



City of Easthampton Housing Production Plan 2021 – 2026

Approved by Easthampton City
Council and Planning Board
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Landscape Architecture and Planning

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Table of Contents

1. Introduction.....	1
Housing Production Plan Update 2020	1
Easthampton Trends	3
Sources of Information.....	5
2. Housing Needs Assessment.....	9
Population & Household Characteristics	9
Housing Inventory.....	19
Housing Affordability & Housing Needs	27
Housing Development Considerations.....	35
3. Housing Goals & Strategies	43
Planning Goals.....	43
Strategies to Address DHCD Requirements.....	47
Implementation Tools.....	52
HPP Strategies & Action Plan Summary.....	55
Appendix	59
Appendix A. Glossary	59
Appendix B. Tax Incentives for Affordable Housing	66
Appendix C. Selected Site Studies of Opportunity Areas for Affordable Housing ...	67



1. INTRODUCTION

HOUSING PRODUCTION PLAN UPDATE 2020

When Easthampton completed the last Housing Production Plan in 2014, the City's Subsidized Housing Inventory (SHI) included 454 units. According to the Department of Housing and Community Development (DHCD), the City's SHI today stands at 530 units, reflecting a net increase of 76 affordable units over roughly five years (Table 1). As a result, the SHI comprises 7 percent of Easthampton's Census 2010 year-round housing count, 7,567 units.¹



Two rental developments generated almost all the growth in Easthampton's affordable housing inventory since 2014: the 50-unit Cottage Square Apartments and Valley CDC's Parsons Village, with 38 units. Other changes to the SHI occurred as well, notably a reduction in group home units and some gains and losses in the number of qualifying units in the City's and Valley CDC's Housing Rehabilitation Programs (HOR). Table 1 traces the SHI adjustments that have been made over the past five years.

Table 1: Easthampton SHI 2014-2020. What has changed?

SHI Housing Locations	Increase (New Units Added)	Decrease (Units Removed)
Cottage Square	50	
Parsons Village	38	
Easthampton HOR/Rental	19	
Easthampton HOR/Ownership		14
DMH Group Homes	6	
DMR Group Homes		8
White Brook Meadow Condos	9	
East Street		1
Valley CDC (Ownership)		1
Hilltown CDC HOR/Ownership		22
Total	122	46
Net Increase	76	

Easthampton has gained at least 76 affordable units in the past five years.

When all changes are accounted for, Easthampton's affordable housing inventory is comprised almost exclusively of rental units, and there are very few homeownership developments. The HOR units all have short-term affordability restrictions, including

¹ Department of Housing and Community Development, July 16, 2020. Note: on January 17, 2020, the City submitted a request to add 19 housing rehab units in five recently completed projects to the SHI (source: Jamie Webb, Assistant City Planner). As of July 16, 2020, however, when DHCD provided Easthampton's SHI to the consultants for this Housing Production Plan (HPP), the housing rehab units had not been approved. While we acknowledge the City's efforts to increase the affordable housing supply, we have relied on the official SHI for purposes of completing this plan.



11 that reportedly expire this year. Usually, affordable units do not disappear from the SHI on a listed expiration date. However, the prevalence of short-term restrictions and loss of SHI-eligible HOR units in Easthampton illustrate a lesson learned in many Massachusetts towns: keeping units affordable over the long term, especially homeownership units, can be very difficult.

What does it mean to have a Housing Production Plan?

The main purposes of a Housing Production Plan (HPP) are to increase the supply of low- and moderate-income housing, address local and regional housing needs, and reduce housing production barriers.² In doing so, the HPP creates an opportunity to:

- Assess demographic and housing data;
- Identify local housing needs that are unmet
- Recognize a community's ongoing efforts;
- Identify housing development barriers;
- Educate the public about Easthampton's need for more affordable housing and a wider variety of housing types;
- Identify specific locations and sites that would be appropriate for affordable and mixed-income housing development; and
- Guide future mixed-income housing development to these optimal sites and locations.

The HPP makes it possible for communities to create more affordable housing on a gradual but steady basis, consistent with the state's housing plan regulations at 760 CMR 56.03(4). To qualify for the benefits and flexibility that a Housing Production Plan offers, the City will need to seek approval of this update from the Department of Housing and Community Development (DHCD). The last update was approved in 2015.

² In 2002, the Massachusetts Department of Housing and Community Development (DHCD) created an incentive for cities and towns to take an active role in developing more affordable housing. After creating a plan that met DHCD's requirements under the Planned Production program (as it was known at the time), communities could become eligible to deny a comprehensive permit for twelve (or possibly twenty-four) months if they implemented their housing plan by meeting a minimum annual low-income housing production target. The Planned Production program was overhauled in 2008, at which time the planning component became known as the Housing Production Plan.



With a DHCD-approved Housing Production Plan, Easthampton will have a tool to manage the flow of Chapter 40B comprehensive permit applications. However, the HPP will be effective for that purpose only if the City actually implements it. Having a plan is not enough; plan implementation is essential.

Following HPP **approval**, Easthampton becomes eligible for HPP **certification** if the City meets minimum production goals. By issuing permits and approvals for at least 38 new low- or moderate-income housing units in a given calendar year, the City can obtain certification from DHCD that the HPP production goal had been met. The units may be entirely within one development or in separate developments, and while all must be approved in the same calendar year, they do not have to be approved on the same date. As soon as the minimum target is reached, the City should request certification and provide DHCD with supporting evidence. If Easthampton's HPP is certified, the Zoning Board of Appeals can deny Chapter 40B comprehensive permits for one year from the certification date (or continue to grant comprehensive permits, at its discretion). If the calendar year production is 76 new low- or moderate-income units, the City can request HPP certification for two years.

EASTHAMPTON TRENDS

Easthampton is a small city situated west of the Connecticut River and the city of Holyoke and south of the city of Northampton. Historically a mill town, Easthampton has established an arts-and-culture niche and as a result, it is gradually attracting higher-income households than many of the city's long-standing residents. The concentration of colleges and universities between



Hartford and Amherst plays a significant role in shaping both the regional housing market and employment base in this part of the Connecticut River Valley.

Easthampton is smaller than most of the cities and towns around it. It has a relatively high population density of 1,191.6 people per sq. mi., and its residents tend to be concentrated around the downtown area and along Easthampton's main roads, State Routes 10 and 141. Many of Easthampton's low-income households and the vast majority of its renters live in these areas as well.



A household is a single person or two or more people living together in a home or an apartment as a single housekeeping unit.

Though its population has remained fairly stable for about three decades, Easthampton is gaining **households** faster than total population. This is true in most communities, and it reflects the gradual decline in household sizes that has been underway nationally for over three decades. Since 1990, Easthampton's population has grown about 3 percent. Though Easthampton has gained people at a much slower rate than Hampshire County (10 percent) or Massachusetts as a whole (13.5 percent), its household growth rate is much higher: over 18 percent, compared with 17 percent for Hampshire County and 15 percent for the state. These statistics say a great deal about the pressures placed on Easthampton's housing market because household growth – more than population growth – determines the demand for housing.

