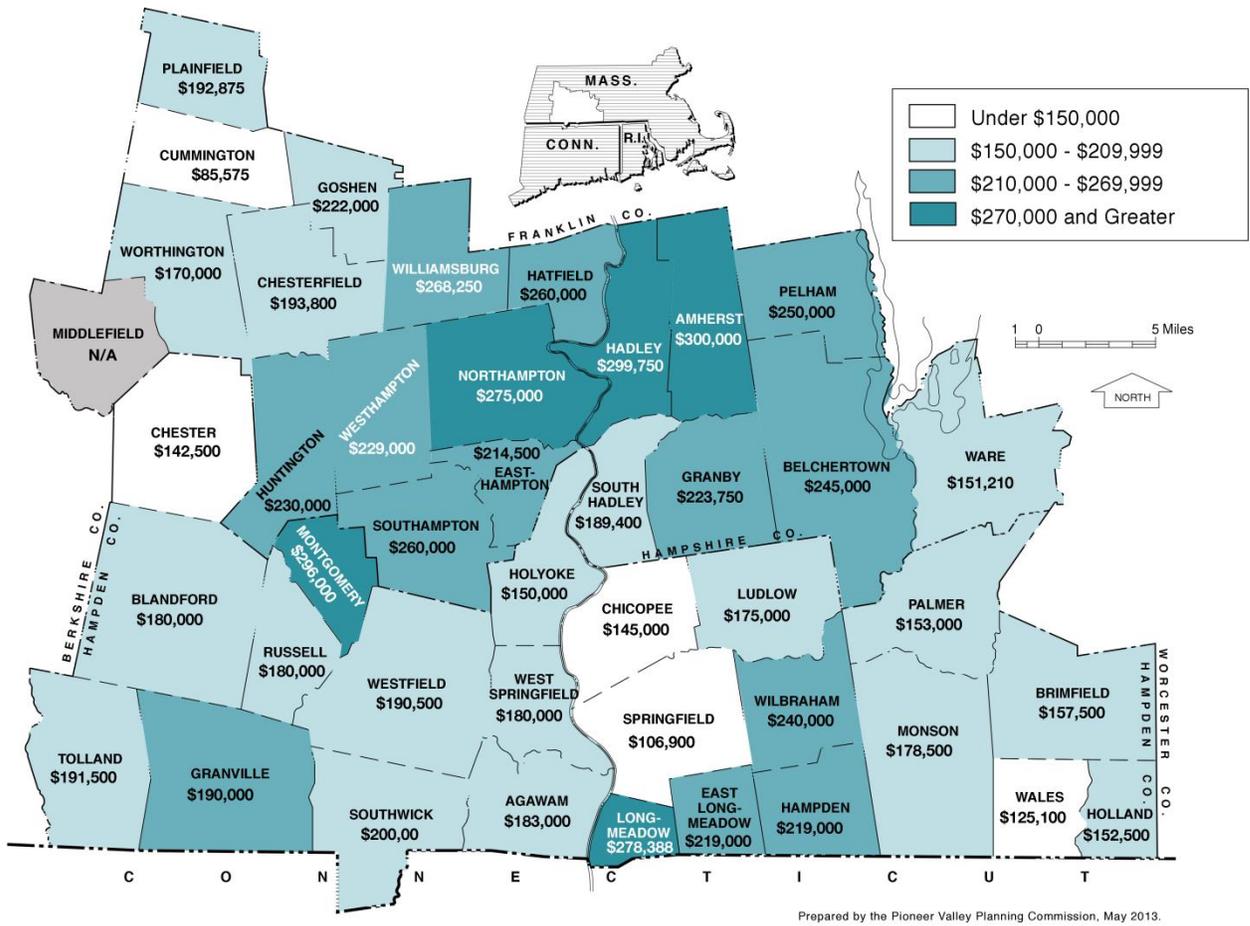
In comparison to the region, Easthampton had the 18<sup>th</sup> highest median sale price for a single family home in 2012 at \$214,500 (2013 comparative data not available). It should be noted that short sales have brought down the median sales price, meaning the median price confronting buyers for market rate homes was likely higher than what is shown. The Pioneer Valley struggles with having strong and weak market communities. The information presented in this Assessment shows that Easthampton can be categorized as an average to strong market community. A regional economic development priority is to revitalize the region's weak housing markets in order to stabilize these communities or areas within these communities to bolster the region's economic competitiveness and overall quality of life.

### **Homeownership Market Conditions**

Despite the drop in home values that occurred after the housing market / economic downturn started in 2007, homeownership will continue to be a challenge, and in most cases, beyond the means of lower income households, especially with rising utility costs.

- Tighter lending requirements and uncertainty continue to keep many buyers out of the market.
- Household incomes have also not kept pace with increased housing costs and younger households are increasingly saddled with college debt.
- Purchasing a home requires a larger initial outlay due to more stringent mortgage financing terms and conditions such as the requirement of down payments equaling 20% of the purchase price rather than the 5% -10% or less that had become common.
- New homebuyers will likely need programs offering down payment assistance, more affordable homes developed with financing that includes grant funding and reduced cost financing such as the ONE Mortgage Program administered by the Massachusetts Housing Partnership.

FIGURE 9: MEDIAN SALE PRICE OF SINGLE FAMILY HOMES IN THE PIONEER VALLEY REGION (2012)

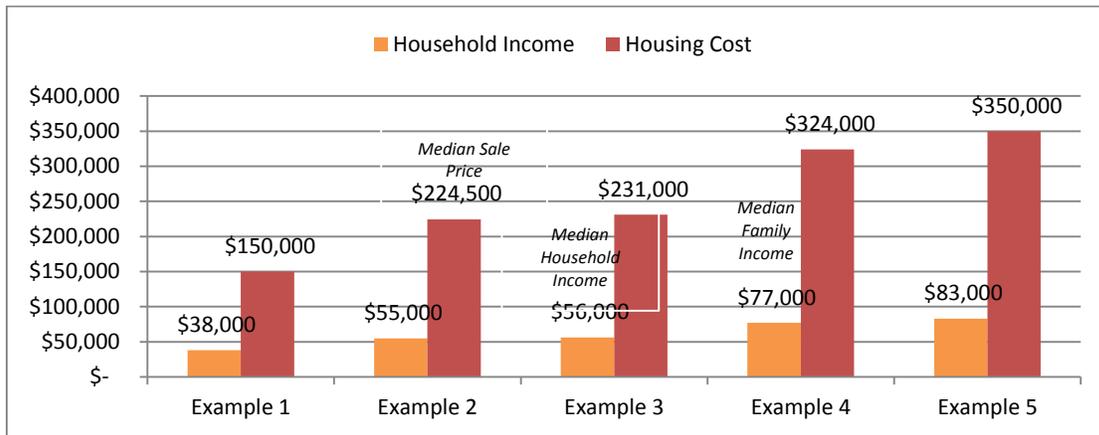


Source: Warren Group

**BUYING A SINGLE FAMILY HOME IN EASTHAMPTON**

Although Easthampton and the Pioneer Valley have historically been cheaper places to live than the eastern part of the state, the dramatic increase in housing prices in the late 1990s to early 2000s affected the ability of many households to buy a home. The general rule of thumb is that housing is 'affordable' if the household pays no more than 30 percent of its annual income on housing. Households who pay more than 30 percent of their income for housing are considered "cost-burdened" and may have difficulty affording necessities such as food, clothing, transportation and medical care as well as saving for their future and that of their families.

FIGURE 10: ANNUAL INCOME NEEDED TO AFFORD TO PURCHASE A SINGLE FAMILY HOME



Source: Pioneer Valley Planning Commission, 2014

Figure 10 portrays the annual household income needed to afford to purchase a home at varying price points. The housing cost takes into consideration Easthampton’s 2013 tax rate, an estimate of homeowners insurance, mortgage principal and interest, and assumes a 20 percent down payment. Considering the median household income for Easthampton in 2008-2012 was approximately \$56,000 that translates into \$231,000 of purchasing power for a home for households that meet lending conditions. Positively, almost half of the homes sold in the City in 2013 had sale prices for less than this amount. However, the vast majority of the current homes available for purchase in Easthampton still exceed the maximum sales prices for lower income families. Without adequate funds for a down payment or a strong credit history, characteristics that could lessen their ability to secure a mortgage, homeownership in Easthampton could be unlikely for lower income families.