Why so little new low- and moderate-income housing in Easthampton?

Easthampton has both land and redevelopable assets that make it attractive to developers of market-rate housing. It is not surprising that virtually all new residential development in Easthampton consists of detached single-family dwellings because the City's zoning encourages them. The City has very few of the regulatory tools that communities use to promote housing diversity and affordability. Yet, most of the privately developed affordable housing in Easthampton has relied upon Chapter 40B comprehensive permits - and they, in turn, have relied upon both the extent of demand not met by ordinary operations of the market and access to subsidies like Low-Income Housing Tax Credits (LIHTC). Special permits that provide for affordable housing, even with density offsets, are not as enticing as the far greater assurances that come with comprehensive permits or the as-of-right approval process and disincentives to appeal under Chapter 40R.

The limited inventory of affordable housing and the general difficulty of creating housing in Easthampton complicates its ability to address the housing needs of lower-income people, yet the city's leadership has clearly tried. By the time the last Housing Production Plan was finished, Easthampton had adopted a Chapter 40R overlay district, and



since then, the City has supported and approved comprehensive permits, identified surplus municipal property that would be appropriate for affordable or mixed-income housing, and most recently, established an emergency rental assistance program with a \$300,000 appropriation of Community Preservation Act (CPA) funds. There is considerable interest in moving forward with bold plans to encourage multifamily housing and mixed-income development through regulatory reform, disposition of municipal property, and other means. And, even though accessory dwelling units (ADUs) rarely qualify for the SHI, City officials want to explore ways to make them easier to create. Taken together, these conditions bode well for the successful implementation of this new Housing Production Plan.

What are the City's goals for this new Housing Production Plan?

Goal 1. Create a wide variety of affordable and mixed-income housing that helps to keep Easthampton a welcoming, inclusive community.

Goal 2. Provide more housing options, including affordable and market-rate housing options, for low-income families, seniors, and individuals with disabilities, through a variety of mechanisms to increase housing choice.

Goal 3: Actively strive to achieve the Chapter 40B 10 percent minimum for affordable housing by annually producing at least 38 units that count on the Subsidized Housing Inventory, through local actions and approval of private development, especially development of rental units.

Goal 4: Encourage new development and repurposing of existing buildings to create affordable and mixed income housing that reinforces the development patterns of Easthampton's downtown urban neighborhoods and maintains a predominantly single-family character in established single-family neighborhoods; strengthens the vitality of downtown with diverse housing types; and promotes housing in walkable areas convenient to shops, services, transportation, parks, and schools.

Goal 5: Promote the development of surplus institutional or town-owned property and redevelopment of the mills to create desirable mixed-income and mixed-use neighborhoods, where feasible.

SOURCES OF INFORMATION

Information for the Easthampton HPP comes from a variety of sources, including the city, previous plans and studies, the Pioneer Valley Planning Commission, state agencies, proprietary data, the U.S. Department of Housing and Urban Development, and Bureau of the Census. The most frequently used sources of data are as follows:



- The **Census of Population and Housing** (decennial census): mainly Census 2010, though some tables from Census 2000 were relied upon as well.
- The **American Community Survey (ACS)**: The ACS provides demographic and housing estimates for large and small geographic areas every year. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a similar, “rolling” dataset on a wide variety of topics. In most cases, data labeled “ACS” in this plan are taken from the most recent five-year tabulation: 2014-2018 inclusive. Note: population and household estimates from the ACS may not align as well as one would like with local census data collected by the city. However, to allow for a consistent basis of comparison between Easthampton and other communities, this HPP relies on ACS estimates.
- Massachusetts Department of Housing and Community Development, **Five-Year Consolidated Plan** 2020-2024 (Draft) and 2015-2019 (Final). As a CDBG non-entitlement city, Easthampton is included in the community development, housing, and homelessness needs assessments in the state’s Consolidated Plan.
- HUD Consolidated Planning/**Comprehensive Housing Affordability Strategy (CHAS) Data**. Created through a combined effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau, this dataset is a “special tabulation” of ACS. According to the HUD guidance, “these special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers.” The most recent CHAS Data are based on the ACS 2012-2016 estimates.
- **Easthampton GIS**: The consultants received several Geographic Information System (GIS) databases from the City. The databases were used to map existing land uses, recent housing sales, recent single-family teardown/rebuild projects, zoning, infrastructure, natural resources, and other factors.
- The **Warren Group/Real Estate Records Search**: The consultants tapped the Warren Group’s residential sales data to understand single-family and condominium sales trends.
- **UMass Amherst/Donohue Institute**: This source was relied upon for population projections and trends, and building permit trends.
- **REALTOR® Association of Pioneer Valley Monthly Sales Reports**, January – June 2020.



- Department of Housing and Community Development, **Analysis of Impediments to Fair Housing Choice** (2019).
- City of Easthampton plans and studies, e.g., the **Easthampton Downtown Strategic Plan**, **Easthampton Master Plan** (2008) **Housing Production Plan** (2014), **Easthampton Council on Aging Planning Study** (2018), and others.

Interviews

This plan also benefited from interviews with knowledgeable people who shared their expertise and insights about local and regional housing conditions:

- Property Owners, Developers, Real Estate
 - Brendan Bailey
 - Naresh Patel
 - James Witmer
 - Chuck Conner
 - Chris Lee
 - Laura Baker and Donna Cabana, Valley CDC
- City Boards, Commissions, and Staff
 - Jackie Brousseau-Pereira, Janna Tetreault and Kate Shapiro, Easthampton Affordable & Fair Housing Partnership
 - Tom Brown, Easthampton Development and Industrial Commission
 - Jeffrey Bagg, City Planner, and Jamie Webb, Assistant City Planner
 - Peter Davies, Board of Assessors



2. HOUSING NEEDS ASSESSMENT

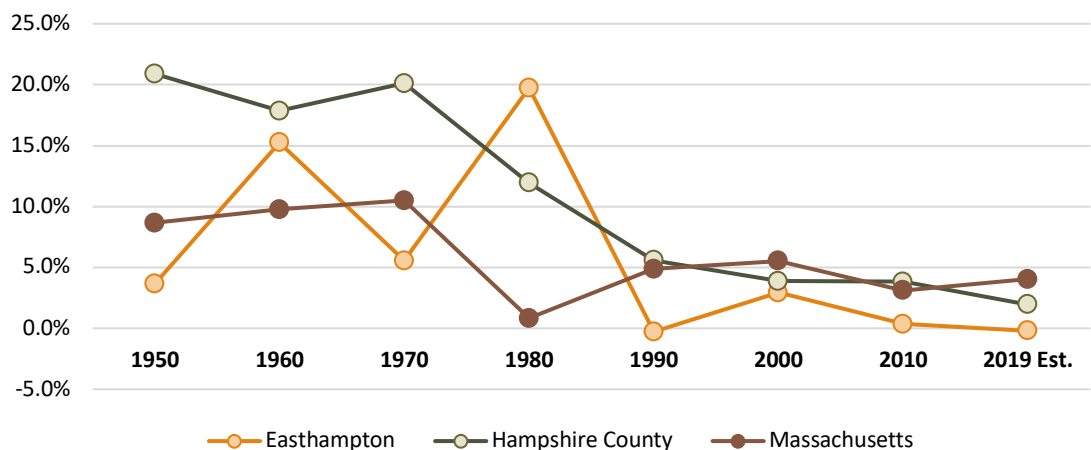
POPULATION & HOUSEHOLD CHARACTERISTICS

Easthampton appears to have experienced an imperceptible drop in population in the past ten years. The Census Bureau estimates that as of 2018, the City's total population had decreased to 16,023 (from 16,053), suggesting that long-term growth projections from the University of Massachusetts (2013) may have been an overstatement. In the same period, 2010 to 2018, both Hampshire County and the Commonwealth gained in total population, but nevertheless posted very slow growth rates, as shown in Fig. 1.