The 2008-2012 ACS estimates that 28 percent of Easthampton homeowners with a mortgage spent more than 30 percent of their household income on housing-related costs and are therefore “cost-burdened.” The share of Easthampton cost-burdened households with a mortgage was lower than the share of households in Hampden and Hampshire County which saw rates of 35 percent and 34 percent of their households, respectively, over this same period. For Easthampton households without a mortgage an estimated 23 percent spent more than 30 percent of their household income on housing-related costs. This was higher than the share of households without mortgages in Hampden and Hampshire County who spent more 30 of their incomes on housing related costs at rates of 22 percent and 17 percent, respectively, over this same period.

## RENTAL MARKET

The ACS 2008-2012 estimated the median gross rent for Easthampton at \$873, which was lower than the median gross rent for Hampshire County (\$906), but higher than Hampden County's (\$776). Gross median rents are useful for making broad comparisons to the county, state or nation, but more detailed information, such as rent by bedroom type is needed to have a more accurate picture of the local rental market. To understand current market rental rates, local data was gathered from:

- The Daily Hampshire Gazette (*retrieved online on October 1, 2012*)
- Craig's List classified ads for apartments (*retrieved online on October 1, 2012*)
- The Taylor Agency (*phone and email correspondence*)
- RentNoHo.com (*phone and email correspondence*)
- HUD Fair Market Rents (*retrieved online March 5, 2014*)<sup>9</sup>

A mean rental rate by bedroom type was created for each of the first four sources (Table 16). PVPC also estimated rent by bedroom type based on 2008-2012 ACS estimates. The rates obtained through this method were lower for all bedroom types with the exception of three bedroom rental than the FY 2012 HUD FMR for the Springfield, MA HUD Metro FMR Areas (HMFA), which includes Easthampton.

**TABLE 16: ESTIMATED MEDIAN RENTAL RATES AND FAIR MARKET RENTAL RATES, 2012**

	<b>Studio</b>	<b>1-br</b>	<b>2-br</b>	<b>3-br</b>
Hampshire Gazette	\$485	\$550	\$690	N/A
Craig's List	N/A	\$625	\$700	\$1,050
Real Estate Firm #1	\$475	\$550	\$700	\$1,050
Real Estate Firm #2	N/A	\$550	\$750	N/A
Estimated median rent	\$480	\$550	\$700	\$1,050
FY 2012 HUD Fair Market Rent	\$567	\$674	\$857	\$1,026
PVPC estimates of ACS 2008-2012 data	\$500 to \$749	\$500 to \$749	\$750 to \$999	\$1,000 or more
<i>Source: Daily Hampshire Gazette; Craig's List, <a href="http://westernmass.craigslislist.org">http://westernmass.craigslislist.org</a>; data from real estate professionals in Easthampton; and HUD</i>				

<sup>9</sup> Fair Market Rents (FMRs) are gross rent standards set by HUD that include the unit rent plus the cost of all tenant-paid utilities (except telephones, cable or satellite television service, and internet service). FMRs exclude non-market rental housing in their computation as well as units less than two years old, in order to remove data skewing from income-restricted rentals where the occupant does not pay the full market value for the rental unit. HUD annually estimates FMRs for metropolitan areas to assure that a sufficient supply of rental housing is available to its Section 8 Housing Voucher program participants. To accomplish this objective, FMRs are set for a region (MSA) to be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible.

## RENTING A HOME

Using the guideline that a household should pay no more than 30 percent of its annual pre-tax income on housing, the table below portrays the annual household income needed to afford to rent a home using various levels of income. A household earning the median household income of \$56,000 would have choice. However, lower-income households, often the households most in need of rental housing, would have limited choices in finding a safe and affordable place to live.

TABLE 17: HOUSEHOLD INCOME NEEDED TO RENT A HOME AT VARIOUS HOUSEHOLD INCOME LEVELS

	<b>Household One</b>	<b>Household Two</b>	<b>Household Three</b>	<b>Household Four</b>	<b>Household Five</b>	<b>Household Six</b>
Annual Income	\$8,000	\$12,000	\$20,000	\$30,000	\$50,000	\$60,000
Monthly Income	\$667	\$1,000	\$1,667	\$2,500	\$4,167	\$5,000
30% of Monthly Income	\$200	\$300	\$500	\$750	\$1,250	\$1,500

Source: Pioneer Valley Planning Commission, 2014

According to the ACS 2008-2012, an estimated 42 percent of Easthampton renter households spent more than 30 percent. While this percentage was lower than the share of households at the regional level, which was 55 percent for Hampden County and 52 percent for Hampshire County, Easthampton's share of cost-burdened renter households is still high.

### **Rent and Lower Income Households**

Even in the region's large cities such as Springfield and Holyoke, with their relatively affordable market rents and concentration of government-subsidized units, many households face a gap between what they can afford to pay for housing and actual housing costs. Holyoke's 2010-2014 Consolidated Plan acknowledges that "a significant number of its rental households have incomes at or below 50% of median and just simply cannot afford even below market rents, although such apartments are available. No amount of additional construction or reconstruction can affect the income of potential tenants. Without some sort of rental assistance, certain families cannot afford even the lowest rents required to keep buildings viable. These are the families that require subsidies, and would require them no matter where they lived."

### Rental Market Conditions

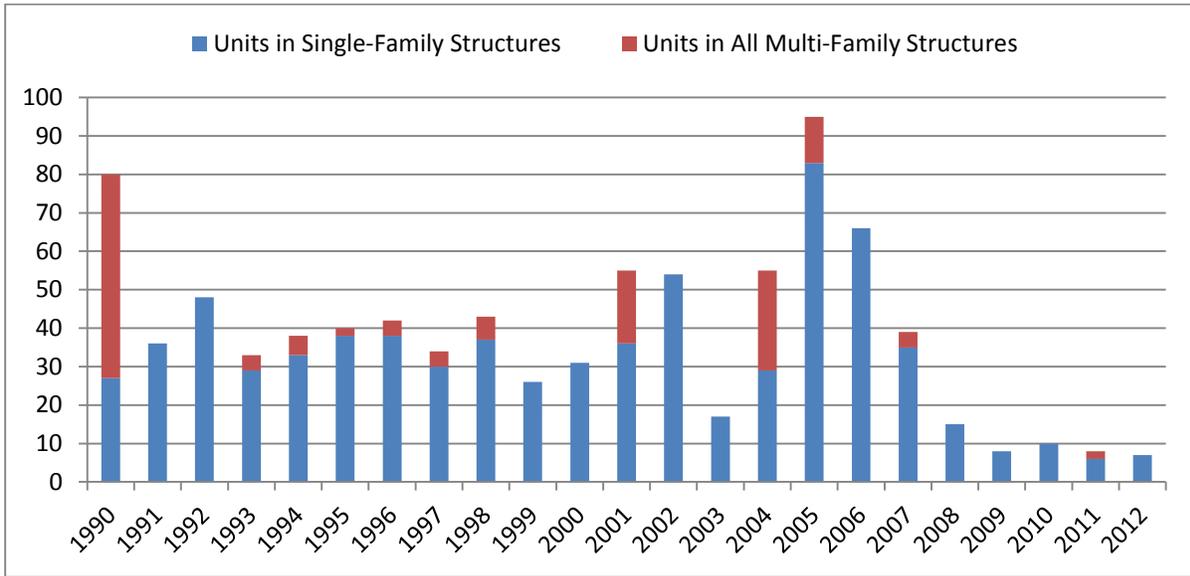
Initial costs of renting an apartment—first and last month's rent, security deposit, and, for some, broker fees—can also be expensive and preclude some lower income households from affording to rent a home. Rents have risen in the region, despite the economic downturn and the recovering economy, because of increased demand with a stagnant supply. Reasons for an increased demand in the rental market include:

- the desire to remain a renter because of the financial uncertainty of owning a home (as shown by the foreclosure crisis),
- inability to afford to buy a home because of the initial expense to enter the homeownership market, which requires 20% down on the purchase and tighter lending requirements, including higher credit scores,
- significant individual debt (such as the case now for emerging college-graduates), which prevents entrance into the homeownership market (*as well as many rental opportunities*)
- the loss of one's home as a result of the foreclosure crisis, which drove homeowners into the rental

### EASTHAMPTON BUILDING ACTIVITY IN THE HOMEOWNERSHIP AND RENTAL MARKETS

Building permit activity ranged considerably over the last twenty years. The year with the most activity was 2005, with 95 permits—most of which were for single family homes. Since the economic downturn in 2008, the amount of building permit activity has dropped considerably. Since 2008, no more than 15 building permits were pulled annually. The city anticipates the number of multi-family units to increase over the next few years, with two moderately sized affordable housing developments to be built; a 38-unit rental development on Parsons Street in the New City neighborhood, and the 50-unit Cottage Square development to be built in the old Dye Works building located on Cottage Street in the heart of downtown, across from Nashwannuck Pond. Other major developments occurring in Easthampton are within the mills on Pleasant Street and downtown. Four of these mills are undergoing major renovations as mixed use buildings, with retail, professional offices, art studios, restaurants, and residential units.

FIGURE 11: BUILDING PERMIT ACTIVITY IN EASTHAMPTON



Source: HUD, Building Permit Database

## DEVELOPMENT CONSTRAINTS, LIMITATIONS, AND OPPORTUNITIES

Like most communities in the region, the amount of developed land in Easthampton continues to increase, while the amount of undeveloped land continues to decline. Topography and other natural elements such as the north branch of the Manhan River, Connecticut River Oxbow, Broad Brook, and Mount Tom have also limited development to certain areas of the community, causing them to be almost fully built-out. The largest development constraint continues to be the lack of developable land available for the creation of new housing. However, there are opportunities for market-rate and affordable housing development. Chapter Four of this Plan—the Action Plan—identifies potential locations for housing and affordable housing development, taking into consideration vacant and underutilized lands, vacant and underutilized buildings, preexisting non-conforming lots, tax title property, and properties where vacancy is anticipated in the near future. The following subsections briefly outline environmental constraints and limitations as they relate to residential development.

### ENVIRONMENTAL CONSTRAINTS AND LIMITATIONS

#### STEEP SLOPES

Generally speaking, any slope from 0 to 15 percent is considered suitable for development. Slopes greater than 15 percent are considered "excessive" or "steep" for residential and agricultural uses. Due to the high potential for erosion on steep slopes, it is best to preserve these areas as undeveloped. Approximately 20 percent of Easthampton's land has slopes greater than 15 percent. Steep slopes occur along the Mount Tom Range, the shoreline of the Lower Mill Pond, and the terrace escarpments of the Manhan River's mainstem and north branch, Hannum Brook, Bassett Brook, Wilton Brook, and Brickyard Brook. Elevations within the Mount Tom Range vary from 822 feet at Goat Peak to 1,202 feet

at Mount Tom. The Range's steep western slopes have prevented most development. From the steep faces of the Range, the land slopes gently westward and much of Easthampton's topography is characterized as level to rolling countryside.

#### *PROTECTED LANDS*

The City currently has within its borders three core areas or blocks of protected open space-the Mount Tom Range, Nonotuck Park, and Park Hill-that provide tremendous value for recreation, agriculture, water supply, and wildlife. In total, approximately 30 percent of land in the City is protected. A central challenge for Easthampton is how to balance development with resource protection and quality of life issues. Such expanses of protected lands will better help to give shape to the City's growth, directing development/redevelopment to the most appropriate areas.

#### *BARNES AQUIFER*

All of Easthampton's water supply comes from the Barnes Aquifer, a complex of several productive aquifers extending about twelve miles which lies under most of Easthampton but also reaches out into Westfield, Holyoke, Northampton, and Southampton. Easthampton is a member of the Barnes Aquifer Protection Advisory Committee (BAPAC). BAPAC was formed in 1999 through a Memorandum of Agreement between the communities supplied with water from the Barnes Aquifer including Southampton, Westfield, and Holyoke. BAPAC reviews and comments on Developments of Regional Impact, typically projects requiring a Special Permit under local zoning, to provide additional guidance regarding best management practices for aquifer protection. BAPAC is also involved in pollution prevention education and outreach to homeowners and businesses, land conservation over the aquifer, and research regarding issues affecting the aquifer.

#### *SOILS*

Approximately 40 percent of land within the city (3,433 acres) is designated as "prime farmland soils" and an additional 20 percent (1,677 acres) is designated as "state and locally important farmland soils." The areas with prime agricultural soils occur along the floodplain of the Manhan River, along the East Street corridor at the base of the Mount Tom Range, and throughout the northern and southern ends of the City. These farmland soils also offer optimum conditions for residential development. The City and its residents are very cognizant of this potential conflict and, as a result, have sought to encourage residential development in existing developed areas of the city and promote agriculture in undeveloped areas through zoning incentives, tax incentives, and public programs.

#### *STORMWATER AND EROSION CONTROL*

Stormwater and Erosion Control standards in the City's General Ordinance require several best management practices to prevent sedimentation. Despite efforts to curb runoff and downstream sedimentation from new and redevelopment, sediment loading continues to be an issue for local waters, particularly the City's ponds. The City recently undertook a massive project to dredge accumulated sediments from the Nashwannuck Pond that contributed to excessive weed growth and interfered with boating, swimming, and visual enjoyment of the pond. However, ongoing sedimentation continues. Land development and corresponding impervious surfaces in the watersheds that drain to these ponds continue to result in water quality and aesthetic problems. For

this reason, residential development that may cause runoff and downstream sedimentation will be closely monitored by the City and public.

#### *FLOOD PLAINS AND FLOOD HAZARD AREAS*

These are areas that are susceptible to overflow of streams during periods of heavy flooding, including the 500-year storm event (of 0.2%). For the most part, federally mapped floodplains in Easthampton are associated with the Manhan River and the Connecticut River Oxbow.

#### *WETLANDS AND VERNAL POOLS*

*Wetlands* are extremely valuable because of the role they play in maintaining a safe and healthy environment. Wetlands are primarily located in the floodplains of the Manhan River and adjacent to the many streams and ponds in the City. There are also pockets of wetlands scattered throughout the city, including marshes and shrub swamps off of Florence Road, around Bassett Brook, and in and around the Oxbow. Development can occur in wetlands, but mitigation or wetland replication may be required by the local conservation commission, which may add significant expense to proposed development projects. *Vernal pools* are ephemeral wetlands that fill annually from snowmelt, rain, and the rising groundwater of spring and early summer. Many woodland amphibians and reptiles use these vernal pools as aquatic breeding grounds. Some of the state's rarest amphibians are completely dependent upon vernal pools for their breeding grounds. Due to the environmentally sensitive nature of these areas, local conservation commissions highly regulate development near areas with vernal pools, which can add significant expense to proposed development projects. In total, Easthampton has 5 certified vernal pools and 45 potential vernal pools. According to the City Planning Department, none of the sites identified for potential housing development will be limited by extensive wetland mitigation or vernal pool constraints.

## MUNICIPAL ZONING

The City's zoning has an important influence on housing variety and choices, housing affordability and, more generally, housing development patterns. Zoning regulations substantially determine the location, size, and type of housing in a community, which, in turn, has a substantial influence on housing cost. Multi-family housing, two-family housing, and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single family homes on large lots.

Easthampton's Zoning Ordinance enables a variety of housing options to be created in the city as shown in Table 18. Minimum lot size requirements start at 5,000 square feet (tenth of an acre) in the R-5, DB, and NB districts, which permits smaller, more compact developments to occur. In total, more than 25 percent of land in the City requires a minimum lot size of 15,000 square feet or less (third of an acre) and is located generally within the city center and the surrounding neighborhoods.

The R-35 zoning district, which requires a minimum of 35,000 square feet (about three-quarters of an acre), comprises 40 percent of the total zoned lands in Easthampton and is primarily along East Street and the Park Hill-Loudville Road area, two Priority Protection Areas in the community. The R-40 district, with minimum one-acre lot size, sits in the southern most section of the city (known as the

Plains), and covers the Barnes Aquifer. Up until the year 1972, the Plains was zoned R-15, which encouraged a higher density of residential development on an environmentally sensitive area. “Upzoning” this section of Easthampton to R-40 was intended to help slow residential development in this area. In addition, several Open Space Residential (Cluster) Developments have been built in this area, providing some permanently protected open space for aquifer protection. The R-80 zoning district is located on the Mount Tom side of Hendrix Street, east of the R-40 district.

To encourage the production of an even greater variety of housing options in Easthampton, the City could allow multifamily housing, conversions, and accessory dwelling units by-right in certain zoning districts or in more zoning districts than they are currently allowed.

**TABLE 18: RESIDENTIAL USES ALLOWED IN THE CITY OF EASTHAMPTON BY ZONING DISTRICT\***

Use	R-5	R-10	R-15	R-35	R-40	R-80	DB	HB	NB	I	MI
SF detached	P	P	P	P	P	P					
Duplex	P	P	P	SP							
Multifamily	P	SP	SP	SP			P	SP	SP		SP
Multifamily with 15% affordable housing	SP	SP	SP	SP			SP	SP	SP		SP
SF conversions to two-family	SP	SP	SP	SP							
SF conversions to three or four family	SP	SP	SP								
Accessory apartments	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
Planned Unit Development for affordable housing	SP	SP	SP								
Planned Unit Development for mixed uses							P	SP	SP	SP	SP
Open Space Residential Development		SP	SP	SP	SP	SP					
Major Residential Development	P	P	P	P	P	P					
Nursing, rest, convalescent home	PA	PA	PA	PA	PA	PA			PA		
Lodginghouse	SP								SP		

*\* P stands for use permitted By-right in the district **OR** a use permitted with Site Plan Approval in the district from the Planning Board. “SP” stands for a use permitted by Special Permit from the Zoning Board of Appeals **OR** from the Planning Board.*

Multifamily dwellings can be built in the R-5, R-10, R-15, R-35, DB, HB, NB, and MI Districts only upon issuance of a Special Permit from the Planning Board. The maximum number of dwelling units per structure is eighteen (18) in these districts.<sup>10</sup> In the Mixed Use Mill Industrial district, the Planning

<sup>10</sup> With the condition in the R-15 and R-35 districts that the minimum yard setbacks be increased to fifty (50) feet if a structure contains over six units.