FIG. 2.1. POPULATION GROWTH TRENDS

Population Growth Rate: 1950-2019

(Source: UMass Donohue Institute, State Data Center)



The Pioneer Valley Planning Commission's 2014 Regional Housing Plan notes that Easthampton's population is declining, along with that of the surrounding communities. The total population of the Pioneer Valley grew 3 percent from 1990 to 2010, as did the total population of Easthampton.³ Most of the county's central cities experienced patterns of stagnation or, at best, internal migration. Central cities underwent a total loss of 9,000 residents over 20 years. The regional plan also reports a pattern of modest household growth, with fewer people per household. This may create greater demand for smaller, multifamily units.

Geographic mobility

Easthampton has a fairly stable population base. Eighty-nine percent of Easthampton's household population has lived in the city for at least one year, including 96 percent

³ Pioneer Valley Planning Commission, *Pioneer Valley Regional Housing Plan*, February 2014.



of all people in owner-occupied housing and 77 percent of people in rental housing.⁴ Most of the city's newest residents come from nearby places in Hampshire and Hampden County. Only 2 percent moved to Easthampton from outside the state. Unsurprisingly, the highest rates of mobility are among college-age individuals, ranging from 18 to 24 years. The highest rates of immobility are among those aged 50 to 64.

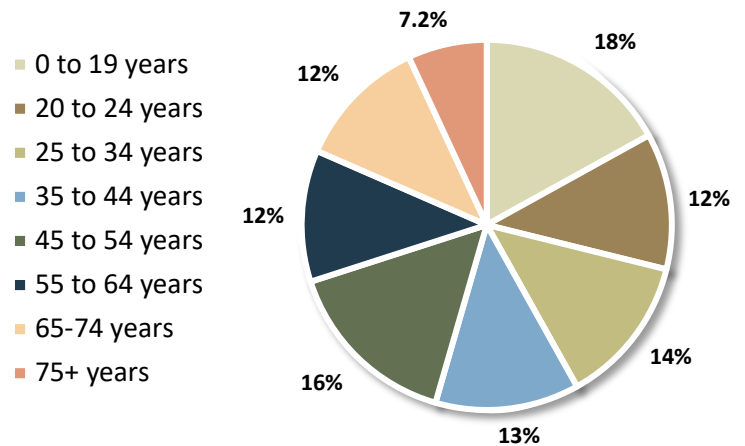
Population age

Easthampton's population includes an unusually large percentage of older adults, defined in this plan as people 65 years and over. Almost 20-percent of the City's population falls within that age cohort, a statistic unmatched in any of the surrounding communities or Hampshire County as a whole. Though true that the number of older adult residents is increasing just

about everywhere, they are clearly a significant force in Easthampton's demographic profile and, likely, its housing market as well. Table 2 tracks changes in Easthampton's population by age group over the past 30 years. It shows that the median age in Easthampton – the midpoint between the City's youngest and oldest residents – has increased from 35.9 to 45.0 years. The number of children and young adults has steadily declined.

FIG. 2.2. POPULATION AGE IN EASTHAMPTON

(Source: ACS 2018)



⁴ American Community Survey (ACS) Five-Year Estimates 2018, retrieved from Social Explorer, Table B07001.



Table 2. Easthampton Population Change by Age Cohort

	1990		2000		2010		2018	
Total Population	15,537	100%	15,994	100%	16,053	100%	16,023	
Median Age	35.9	--	35.3	--	43.0	--	45.0	
Under 10	2,000	13%	1,790	11%	1,563	10%	1,267	8%
10 to 19	1,992	13%	1,918	12%	1,647	10%	1,503	9%
20 to 24	1,174	8%	866	5%	840	5%	650	4%
35 to 34	2,821	18%	2,391	15%	2,200	14%	2,330	15%
35 to 44	2,769	18%	2,796	17%	2,213	14%	2,253	14%
45 to 54	1,366	9%	2,710	17%	2,715	17%	2,381	15%
55 to 64	1,270	8%	1,261	8%	2,563	16%	2,568	16%
65 to 74	1,306	8%	1,040	7%	1,107	7%	1,920	12%
75 and over	839	5%	1,222	8%	1,205	8%	1,151	7%

Sources: Easthampton 2014 HPP and American Community Survey 2018.

A family is a household of two or more people related by blood, marriage, or adoption, though a family can also include nonrelatives.

Households

Trends reported in the last HPP continue today. As in most towns, Easthampton is gaining households faster than population. For any housing plan, **household** trends matter more than **population** trends because households – not population – drive housing demand. The difference between rates of household and population growth or loss is largely due to the continual decrease in U.S. household sizes. Table 3 speaks to Easthampton's condition, for the average household size has dropped from 2.51 to 2.20 people in just under 30 years.

Table 3. Population, Household Characteristics, and School Enrollment Trends

	1990	2000	Chg.	2010	Chg.	2018	Chg.
Population	15,537	15,994	2.9%	16,053	0.4%	16,023	-0.2%
Households	6,170	6,854	11.1%	7,224	5.4%	7,292	0.9%
Families	4,165	4,170	0.1%	4,066	-2.5%	3,997	-1.7%
Households with Children	1,896	1,787	-5.7%	1,562	-12.6%	1,594	2.0%
Single-Person Households	1,598	2,085	30.5%	2,447	17.4%	2,510	2.6%
Average Household Size	2.51	2.30	-8.4%	2.21	-3.9%	2.20	-0.5%
K-12 School Enrollment	1,982	1,705	-14.0%	1,561	-8.4%	1,544	-1.1%

Sources: U.S. Census Bureau, 1990 Census of Population and Housing, Census 2000, and American Community Survey Five-Year Estimates 2018; retrieved from Social Explorer.

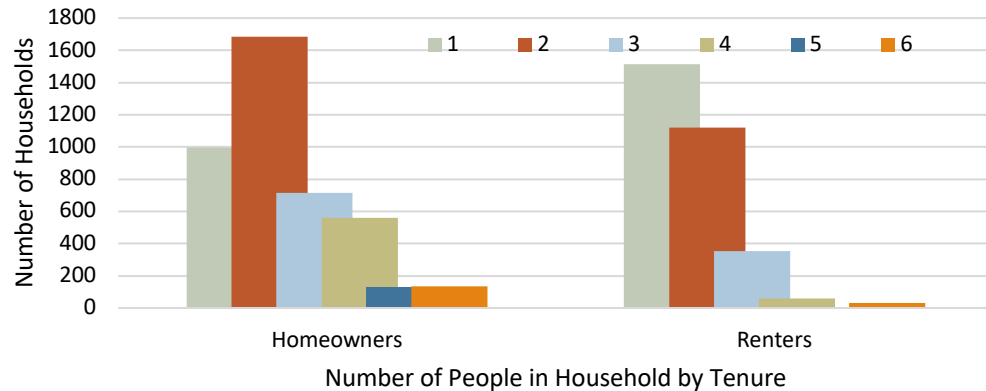
Table 3 also illustrates that while the City has gained households, it has lost families. Between 1990 and 2018, the number of families living in Easthampton dropped 4 percent; the number of families with children, 16 percent. As the City's households get smaller, its K-12 public school enrollments seem to be declining as well, even though Easthampton is a "School Choice" receiving community. Meanwhile, the number of one-person households – single people living alone – has increased faster than total



household growth. If viewed over the 30 years captured in Table 3, the increase in one-person households is even more dramatic: 57 percent, compared with 18 percent total household growth.

FIG. 2.3. HOUSEHOLDS BY SIZE IN EASTHAMPTON

(Source: ACS 2018, Barrett Planning Group)



Residents in group quarters

The Census Bureau defines group quarters as "places owned or managed by an entity or organization providing housing and/or services for the residents, where people live or stay in a group living arrangement."⁵ Group quarters contain members of a community who do not live in housing units and are therefore not classified as a family or nonfamily household. There are two types of group quarters: institutionalized and non-institutionalized. Institutionalized quarters include correctional facilities, nursing homes, or mental hospitals, whereas non-institutionalized quarters are facilities such as college dorms, military barracks, shelters, and group homes. The most current census data indicate that 52 Easthampton residents reside in group quarters, nearly all non-institutional settings such as emergency/transitional housing or some type of dormitory or other shared housing for workers. The remaining reside in adult group homes, adult residential treatment centers, or facilities simply classified as "other."⁶

⁵ U.S. Census Bureau, "Group Quarters Information," September 24, 2020.

⁶ U.S. Census Bureau, Summary File 1, Census 2010, Table PCT20. Prepared by Social Explorer.



Race, ethnicity, and culture

Easthampton, like most communities along the Connecticut River, is almost entirely a white town. The limited racial diversity is quite striking in this part of the state. Ninety-four percent of Easthampton's households are white, and as shown in Fig. 2.4, similar conditions exist in the surrounding communities. African Americans comprise the second-largest racial group in Easthampton, and this is true in Holyoke, too, but not Northampton or any of the other nearby towns. Overall, Holyoke is far more racially diverse than all of the neighboring communities, and it has a significantly larger share of white and non-white Latino households as well.⁷

FIG. 2.4. HOUSEHOLDS & RACE

(Source: ACS 2018)



Race, ethnicity, culture, and language are often linked, and in Easthampton, this is evident in characteristics of residents born outside the United States. About 89 percent of the City's households speak English at home, and while Spanish may be the most common non-English language in Easthampton, it is not the only one. Demographic estimates culled from prior-year surveys by the Census Bureau indicate that Easthampton also has native speakers of Brazilian Portuguese, Hindi, and other Indian languages, Polish, French, and Khmer. However, most of these residents speak English well or reasonably well. Today, seven percent of Easthampton's population was born outside the United States, either in Puerto Rico or as a native resident of some other country.⁸ As a result, while Easthampton is not racially diverse, it is somewhat diverse in culture and language, and this is documented in Easthampton's public school statistics.⁹

⁷ American Community Survey (ACS) Five-Year Estimates 2018, retrieved from Social Explorer, Table A10010.

⁸ American Community Survey (ACS) Five-Year Estimates 2018, Tables B05002, B05006.

⁹ Massachusetts Department of Elementary and Secondary Education (DESE), School Profiles, Easthampton Public Schools.



39% of Easthampton householders have a college degree or higher, and another 32% have some college or an associate's degree.

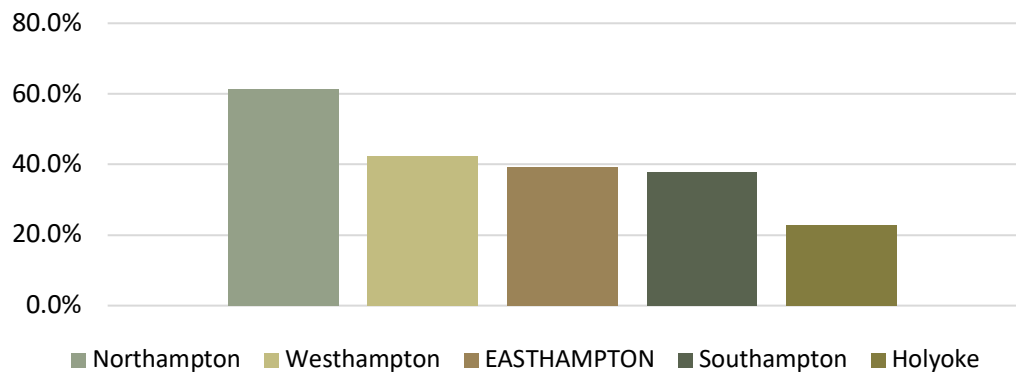
Education, work, and earnings

For most people, their choices about where to live are closely linked to their earnings from and proximity to work. This, in turn, is influenced by their education, training, and experience. Easthampton householders are relatively well-educated compared to their counterparts in nearby towns, though Northampton significantly exceeds all others due to the presence of Smith College. Householders with a college or graduate degree comprise 39 percent of all householders in Easthampton, and those with some college or an associate's degree make up another 32 percent. In general, they are poised to compete for jobs in the regional economy.



**FIG. 2.5. EDUCATIONAL ATTAINMENT
HOUSEHOLDERS WITH COLLEGE DEGREE OR HIGHER**

(Source: ACS 2018)



The labor force includes a community's residents 16 years and over, employed or looking for work.

The employment profile of Easthampton residents is not dramatically different from that of Massachusetts as a whole, with a few exceptions. A plurality of Easthampton's **labor force** works in education and health care, and today, this is true across the state, on average. Other industries that employ significant numbers of Easthampton residents include retail, professional services, manufacturing, and the arts.¹⁰ The range of industries and the kinds of jobs Easthampton residents perform within those industries relates to their earnings and, in turn, their households' economic position. By extension, their earnings largely determine what they can afford for housing.