Board, by Special Permit, may allow a greater number of units in the historic mill buildings. In the DB, HB and MI Districts, no dwellings shall be permitted on the street level.

In addition, the city has certain incentives in place to encourage multi-family housing with affordable units. Dimensional requirements can be reduced, upon issuance of a Special Permit, for multifamily housing with at least fifteen percent (15%) of the dwelling units (and not less than one unit) meeting the criteria for affordability for developments proposed in the R-5, R-10, R-15, R-35, DB, HB, NB and MI Districts. The City permits planned unit developments (PUD) with 10 percent affordable housing under the “Planned Unit Residential Development for Affordable Housing” ordinance to exceed the normal density requirements for the district in the R-5, R-10, and R-15 Districts with a Special Permit from the Planning Board and in the DB, HB, GB, NB, MI, and I Districts under the “Planned Unit Development for Mixed Use” with a Special Permit. A PUD is a mixture of residential uses and building types, including single family dwellings, townhouses, two-family dwellings or multifamily dwellings, and open space. A PUD requires at least 10 acres of land. These two PUD ordinances along with the affordable multifamily housing ordinance have not been used since they were adopted, and the City may want to consider reviewing them to determine if they could be made more attractive to developers.

Easthampton has also adopted and used a number of innovative zoning ordinances to steer development towards Downtown and into areas with existing infrastructure and excess capacity.

- Mixed Use Mill Industrial District encourages the redevelopment of existing mill buildings and is located along the public transit route and the Manhan Rail Trail. Several of the former mills have been redeveloped showing that this regulatory tool is working.
- A Chapter 40R Smart Growth District that encourages compact, mixed use development and affordable housing in designated areas through an expedited permitting process. To date, there has been one housing project permitted under the Chapter 40R ordinance. Cottage Square will provide 50 units of affordable housing in a historic mill located in the heart of downtown Easthampton.
- The Open Space Residential Development (OSRD) ordinance allows developers flexibility in lot size and shape in exchange for the protection of open space. This ordinance has been well used in Easthampton in the R-40 district, and has provided hundreds of acres of protected open space as a result through market-rate development.
- An Aquifer Protection Overlay District and a Floodplain and Manhan River Protection District, which limit residential development and prohibit the manufacture or storage of hazardous materials in these resource areas.
- A Transfer of Development Rights Ordinance, which provides for increased density of residential and commercial development in the Receiving Area—the Downtown area, the Industrial Districts, and along South Main Street and Florence Road—while preserving open space in the Sending Area. To this date, the TDR ordinance has never been utilized and the City is currently considering revisions to encourage its use.

## INFRASTRUCTURE CONDITIONS AND CAPACITY

The availability of public infrastructure (transportation, water and sewage systems) determine what parts of the City are buildable and to what density of development these areas can support. The capacity of the public school system to absorb additional students is also an important factor to consider in a housing planning process because the associated school costs of new housing – perception and reality—can frustrate future housing development.

### *WATER SYSTEM*

Easthampton is one of many communities across the state that relies on groundwater for its source of drinking water. The source of the public water supply is the Barnes Aquifer system, a complex of several productive aquifers extending about twelve miles which lies under most of Easthampton but also reaches out into Westfield, Holyoke, Northampton, and Southampton. There are currently 11 municipal wells which supply five million gallons of water per day (MGD) to approximately 60,000 people in Northampton, Easthampton, Southampton, Holyoke and Westfield (BAPAC, 2012).

The water system in Easthampton has a permitted withdrawal limit of 3.8 MGD. The current average daily withdrawal is only 1.6 MGD, 42 percent of their permitted withdrawal limit and 27 percent of the water system's total capacity. The majority of the city has access to the public water supply system. Water services are also provided to large commercial users, such as a grocery store, in Southampton, for an increased fee.

### *SEWER SYSTEM*

Most of the city is adequately served with access to the sewer system. The design capacity of the Easthampton Wastewater Treatment Plant is 3.8 MGD, with an average daily flow of 2.5 MGD or 66 percent of its total capacity. About one percent of the residences in the City are on a private septic system with the majority of these in the Plains Area (southern part of Easthampton). This number is slowly dwindling as the City requires homeowners to connect to the public sewer, if available, when residences are sold. A recent water and sewer extension occurred along Fort Hill Road in 2012. There are currently no plans to extend the water or sewer lines to Drury Lane or Mineral Street in the northwest corner of Easthampton or to River Street or the extreme southern end of Pomeroy Street.

### *TRANSPORTATION INFRASTRUCTURE*

The major thoroughfares in the City are Route 10 and Route 141. Route 10 traverses the city from the Northampton town line to the Southampton town line. Route 141 traverses the city from Holyoke and ends in the center of the City at a junction with Route 10. Interstate-91 can be accessed in Holyoke from Route 141. Secondary roads include East Street, Hendrick Street, Loudville Road, West Street, Florence Road, and Pleasant Street. All of these roads carry commuter traffic through Easthampton from local residential developments and neighboring communities.

The City is currently served by two primary routes of the Pioneer Valley Transit Authority as well as disability service and the Senior Center van. The R41 runs from Holyoke Community College, through Easthampton to downtown Northampton. Established in 2000, the Nashawannuck Express Flex/Van

Service provides a flexible route within the city, with access to Northampton and connection to Amherst. Parallel ADA service is also provided by the PVTA.

The City of Easthampton is proud to have six miles of dedicated bicycle paths that connect to a larger regional network of 23 miles of bike trails in Northampton, Hadley, Amherst, and Belchertown. The Manhan Rail Trail follows the path of the Manhan River along an abandoned railroad right-of-way and goes through the center of the City. From the City center one spur heads northeast to the Connecticut River/Route 5 while the other spur extends northward to connect to downtown Northampton and further southward to Southampton.

The majority of the downtown area has sidewalks on at least one side of the street, and sidewalk connections can be made from surrounding neighborhoods to the three elementary schools, the middle school, and the high school. The OSRP noted that there is a greater concern for the lack of sidewalks on some busy secondary roads, which connect neighborhoods on the outer edges of the city to the downtown area. East Street has been identified by the public as a major road that could benefit from sidewalk infrastructure. Other roads such as Loudville Road, Hendrick Street, Plain Street, and Florence Road could also benefit from sidewalk infrastructure, to allow residents on the outer edges of the city to safely access goods and services in the downtown area. Sidewalk infrastructure would also be beneficial on the western stretch of Route 10, to allow residents to access commercial activity on the Easthampton side and the Big Y commercial plaza at the Southampton line, although the extension of the rail trail to the Southampton line can provide pedestrian and bicycle access as well.

#### *PUBLIC SCHOOLS*

There are six schools within the Easthampton Public School district: three (3) elementary schools – Center, Pepin and Maple; White Brook Middle School; and Easthampton High School. During the 2013-2014 academic year, the school district reported an enrollment of 1,615 students.<sup>11</sup> The Superintendent of the Easthampton Public Schools stated that enrollment has been increasing since the 2010/2011 school year and, while there are many variables that influence enrollment numbers, expects the trend to continue upwards. The City's elementary schools are at capacity, but the middle school and high school are not. The Easthampton High School moved into a new facility in the fall of 2013. The Superintendent noted that addressing the capacity and aging facilities of the elementary schools will be the EPS's next focus. The former Parsons School was recently deemed as surplus city property and has been identified as a potential site for affordable housing.

#### *PARKS AND OPEN SPACE*

Easthampton has approximately 1,000 acres, or 12 percent of its total land area, of permanently protected parcels of open space and recreational areas. The City completed an update to its Open Space and Recreation Plan in December 2013. Passive and active recreational opportunities are readily available throughout the city, especially within the downtown area where the highest concentration

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<sup>11</sup> The Massachusetts Department of Education reported 1,561 students enrolled in grades K-12 for the 2013-2014 school year. The Easthampton Superintendent's Office stated that this discrepancy may come from the state's data being from the school district's October 2013 enrollment count while the data that they reported to me was from their Spring 2014 count.

of low-moderate income population resides. However, the 2013 OSRP noted that some of these recreational facilities are aging, and resources to upgrade are needed. In addition, there are several neighborhoods within the city where there are no parks or playgrounds within walking distance. The OSRP recommends identifying locations for new parks. New or expanded parks could also be developed to support the existing recreational activities that are currently occurring on and surrounding Lower Mill Pond and Nashawannuck Pond. The OSRP shows that Easthampton residents are concerned about loss of open space and working landscapes in the city, and have concerns regarding development on environmentally sensitive lands, such as the East Street corridor or the Barnes Aquifer. The OSRP recommends acquisition of key open space parcels is necessary to create linkages between existing permanently protected lands and develop a cohesive city-wide greenway network as well as continuing to use proactive planning and zoning measures.

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# HOUSING ACTION PLAN

## OVERVIEW

The City of Easthampton seeks to provide safe, high quality housing options that people of all economic means can attain. This diversity will be achieved while sustaining neighborhood character and enhancing, respecting, and protecting the natural beauty of the City. Easthampton currently offers an array of rental and homeownership options many of which are affordable to households of varying economic means. However, attractive features such as the City's abundant natural resources, dynamic downtown and vibrant neighborhoods will challenge housing affordability as the City continues to be an attractive community to live. To maintain affordability, the City would like to encourage both subsidized and market rate affordable housing in the form of homeownership and rental units as well as special needs housing. Particularly, the City is in need of low-income (below 80 percent AMI), very low-income (below 50 percent AMI) and extremely low-income (below 30 percent AMI) housing. There is limited land left to develop in Easthampton and what exists is often comprised of flag lots and back lots. Within these constraints, the City seeks to promote development that is sensitive to neighborhood character and the environment, particularly in and around the downtown area and in the form of mixed use development where possible.

This chapter recommends actions to address the city's key issues, challenges and opportunities related to housing affordability, housing choice, and access to housing. Each recommended action attempts to identify entities responsible for moving the action forward as well as the resources needed. These actions are designed to be locally achievable given limited existing staff and funding resources. They are also meant to be refined, elaborated upon, and revised going forward.

The recommended actions are organized by the following 8 objectives.

- A. Create affordable and market-rate housing
- B. Produce and integrate accessible housing and create special needs housing
- C. Enable more housing choices through regulatory action
- D. Preserve affordable housing
- E. Facilitate and maintain access to housing
- F. Increase public awareness of affordable housing needs
- G. Increase understanding of fair housing laws and housing discrimination
- H. Strengthen local housing capacity

## AFFORDABLE HOUSING PRODUCTION GOALS

Easthampton had 454 units of affordable housing listed on the city's Subsidized Housing Inventory (SHI) in March of 2014, which is 6.0 percent of the town's year-round housing stock as defined by the 2010 census. The City needs 303 additional subsidized housing units in order to meet its 10 percent affordable housing goal. The state sets housing unit production goals for each municipality to provide

municipalities an annual target number to work toward.<sup>12</sup> Easthampton’s annual affordable housing unit production goal is 38 affordable housing units per year. One of the Housing Production Plan (HPP) program requirements is that this Plan must show how Easthampton will meet its annual affordable housing production goal through the identification of properties, zoning ordinances, and other strategies that may yield affordable housing units.

## POTENTIAL LOCATIONS FOR AFFORDABLE HOUSING DEVELOPMENT

This list represents parcels (public and private) that may be available for affordable housing and market-rate housing development. This list was compiled by the Easthampton Housing Partnership in conjunction with the Easthampton Planning Department. A map that identifies these parcels can be found in the Appendix.

Address	Parcel ID	Description	Type	Possible Future Use
1 Ferry Street	135-2	abandoned mill complex	Underutilized	Mixed Use Development
90-106 Union Street	53-23	single story strip mall	Underutilized	Add second story residential
97 Union Street	53-18	raw land behind 7-11	Underutilized	Possible back land for expansion of Housing Authority
118 Union Street	53-22	abandoned retail building	Underutilized	Mixed Use Development, 2nd floor residential
69 Union Street	53-1	Manchester Hardware	Underutilized	Add second story residential
55-63 Union Street	52-40	Manchester Hardware	Underutilized	Add second story residential
Irving Street	145-86	vacant land	Vacant	zoned 40R (TNV subdistrict) -- residential only
Irving Street	146-43	vacant land	Vacant	zoned 40R (TNV subdistrict) -- residential only
Church Street	146-145	vacant land	Vacant	zoned 40R (TNV subdistrict) -- residential only
Church Street	146-147	vacant land	Vacant	zoned 40R (TNV subdistrict) -- residential only
228 Northampton Street	114-12.1	vacant auto dealer	Underutilized	Mixed use
220 Northampton Street	114-12	drainage for auto dealer	Undevelopable	Wetlands. Provide drainage for 228 Northampton
48 Parsons Street	135-121	former school, vacant	Underutilized	Mixed use or residential
38 Franklin Street	145-116	accessory church buildings*	Underutilized	zoned 40R (DT subdistrict) - residential or mixed use
38 Franklin Street	145-115	former church*	Underutilized	zoned 40R (DT subdistrict) - residential or mixed use
35 Pleasant Street	136-1	former church*	Underutilized	zoned 40R (DT subdistrict) - residential or mixed use
<i>* The churches are no longer active church communities, but the Catholic Church still continues to use the buildings for tax-exempt church purposes</i>				

<sup>12</sup> The City’s annual housing production goal is equivalent to 0.50% of the community’s year-round housing stock as determined by the latest decennial census. Easthampton contained 7,567 year-round housing units in the year 2010, therefore Easthampton’s annual affordable housing unit production target is 38 affordable housing units per year.

## RECOMMENDED ACTIONS

### A. CREATE AFFORDABLE AND MARKET-RATE HOUSING

1. Explore methods for increasing parking capacity within the mill areas of the city to enable full build-out of existing buildings and vacant lands.

Who Is Responsible: Planning Department, Planning Board

Resources Needed: Time (research), funding for technical assistance, political capital/information, stakeholder

2. Determine if some of the lower cost housing options in the City could be made into SHI eligible housing. Examples would be properties managed by the Southern Middlesex Opportunity Council and Ella Clark homes.

Who Is Responsible: Housing Partnership

Resources Needed: Time

3. Work with Mayor and City Council to donate identified city-owned land to appropriate housing entity.

Who Is Responsible: Housing Partnership

Resources Needed: Political will, CPA funds, Housing Trust

4. Work with PVPC, DHCD, and local housing non-profits and developers to establish procedures that would enable property owners to do small affordable housing projects on small infill lots or within existing homes or buildings.

Who Is Responsible: Housing Partnership, Planning Board

Resources Needed: Time

5. Use CPA funds to acquire land from property owners who might be willing to sell or give land with existing homes to the city for creation of affordable housing.

Who Is Responsible: Planning Department, CPA

Resources Needed: Available land, CPA funds, Housing Trust

6. Work with developers who want to do Chapter 40B developments in the city.

Who Is Responsible: Planning Board, Housing Partnership, stakeholders

Resources Needed: Political Capital, DHCD (State) Technical Assistance, MHP fund, other funding

7. Continue to explore possibilities to create new affordable housing units at the Easthampton Housing Authority's Holyoke Street property.

Who Is Responsible: Housing Authority

Resources Needed: Grants, bonds, CPA funds

8. Work with owners of existing downtown properties to encourage them to "build up" their properties by adding second floor, affordable rental units above existing single story retail and commercial spaces.

Who Is Responsible: Planning Board, Stakeholders

Resources Needed: Technical assistance, incentives, guidelines

9. Create a housing trust fund to provide financial resources for the development of affordable housing in Easthampton.

Who Is Responsible: Mayor and Easthampton Housing Partnership

Resources Needed: Political will, CPA funds, time

10. Hold a developer's workshop to encourage the redevelopment of vacant, underutilized properties for affordable housing. Bring in experts that could speak about available public and private financing or financial incentives that would help to make projects feasible.

Who Is Responsible: Housing Partnership, Planning Department

Resources Needed: Time

*B. PRODUCE AND INTEGRATE ACCESSIBLE HOUSING AND CREATE SPECIAL NEEDS HOUSING*

1. Advocate for a higher inclusion of accessible units in proposed affordable housing developments.

Who Is Responsible: Housing Partnership, Planning Board, Planning Department

Resources Needed: Political will

2. Advocate to local legislators for state and federal funds to be made available for creating accessible units within proposed income-restricted and market-rate projects.

Who Is Responsible: Housing Partnership

Resources Needed: Time

3. Provide density bonuses or other zoning incentives to developers who include a percentage of accessible units within their proposed residential development.