There appears to be a disconnect between Easthampton's labor force's skills and experience and the make-up of its employment base, for just 20 percent of Easthampton residents work locally, and about one-fourth of the locally employed have home-based occupations. Easthampton's employment base is quite small, so the daily loss of workers and wages seems driven mainly by a shortage of opportunities within the city. The average wages for many jobs in Easthampton are less than the

¹⁰ U.S. Census Bureau, American Community Survey (ACS) Five-Year Estimates 2018. Prepared by Social Explorer.



wages paid by the same industries in Holyoke, Northampton, Springfield, and Amherst – common destinations for Easthampton commuters.¹¹ The overall average weekly wage in Easthampton, \$814, is less than the typical earnings of the City's full-time employed labor force, \$920.¹²

Jobs-to-housing ratio

The jobs-to-housing ratio measures the relationship between employment and housing in a given community. Analysts generally think a good balance exists when the ratio falls between 1.0 to 1.6. Although a balanced ratio does not always guarantee adequate employment, it is a useful indicator of economic sustainability. A balanced ratio means residents have reasonable choices to work locally. According to the Executive Office of Labor and Workforce Development (EOLWD), Easthampton has about 531 employer establishments with a combined total of 4,775 jobs.¹³ With a total of 7,731 housing units, Easthampton's jobs-to-housing ratio is 0.62. Easthampton does not have enough employment to meet the needs of its labor force, which likely explains why such a small share of the city's own labor force actually works in Easthampton.¹⁴

Women living in Easthampton today often have fewer opportunities for living-wage employment than men. Fig. 2.6 shows that on average, men earn 1.3 times more than women in Easthampton, yet ironically, the wage gap in Easthampton is smaller than that of other communities nearby except Holyoke. For a housing plan, understanding the resources residents have available to pay for housing really matters. When significant economic differences exist between households, the market's organic tendency to cater to higher-income households means the needs of lower-income households will be met sporadically, if at all, without some type of intervention. The alternative is that a community's higher-income households will likely "move up" to other towns with higher-value homes and more opportunities to gain wealth.

¹¹ American Community Survey (ACS) Five-Year Estimates 2018, Tables B23027, C24020; and ACS 2015 Commuting Flows, Table 3.

¹² Massachusetts Executive Office of Labor and Workforce Development, ES-202, Easthampton, and ACS 2018, B24041.

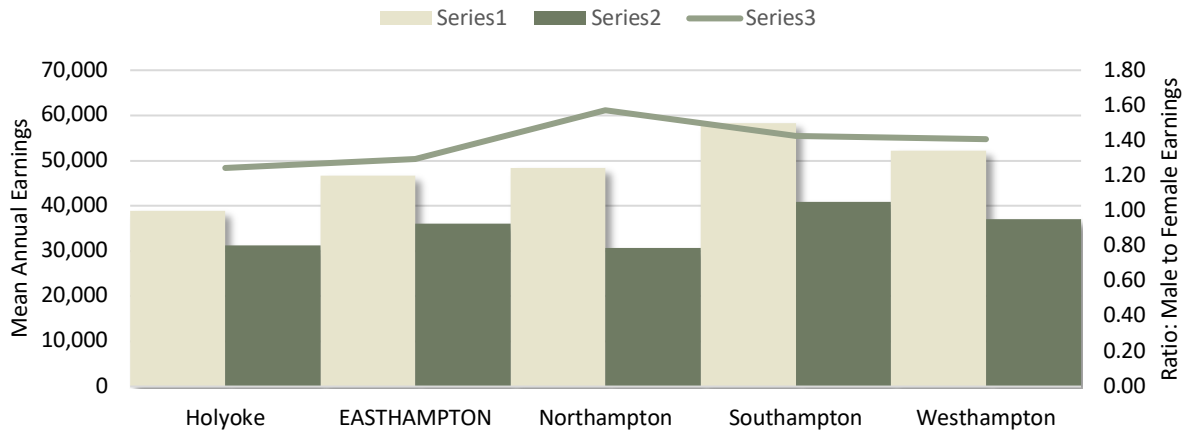
¹³ Commonwealth of Massachusetts, Executive Office of Labor and Workforce Development (EOLWD), ES-202, Annual Data 2018, City of Easthampton.

¹⁴ U.S. Census Bureau, American Community Survey 2018 Five-Year Estimates, B08009. Prepared by Social Explorer.



**FIG. 2.6. GENDER PAY GAP:
EASTHAMPTON & REGION**

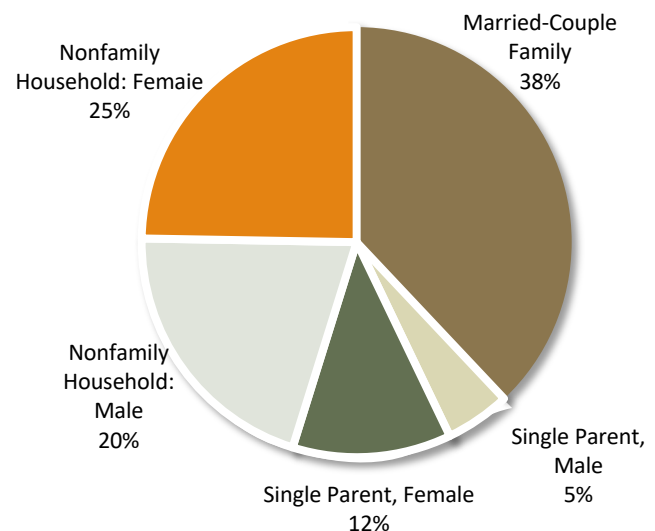
(Source: ACS 2018)



The wage gap is significant because as shown in Fig. 2.7, Easthampton has a relatively large percentage of households headed by single women with children (12 percent). It also has a large percentage of single women living alone, though it appears that most are older adults, many of whom may not work full-time if at all. What can be said about the size and composition of Easthampton households is that over one-third are headed by women, with or without children, and many have limited incomes.

**FIG. 2.7.
EASTHAMPTON HOUSEHOLDS BY TYPE**

(Source: ACS 2018)



Disability means a physical or mental impairment that substantially limits one or more major life activities.

Disability

Approximately 14 percent of Easthampton residents, or 2,305 people, have a **disability**, and some have multiple disabilities. This is especially true for the older adult population, who comprise 19.2 percent of Easthampton's total population but 41 percent of all people with disabilities. Poverty is elevated among people with disabilities, for 18 percent have incomes below poverty compared with 9.5 percent for the



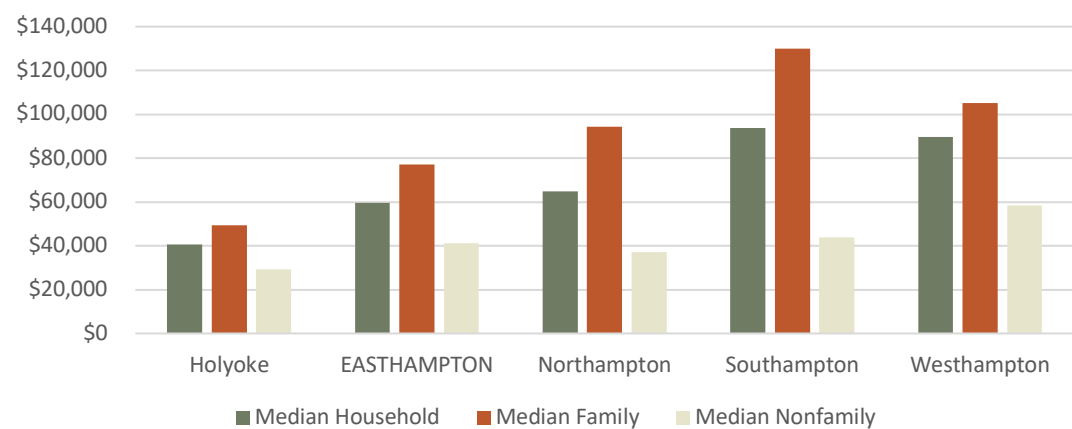
population as a whole. On average, city residents with disabilities have much lower earnings than residents without a disability.