Who Is Responsible: Planning Board, Planning Department

Resources Needed: Political will

4. Mandate that all new multi-family developments are to provide a minimum percentage of accessible rental units and/or “visitable” units.<sup>13</sup>

Who Is Responsible: Planning Board, Planning Department

Resources Needed: Political will

5. Encourage newly-developed affordable housing to set aside units as Permanent Supportive Housing (PSH), by identifying a means of paying for wrap-around supportive services or partnering with service providers who can provide the services.

Who Is Responsible: Housing Partnership, Planning Board, Planning Department

Resources Needed: Political capital/ information

6. Use existing public housing to create PSH through strategic partnerships that provide wrap-around supportive services to tenants in these units.

Who Is Responsible: Easthampton Housing Authority

Resources Needed: Funding

*C. ENABLE MORE HOUSING CHOICES THROUGH REGULATORY ACTION*

1. Explore adopting an Inclusionary Zoning ordinance.

Who Is Responsible: Planning Department, Planning Board, City Council

Resources Needed: Political capital/ information, stakeholder

2. Revise the accessory dwelling unit ordinance to allow by-right construction in the R-5 through R-40 zoning districts and to encourage greater use.

Who Is Responsible: Planning Department, Planning Board, City Council

Resources Needed: Political capital/ information, stakeholder

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<sup>13</sup> *Visitability is defined by HUD as 1) providing a 32-inch clear opening in all interior and bathroom doorways; and (2) providing at least one accessible means of egress/ingress for each unit.*

3. Expand “site plan approval” designation to multi-family housing in the R-5 through R-35 zoning districts.

Who Is Responsible: Planning Department, Planning Board, City Council

Resources Needed: Political capital/ information, stakeholder

4. Review existing 15% multifamily affordable housing, Planned Unit Residential Development for Affordable Housing, and Planned Unit Development for Mixed Uses ordinances to determine if they could be made more attractive to developers in order to promote more affordable housing development.

Who Is Responsible: Planning Department, Planning Board, City Council

Resources Needed: Political capital/ information, stakeholder

5. Adopt zoning that encourages affordable live-work.

Who Is Responsible: Planning Department, Planning Board, City Council

Resources Needed: Political capital/ information, stakeholder

*D. PRESERVE AND MAINTAIN AFFORDABLE HOUSING OPPORTUNITIES*

1. Maintain an awareness of existing income-restricted housing developments with soon-to-be expiring affordability restrictions (Community Economic Development Assistance Corporation “CEDAC” and DHCD both maintain lists) and ensure that the property owner, DHCD, and other state funding agencies are communicating to determine if units can be preserved.

Who Is Responsible: Housing Partnership, Planning Department

Resources Needed: Time

2. Encourage long-term use restrictions in perpetuity for affordable housing units as recommended by the Department of Housing and Community Development.

Who Is Responsible: Easthampton Housing Partnership, Planning Board, CPA committee

Resources Needed: Political will

3. Assist the Easthampton Housing Authority and other nonprofit organizations in maintaining and improving their affordable housing units with public funding, such as the Community Development Block Grant program.

Who Is Responsible: Easthampton Housing Authority, Easthampton Housing Partnership, Planning Department and private, nonprofit organizations.

Resources Needed: Funding

*E. FACILITATE AND MAINTAIN ACCESS TO HOUSING*

1. Work with knowledgeable entities to conduct outreach on updated lead abatement program requirements and available financing for abatement.

Who Is Responsible: Housing Partnership working in conjunction with Building Department

Resources Needed: Time

2. Advocate for continued updating of existing state and federal lead paint abatement laws to fully enhance housing choice in the city and region.

Who Is Responsible: Housing Partnership, City Council

Resources Needed: Political will, time

3. Consider offering lead paint abatement financing using public funds to income-eligible households or landlords who rent to income-eligible households in exchange for a deed-restriction on the property.

Who Is Responsible: Community Development Office, Housing Partnership

Resources Needed: Political will, funding

4. Advocate for Easthampton residents to be given local preference standing (within compliance with State and Federal fair housing policy) for housing choice vouchers (Section 8 and or Massachusetts Rental Voucher Program) with the surrounding housing authorities that administer vouchers.

Who Is Responsible: Housing Partnership

Resources Needed: Time

5. Use CPA and/or grant funds to provide down payment assistance to first time homebuyers (up to 80% of AMI)

Who Is Responsible: Housing Partnership, CPA Committee, City Council

Resources Needed: Funds, CPA & grants

6. Explore opportunities to supplement existing rental support programs that offer help to people with first, last and security deposits.

Who Is Responsible: Housing Partnership, Housing Authority

Resources Needed: CPA funds

7. Take advantage of all grant rounds with the state, such as CDBG, etc. in order to continue programs such as the Housing Rehabilitation Program.

Who Is Responsible: Planning Department

Resources Needed: Housing staff person

8. Promote foreclosure prevention programs administered by VCDC and HAPHousing. Ensure City Hall and area social service providers have the most up-to-date list of available resources.

Who Is Responsible: Housing Partnership, Planning Department, Community Development office

Resources Needed: Time

*F. INCREASE PUBLIC AWARENESS OF AFFORDABLE NEEDS*

1. Educate municipal staff members, board members and elected officials of zoning techniques; public policies and programs; and financial resources that support the creation of affordable and accessible housing.

Who Is Responsible: Housing Partnership, Planning Department

Resources Needed: Time, funding for materials

2. Develop an education piece defining affordable housing and include it in the Daily Hampshire Gazette's "The Summit," which goes to all Easthampton households on Thursdays.

Who Is Responsible: Housing Partnership

Resources Needed: Outreach, Printing funds

3. Work with Council on Aging to help educate elderly about housing resources.

Who Is Responsible: Council on Aging, Housing Partnership, Housing Authority

Resources Needed: Resource Book

4. Members of the Easthampton Housing Partnership and other housing supporters can write letters to the editor of the local papers to discuss affordable housing issues.

Who Is Responsible: Housing Partnership

Resources Needed: Time

5. The Easthampton Housing Partnership can develop a program about affordable housing for the Easthampton Public Access cable channel.

Who Is Responsible: Housing Partnership, ECATV

Resources Needed: Planning, time

6. Increase public awareness of the need for affordable housing by actively participating in local and state election events.

Who Is Responsible: Housing Partnership

Resources Needed: Time

*G. INCREASE UNDERSTANDING OF FAIR HOUSING LAWS AND HOUSING DISCRIMINATION*

1. Encourage municipal staff, elected officials and key local stakeholders to attend Mass Fair Housing Center and HAP Housing trainings on renter and homebuyer rights; landlord, right and responsibilities; and common/egregious fair housing violations, such as landlords refusing to rent to housing choice voucher holders or families with children.

Who Is Responsible: Housing Partnership

Resources Needed: Time, funding for publicity materials, political will

2. Work with the Massachusetts Fair Housing Center to develop simple high school curriculum on how to be a tenant including what one's rights and responsibilities are.

Who Is Responsible: Housing Partnership with Massachusetts Fair Housing Center

Resources Needed: Time, information

3. Meet with staff from the Massachusetts Fair Housing Center annually to discuss local fair housing issues and collaborate on a response. Invite other city boards and committees

Who Is Responsible: Housing Partnership

Resources Needed: Time

*H. STRENGTHEN LOCAL HOUSING PROGRAM CAPACITY*

1. Explore hiring of a part-time staff person or consider forming a shared position with another community to work on housing issues for the City.

Who Is Responsible: Mayor, City Council, Planning Department

Resources Needed: Budget allocation

2. Expand membership of Easthampton Housing Partnership.

Who Is Responsible: Housing Partnership

Resources Needed: Time

3. Maintain membership on the Regional Housing Committee and other similar regional groups.

Who Is Responsible: Housing Partnership

Resources Needed: Time

4. Participate in regional or sub-regional conversations on affordable housing, fair housing, senior housing needs, and homelessness response and prevention.

Who Is Responsible: Housing Partnership, Planning Board, Planning Department

Resources Needed: Time

## SCHEDULE OF ACTION

Action	Priority Level (H,M,L)	May Result in SHI Eligible Units (Y/N)	Year
<b>A. CREATE AFFORDABLE AND MARKET-RATE HOUSING</b>			
1. Explore methods for increasing parking capacity within the mill areas of the city to enable full build-out of existing buildings and vacant lands.	H	N	1-2
2. Determine if some of the lower cost housing options in the City could be made into SHI eligible housing.	M	Y	3-4
3. Work with Mayor and City Council to donate identified city-owned land to appropriate housing entity.	H	Y	Ongoing
4. Work with PVPC, DHCD, and local housing non-profits and developers to establish procedures that would enable property owners to do small affordable housing projects on small infill lots or within existing homes or buildings.	H	Y	1-2
5. Use CPA funds to acquire land from property owners who might be willing to sell or give land with existing homes to the city for creation of affordable housing.	M	Y	3-4
6. Work with developers who want to do Chapter 40B developments in the city.	H	Y	1-2
7. Continue to explore possibilities to create new affordable housing units at the Easthampton Housing Authority's Holyoke Street property.	L	Y	5-7
8. Work with owners of existing downtown properties to encourage them to "build up" their properties by adding second floor, affordable rental units above existing single story retail and commercial spaces.	L	Y	5-7
9. Create a housing trust fund to provide financial resources for the development of affordable housing in Easthampton.	M	Y	3-4
10. Hold a developer's workshop to encourage the redevelopment of vacant, underutilized properties for affordable housing.	H	Y	1-2
<b>B. PRODUCE AND INTEGRATE ACCESSIBLE HOUSING AND CREATE SPECIAL NEEDS HOUSING</b>			
1. Advocate for a higher inclusion of accessible units in proposed affordable housing developments.	M	Y	3-4
2. Advocate to local legislators for state and federal funds to be made available for creating accessible units within proposed income-restricted and market-rate projects.	H	Y	Ongoing
3. Provide density bonuses or other zoning incentives to developers who include a percentage of accessible units within their proposed residential development.	L	Y	5-7

Action	Priority Level (H,M,L)	May Result in SHI Eligible Units (Y/N)	Year
4. Mandate that all new multi-family developments are to provide a minimum percentage of accessible rental units and/or “visitable” units.	L	Y	5-7
5. Encourage newly-developed affordable housing to set aside units as Permanent Supportive Housing (PSH), by identifying a means of paying for wrap-around supportive services or partnering with service providers who can provide the services.	L	Y	5-7
6. Use existing public housing to create PSH through strategic partnerships that provide wrap-around supportive services to tenants in these units.	M	Y	3-4
<b>C. ENABLE MORE HOUSING CHOICES THROUGH REGULATORY ACTION</b>			
1. Explore adoption of an Inclusionary Zoning ordinance.	M	Y	3-4
2. Revise the accessory dwelling unit ordinance to allow by-right construction in the R-5 through R-40 zoning districts and to encourage greater use.	H	Y	1-2
3. Expand “site plan approval” designation to multi-family housing in the R-5 through R-35 zoning districts.	M	N	3-4
4. Review existing 15% multifamily affordable housing, Planned Unit Residential Development for Affordable Housing, and Planned Unit Development for Mixed Uses ordinances to determine if they could be made more attractive to developers.	M	Y	3-4
5. Adopt zoning that encourages affordable live-work space.	M	Y	3-4
<b>D. PRESERVE AND MAINTAIN AFFORDABLE HOUSING OPPORTUNITIES</b>			
1. Maintain an awareness of existing income-restricted housing developments with soon-to-be expiring affordability restrictions and ensure that the property owner, DHCD, and other state funding agencies are communicating with each other to determine if units can be preserved.	H	Y	Ongoing
2. Encourage long-term use restrictions in perpetuity for affordable housing units as recommended by the Department of Housing and Community Development.	H	Y	Ongoing
3. Assist the Easthampton Housing Authority and other nonprofit organizations in maintaining and improving their affordable housing units with public funding, such as the Community Development Block Grant program.	H	N	Ongoing
<b>E. FACILITATE AND MAINTAIN ACCESS TO HOUSING</b>			
1. Work with knowledgeable entities to conduct outreach on updated lead abatement program requirements and available financing for abatement.	M	N	3-4

Action	Priority Level (H,M,L)	May Result in SHI Eligible Units (Y/N)	Year
2. Consider offering lead paint abatement financing using public funds to income-eligible households or landlords who rent to income-eligible households in exchange for a deed-restriction on the property.	M	N	3-4
3. Advocate for Easthampton residents to be given local preference standing (within compliance with State and Federal fair housing policy) for housing choice vouchers (Section 8 and or Massachusetts Rental Voucher Program) with the surrounding housing authorities that administer vouchers.	H	N	1-2
4. Use CPA and/or grant funds to provide down payment assistance to first time homebuyers (up to 80% of AMI)	M	N	3-4
5. Explore opportunities to supplement existing rental support programs that offer help to people with first, last and security deposits.	H	N	1-2
6. Take advantage of all grant rounds with the state, such as CDBG, etc. in order to continue programs such as the Housing Rehabilitation Program.	H	Y	Ongoing
7. Promote foreclosure prevention programs administered by VCDC and HAPHousing. Ensure City Hall and area social service providers have the most up-to-date list of available resources.	H	N	Ongoing
<b>F. INCREASE PUBLIC AWARENESS OF AFFORDABLE HOUSING NEEDS</b>			
1. Educate municipal staff members, board members and elected officials of zoning techniques; public policies and programs; and financial resources that support the creation of affordable and accessible housing.	H	N	1-2
2. Develop an education piece defining affordable housing and include it in the Daily Hampshire Gazette's "The Summit," which goes to all Easthampton households on Thursdays.	H	N	1-2
3. Work with Council on Aging to help educate elderly about housing resources.	H	N	1-2
4. Members of the Easthampton Housing Partnership and other housing supporters can write letters to the editor of the local papers to discuss affordable housing issues.	H	N	Ongoing
5. The Easthampton Housing Partnership can develop a program about affordable housing for the Easthampton Public Access cable channel.	H	N	1-2
6. Increase public awareness of the need for affordable housing by actively participating in local and state election events.	H	N	Ongoing

Action	Priority Level (H,M,L)	May Result in SHI Eligible Units (Y/N)	Year
<b>G. INCREASE UNDERSTANDING OF FAIR HOUSING LAWS AND HOUSING DISCRIMINATION</b>			
1. Encourage municipal staff, elected officials and key local stakeholders to attend Mass Fair Housing Center and HAP Housing trainings on renter and homebuyer rights; landlord, right and responsibilities; and common/egregious fair housing violations, such as landlords refusing to rent to housing choice voucher holders or families with children.	M	N	3-4
2. Work with the Massachusetts Fair Housing Center to develop simple high school curriculum on how to be a tenant including what one's rights and responsibilities are.	L	N	5-7
3. Meet with staff from the Massachusetts Fair Housing Center annually to discuss local fair housing issues and collaborate on a response. Invite other city boards and committees	M	N	3-4
<b>H. STRENGTHEN LOCAL HOUSING PROGRAM CAPACITY</b>			
1. Explore hiring of a part-time staff person or consider forming a shared position with another community to work on housing issues for the City.	L	N	5-7
2. Expand membership of Easthampton Housing Partnership.	H	N	1-2
3. Maintain membership on the Regional Housing Committee and other similar regional groups.	H	N	Ongoing
4. Participate in regional or sub-regional conversations on fair housing, senior housing needs, and homelessness response and prevention.	H	N	Ongoing

# COMPLIANCE WITH DHCD'S HOUSING PRODUCTION PLAN APPROVAL CRITERIA

To qualify as an HPP per 760 CMR 56.03(4), the Recommended Actions must also include actions that identify the following:

- **Regional collaborations addressing housing development that the municipality participates in.**

*A member of the Easthampton Housing Partnership currently sits on the Regional Housing Committee. Action H-3 recommends maintaining membership on this committee. In addition, the City planner currently sits on the Valley Development Council (the regional land use committee) and other Housing Partnership members routinely attend regional discussions on affordable housing. Action H-4 recommends continued participation in regional or sub-regional conversations on fair housing, senior housing needs, and homelessness response and prevention. Action A-4 recommends collaboration on a regional affordable housing development issue and G-3 recommends increased communication with the Massachusetts Fair Housing Center on local and regional fair housing issues.*

- **Zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing units to meet its housing production goal.**

*The City has zoning in place that encourages the creation of SHI eligible units such as an adopted Chapter 40R Smart Growth Zoning Overlay District, dimensional reductions for multifamily housing with SHI units, a planned unit development ordinance for affordable housing, and dimensional reductions for mixed use planned unit development that include affordable housing. Actions C-1, C-2, and C-3 further recommend zoning that may increase SHI eligible units in the City. In addition, Action A-4 notes that the Housing Partnership, in conjunction with the Planning Department, intends to work with DHCD and others to determine how the city could encourage property owners to utilize existing and planned ordinances that could result in SHI eligible units.*

- **Specific sites for which the municipality will encourage the development of affordable housing.**

*On Page 2 of this plan, the City has identified specific sites where it will encourage the development of affordable housing. In addition, Actions A-1 through A-10 specifically recommend actions that the City can take to encourage affordable housing development at these identified sites.*