Populations with "special needs" include those with physical and mental disabilities, as well as subpopulations such as the elderly, frail elderly, domestic violence survivors, people living with HIV/AIDS, those with substance abuse issues, and veterans. Special needs populations often require specialized housing, support services, and advocacy to remain stably housed and avoid homelessness. Housing options include transitional housing, permanent-supportive housing, and Safe Haven options. Housing equipped with ADA-accessible features is also needed for aging and physically impaired households. It is critical to continue prioritizing and supporting affordable housing with associated services for these populations in Easthampton. Public housing units make up most supportive housing for special needs populations, but the demand currently outweighs the supply – a trend seen across the state. There are 31 units operated by the Massachusetts Department of Developmental Services (DDS) in Easthampton.¹⁵

Household incomes

Household incomes in Western Massachusetts tend to fall below the statewide median, and this is true for Easthampton and most of the surrounding cities and towns. Fig. 2.8 shows that compared with nearby communities, Easthampton households and families have lower incomes overall.

FIG. 2.8. EASTHAMPTON & AREA HOUSEHOLD INCOMES
(ACS 2018)



The recent history of household wealth in Easthampton sheds light on some conditions that exist in the City's housing market today. Estimates from the Census Bureau

¹⁵ Note: this figure does not include individuals with developmental disabilities who live independently in the City with DDS assistance.



indicate that Easthampton's households have become wealthier over time, yet the picture looks different when incomes are adjusted for inflation. In real dollars, median income trends from 1990 to 2018 suggest that Easthampton households have not kept pace with growth in living costs. The decline in real income reflects a drop in median family income and limited growth in nonfamily household incomes.¹⁶ These changes have not occurred evenly throughout the City, as incomes have grown in newer single-family neighborhoods and neighborhoods with homeowner turnover while incomes in older areas have not. The income data and estimates reported in Table 4 suggest that many of the City's present families could not afford to buy a new home in Easthampton, let alone most of the older homes on the market this year.

Table 4. Household and Per Capita Income Trends (Real Dollars; 2018)

	1990	2000	2010	2018
Median Household Income	\$66,142	\$68,313	\$63,084	\$59,604
Median Family Income	\$78,089	\$82,112	\$80,800	\$77,054
Median Nonfamily Income	\$41,041	\$42,129	\$39,457	\$41,139
Per Capita Income	\$29,790	\$33,143	\$33,856	\$36,640

Source: Social Explorer and Barrett Planning Group.

Median income statistics offer a glimpse into household and family resources, but the distribution of households across income cohorts provides a more useful picture of a community's households, especially if reported by household type. Table 5 reports household income cohorts for all households, families, and nonfamily households. The prevalence of nonfamily households (almost 60 percent) plays a role in determining the City's median household income.

Table 5. Distribution of Incomes by Household Type

Income cohort	Households		Families		Nonfamilies	
Less than \$25,000	1,117	15%	279	7%	853	26%
\$25,000 to \$34,999	839	12%	432	11%	444	13%
\$35,000 to \$49,999	1,061	15%	458	11%	669	20%
\$50,000 to \$59,000	658	9%	292	7%	378	11%
\$60,000 to \$74,999	759	10%	503	13%	245	7%
\$75,000 to \$99,999	1,025	14%	685	17%	324	10%
\$100,000 to \$124,999	748	10%	506	13%	168	5%
\$125,000 to \$149,999	451	6%	282	7%	140	4%
\$150,000 to \$199,999	348	5%	304	8%	59	2%
\$200,000 or more	286	4%	256	6%	15	0%

Sources: ACS, 2018, B19201, B19202.

¹⁶ This conclusion differs from that of other recent studies in Easthampton. The differences are explained by methodology, i.e., the conversion of nominal to inflation-adjusted dollars, and second, by the hazards of comparing ACS estimates from different five-year cycles that partially overlap.



Poverty

Roughly 1,500 Easthampton residents (9.5 percent of the population) have incomes below poverty. The highest poverty rates in Easthampton occur among men 25 to 34 years and women 45 to 54 years.¹⁷ Eighteen percent of the City's population with disabilities and 214 family households live in poverty, and the overwhelming majority of families in poverty (66 percent) are single women with children. The Massachusetts Department of Elementary and Secondary Education (DESE) reports that 32.6 percent of students in the Easthampton Public Schools are economically disadvantaged.¹⁸



Homelessness

Homelessness remains an issue for every Massachusetts community, but especially cities, for they house and serve the overwhelming majority of people with extremely low incomes and high social service needs. Providing facilities and expanding affordable housing for the homeless, near-homeless, and chronically homeless can help mitigate and ultimately end homelessness in the region. Easthampton presently does not have family shelters to support its homeless population. Our Lady of the Valley Parish in the Downtown provides seasonal homeless services for men in the community, but most of those in need are directed to alternative regional resources. The Southern Middlesex Opportunity Council (SMOC) has and continues to house many formerly homeless individuals in their units at 21 Adams, 75 Oliver, 250 Main, 246 Main, and 305 Main Street.

Easthampton participates in the Pittsfield/Berkshire, Franklin, Hampshire Counties Continuum of Care (CoC). According to HUD's Housing Inventory Count (HIC) for the CoC, there are 255 year-round emergency shelter beds, 261 transitional housing beds, 620 permanent supportive housing beds, 152 Rapid Re-Housing beds, and 47 "other" permanent housing beds in the service area.¹⁹ These beds serviced 409 homeless households consisting of 546 people, based on HUD's 2019 Point in Time (PIT) Counts. Fifty-five households had at least one child. The CoC counted 74 chronically homeless people in this PIT count, 20 percent being unsheltered. Twenty-six chronically homeless individuals had at least one child.²⁰

There has been a 3% increase in Easthampton's housing units since 2010, on par with the state and slightly ahead of Hampshire County.

HOUSING INVENTORY

Easthampton's housing stock includes an estimated 7,731 units, representing a gain of about 116 units since the last Housing Production Plan. The City offers some variety in housing, with single-family homes comprising about half of the entire supply, as shown

¹⁷ American Community Survey (ACS) Five-Year Estimates 2018, retrieved from Social Explorer, Tables B17001, B17013, B17025, and C18130.

¹⁸ The Massachusetts ESE collaborates with EOHHS to match all enrolled students against the Direct Certification database for community DART Dashboards.

¹⁹ Department of Housing and Urban Development, *Housing Inventory Counts*, HUD Exchange, 2019.