- **Municipally-owned or Housing Authority-owned parcels for which the municipality or Housing Authority commits to issue requests for proposals (RFP) to develop SHI Eligible Housing.**

*On page 58 of this plan, the City has identified municipally owned and housing-authority owned land. Overall, there is not a lot of municipally-owned land in the city. The City has a history of offering tax-title lands for affordable housing development as recently demonstrated with the two Habitat for Humanity projects that are in progress on East Street and Everett Street, and the City commits to considering similar action as the opportunity presents itself.*

- **Community's plans to reasonably mitigate the identified development constraints.**

*Easthampton's biggest development constraint is the lack of developable land. As such, Objectives A, C, D, and E all recommend actions to increase development opportunities within these confines or facilitate access to existing housing options in the City.*

- **A range of housing actions (that create both market-rate and SHI eligible units), consistent with local and regional needs feasible within the housing market in which they will be situated, including rental and ownership/other housing arrangements for: Individuals, Family, Persons with special needs, Elderly**

*This housing production action plan encourages the creation of a range of housing options through all 47 recommended actions.*

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## APPENDIX

1. Important Terminology
2. Context Map
3. Protected Open Space
4. Water Resources Map
5. Zoning Map
6. Potential Locations for Affordable Housing Development

## IMPORTANT TERMINOLOGY

### Accessible Housing

Housing is “accessible” if it has been designed to allow easier access for people who are physically disabled or vision impaired. Federal law requires that a housing provider make reasonable modifications to the design of a structure, such as installation of a ramp into a building or grab bars in a bathroom. Terms that are related to accessible housing include the following:

- Adaptable housing is housing that can be modified to the changing needs of the people living inside it without the need for significant reconstruction. It provides people with a larger opportunity to stay in their own home as their mobility changes due to age or illness.
- Barrier-free Housing is housing that has been designed to accommodate people with mobility restrictions and allow them to navigate through their home. Barrier free characteristics include not requiring the use of stairs and ensuring entryways are wide enough for access by a wheelchair.
- Universal design is the utilization of principles that allow the use of a housing unit or items within a housing unit by as many people as possible. Facilities that incorporate universal design can be used by both people with and without disabilities.
- Visitability, as defined by HUD, is “a very basic level of accessibility that enables persons with disabilities to visit friends, relatives, and neighbors in their homes within a community.” HUD has two design standards for visitability: 1) providing a 32-inch clear opening in all interior and bathroom doorways; and (2) providing at least one accessible means of egress/ingress for each unit. HUD “strongly encourages” incorporation of these standards, in addition to required accessibility design.

### Affordable Housing

Housing is considered to be "affordable" if the household pays no more than 30 percent of its gross annual income on housing. Households who pay more than 30 percent of their income for housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. This is the generally accepted definition of housing affordability in the planning field and is the definition used by the U.S. Department of Housing and Urban Development's and the Massachusetts Department of Housing and Community Development in the calculation of the Area Median Income and promotion of income-restricted housing (see definitions below).

### Area Median Income

The Area Median Income (AMI) is the median family income for the Metropolitan Statistical Area (MSA), which includes all communities in Hampshire and Hampden County. The U.S. Department of Housing and Urban Development (HUD) calculates the AMI annually, based on the American Community Survey's estimated median family income for the MSA. The Springfield AMI in 2011 was \$69,300 and in 2012 was \$70,200.

From the AMI, "income limits" are derived based on family size (eg. Income limits for a family of one are significantly lower than those for a family of four) and used as the most common benchmark to determine eligibility for federal and state housing programs. The three most commonly used affordable housing benchmarks are:

- Low Income (LI) means no more than 80% of Area Median Income (AMI).
- Very Low Income (VLI) means no more than 50% of AMI
- Extremely Low Income (ELI) is no more than 30% of AMI

Chapter 40B-Comprehensive Permit Law

Massachusetts General Law Chapter 40B, alternatively called "the Comprehensive Permit Law" or the "Anti-Snob Zoning Law", was promulgated in 1969 specifically to address exclusionary zoning practices as well as racial and economic segregation, shortage of decent housing, and inner city decline. The Comprehensive Permit Law allows a limited override of local zoning and other land use regulations in communities where such regulations impede the development of affordable housing and rental housing. The Law sets an affordable housing goal of 10 percent, or fair share quota or threshold, for all communities. Communities below 10 percent must allow a streamlined zoning review process for proposed housing developments under the condition that 25 percent or more of the proposed units are reserved for low or moderate income households.

Entitlement Community

A principal city of a Metropolitan Statistical Area that receives Community Development Block Grant funds directly from the federal Department of Housing and Urban Development (HUD) and not the state. There are five entitlement communities in the Pioneer Valley: Chicopee, Holyoke, Northampton, Springfield, and Westfield.

Fair Housing

Fair housing means having equal and free access to housing regardless of race; color; religion; national origin; sex; age; ancestry; military or veteran status; sexual orientation; gender identity and expression; marital status; familial status; the use of public assistance, housing subsidies or rental assistance; genetic information; victims of domestic abuse; and disability, blindness, deafness, or the need of a service dog. These categories are protected by state and federal law. Examples of policies or programs that restrict equal and free access include zoning and discrimination in the real estate market. People should not face discriminatory housing practices, such as zoning that creates segregation and unfair mortgage lending standards. The Fair Housing Act of 1968 as well as subsequent legislation and related court decisions firmly plants fair housing as a civil right

High Opportunity Areas

Areas that provide high quality or highly desirable employment, educational, recreational, and service opportunities and that tend to be accessible via public transportation systems.

Household

The U.S. Census Bureau defines a "household" as all of the people who occupy a housing unit. There are two types of households: family households and non-family households. People not living in households

are classified as living in group quarters (includes dormitories, prisons, nursing homes, etc.).

A family household consists of a household where a householder and one or more other people living in the same household are related to the householder by birth, marriage, or adoption. A family household may also contain people not related to the householder. In the 2010 Census, same-sex spousal households are included in the category, "same-sex unmarried partner households" but may be either a family or nonfamily household depending on the presence of another person who is related to the householder.

A non-family household consists of a householder living alone or with nonrelatives only, for example, with roommates or an unmarried partner.

#### Income Restricted Housing

Income-restricted housing is housing that is restricted to individuals and families with low to moderate incomes. These are the people who traditionally have various social and economic obstacles that make it more challenging to find clean, safe and affordable housing. Income-restricted housing typically receives some manner of financial assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy. There are two forms of income-restricted housing: public and private. Public housing is managed by a public housing authority, which was established by state law to provide affordable housing for low-income people. Private housing is owned and operated by private owners who receive subsidies or zoning relief in exchange for renting to low- and moderate-income people. Most providers of housing assistance use HUD's Area Median Income (AMI) limit thresholds to determine eligibility for their programs.

#### Low Opportunity Areas

Areas with limited job opportunities or desirable employment as well as limited educational, recreational, and service opportunities and amenities. Low opportunity areas may have limited access to public transportation systems.

#### Market rate housing

Housing that has rent levels or sale prices that are consistent with the housing market of the surrounding area. Market rate housing includes all housing that is not income-restricted. It includes lower valued housing to higher valued housing. Weak housing markets have market-rate rents or sales prices that are lower than stronger market areas. Market-rate housing may have tenants who pay a portion of their rent with a voucher, such as a Section 8 (this is a housing subsidy in the form of rental assistance that tenants can use to find rental housing in the private market and is paid to a private landlord).

Non-Entitlement Community	A city or town that does not receive Community Development Block Grant funds directly from the federal Department of Housing and Urban Development (HUD). In Massachusetts, the non-entitlement communities apply directly to the Massachusetts Department of Housing and Community Development for CDBG funding. Non-entitlement communities in Massachusetts fall into one of three groups: Mini-Entitlement Community (receive the highest level of state-distributed CDBG funds due to their high statistical indication of need, poverty rate and size), CDF I Community (communities with high statistical indication of need), and CDF II Community (communities that are not eligible for CDF I due to lower statistical need). A full list of the CDBG funding eligibility categories can be found in the Appendix.
Non-family (household)	A non-family household consists of a householder living alone or with nonrelatives only, for example, with roommates or an unmarried partner.
Springfield Metropolitan Statistical Area	The Springfield Metropolitan Statistical Area includes all communities in Hampshire and Hampden County. A "metropolitan statistical area" is a federally designated geographic region with a relatively high population density at its core and close economic ties throughout the region. The United States Office of Management and Budget designates metropolitan statistical areas. The federal government uses this geographic designation for statistical purposes, such as setting the Area Median Income limits for the greater Springfield region.