²⁰ Department of Housing and Urban Development, *Point-in-Time Counts*, HUD Exchange, 2019



in Table 6. Compared to the region as a whole, Easthampton is similar to Northampton in terms of the overall make-up of its housing stock, offering more options than Westhampton and Southampton but neither the choices nor affordability found in Holyoke.

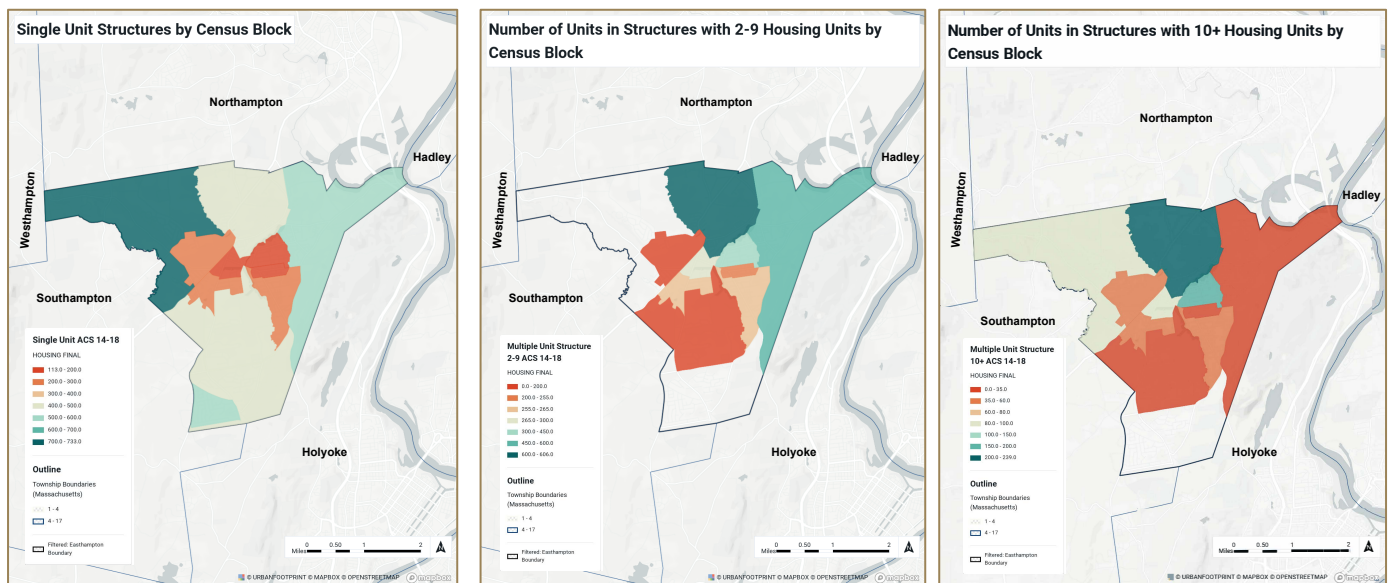
Table 6. Housing Inventory by Units in Structures

Number of Units Per Building	Easthampton	Northampton	Southampton	Westhampton	Holyoke
Total	7,731	11,967	2,449	763	16,855
1-family, detached	33.3%	51.5%	45.7%	89.3%	92.7%
1-family, attached	4.2%	5.6%	5.6%	1.3%	1.8%
2 family	15.3%	12.4%	12.1%	0.7%	3.8%
3 to 10 units	25.7%	20.1%	22.4%	4.3%	0.4%
10 to 50 units	21.6%	10.3%	14.2%	4.4%	0.0%
Mobile homes	0.0%	0.1%	0.0%	0.0%	1.3%

Social Explorer: ACS 2018, A10032.

Multifamily housing exists throughout Easthampton except for the southernmost area, as shown in Fig. 2.9. The most significant accumulation of larger multifamily structures (buildings with 10 or more units) can be seen north-central part of Easthampton by the Northampton border.

FIG. 2.9. GEOGRAPHIC DISTRIBUTION OF HOUSING TYPES



It is hard to establish how much new housing growth has actually happened in Easthampton in the past ten years. Available building permit statistics from the City show that housing investments over the past year have centered on improvements to existing structures, as is often the case in most communities. According to the



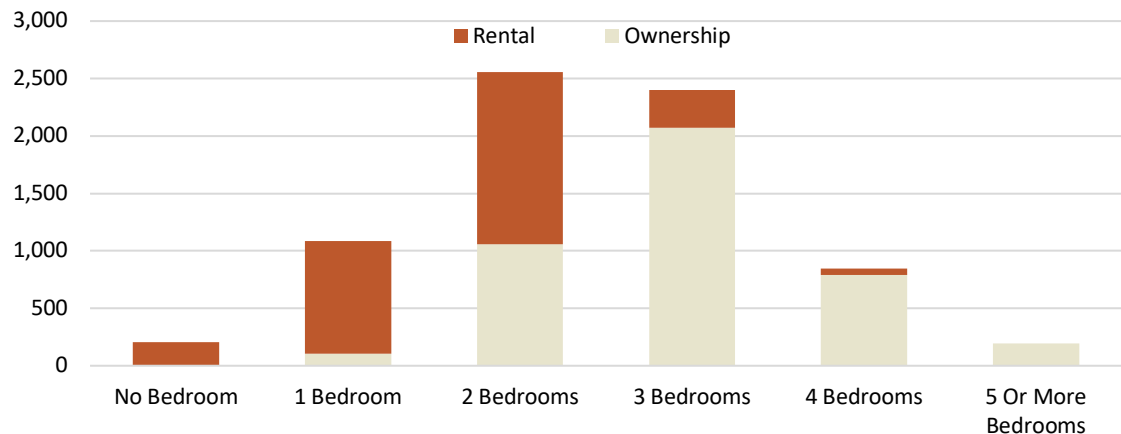
Massachusetts State Data Center, Easthampton issued residential construction permits for 89 new single-family homes and one two-family dwelling between 2010 and 2018, but these figures do not capture Parsons Village or Cottage Square Apartments, both approved in the same period, or One Ferry Street, the City's recently approved office and multifamily development project of vacant mill buildings.

Tenure, Unit Sizes, and Age of Housing

The prevalence of single-family homes goes together with strong homeownership rates just about everywhere, and Easthampton is no exception. Fifty-eight percent of Easthampton households (4,218) live in owner-occupied housing and 42 percent (3,074) are renters. The city's renter households are quite small – an average of 1.73 people per household – but to some extent this simply reflects the small size of Easthampton's rental units. Almost 90 percent of the rental inventory consists of studio, one-, and two-bedroom units, so rental options for family households are fairly limited. The opposite is true in Easthampton's owner-occupied inventory, for 84 percent of the city's homeowners live in detached single-family dwellings and almost 70 percent of all owner-occupied units have three or more bedrooms.

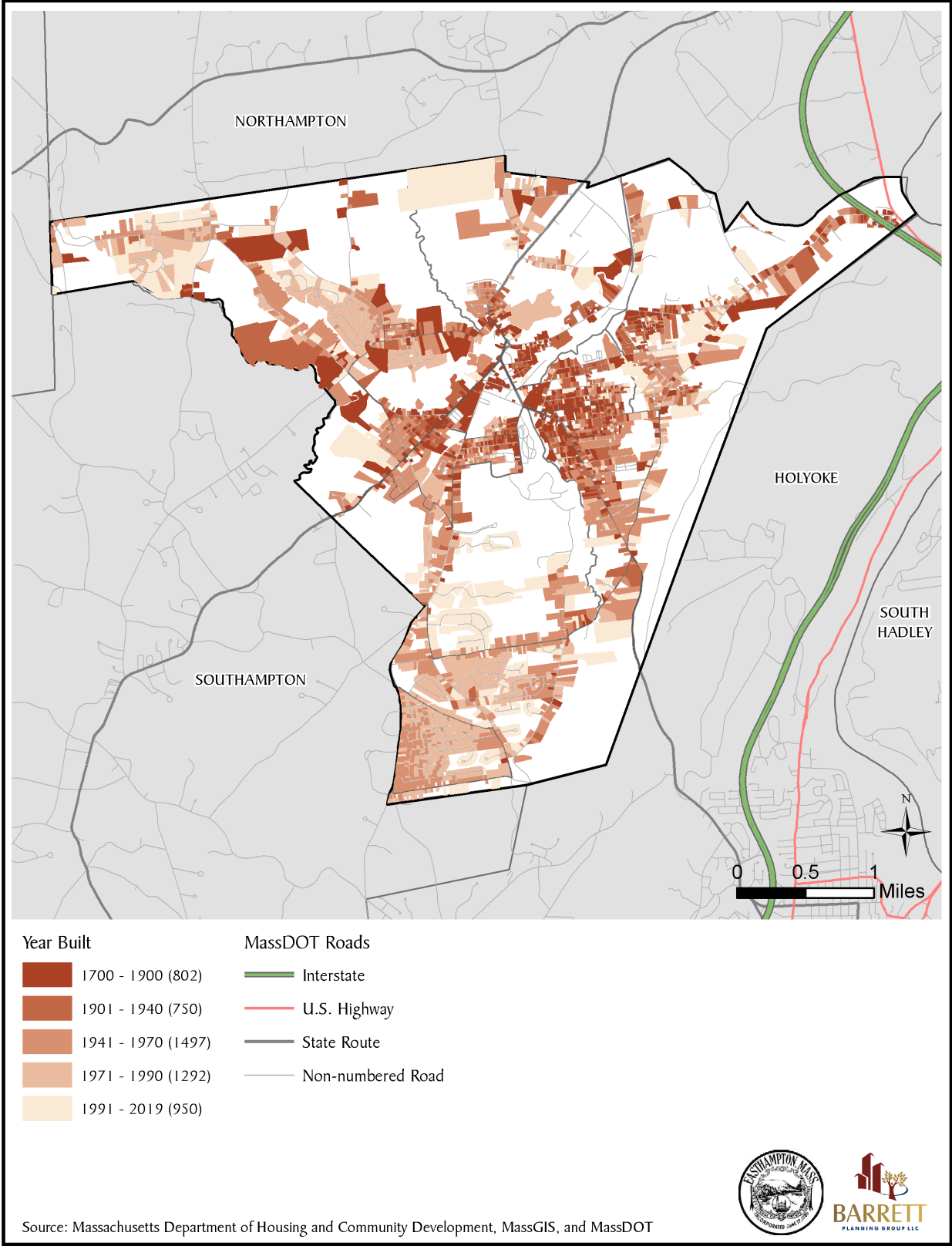
FIG. 2.10. NUMBER OF BEDROOMS BY TENURE

(Source: ACS 2018)



The age of a community's housing tells the story of a community's growth and change over time. Understanding housing age helps to foresee near-term development trends, redevelopment prospects, and often, housing quality problems, such as lead paint or access barriers for people with disabilities. The high costs associated with rehabilitation and code compliance often result in deferred maintenance, especially for homeowners with very low incomes. Map 2.1 shows the age of Easthampton's housing stock by census block group.





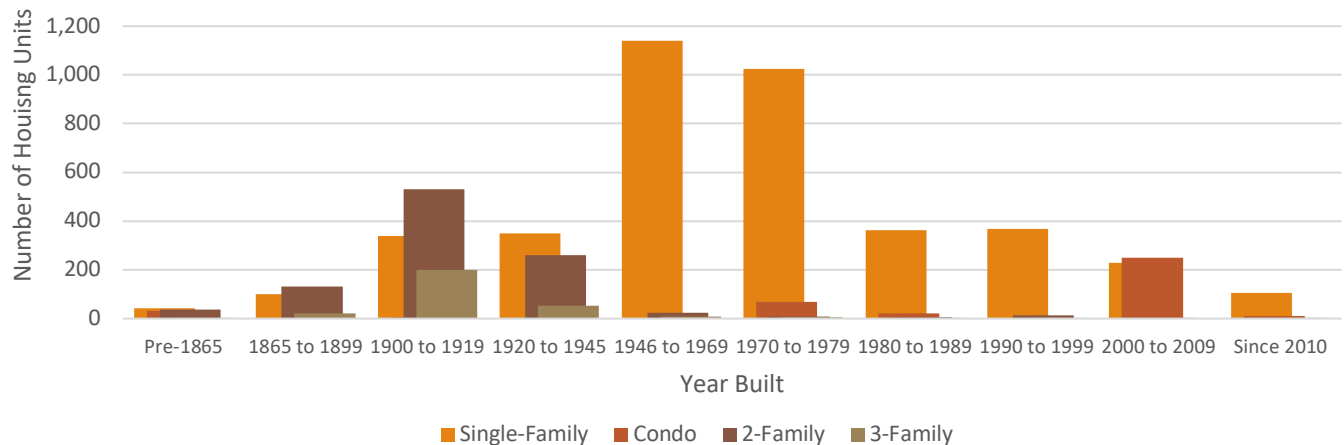
Map 2.1. Housing Age



The Census Bureau did not begin to count housing units as part of the decennial census until 1940. As a result, census data do not provide a clear picture of a community's more distant past, but city-wide housing age statistics do shed light on the overall age of housing and the extent to which twentieth-century development has shaped what a community is today. In Easthampton, about 28 percent of the housing stock pre-dates 1940. The 72 percent constructed since the advent of World War II has been added in fits and starts, with the largest eras of growth occurring in the 1950s (like most towns) and again in the 1970s, roughly parallel to the completion of I-91 through Massachusetts.

Fig. 2.11 is a snapshot of Easthampton's single-family, two-family, and three-family housing inventory. It shows what is likely obvious to any local observer: over time, Easthampton's smaller-scale residential structures (properties typically occupied by owners who rent out the extra units in their buildings) have become less mixed, with more single-family construction and a gradual decline in two- or three-family dwellings.²¹

FIG. 2.11. HOW HAS EASTHAMPTON'S HOUSING CHANGED OVER TIME?



Patterns of industrialization and the evolution of the local and regional economy from the mid-nineteenth century into the mid-twentieth century influenced housing growth in Easthampton. The Downtown and adjacent neighborhoods areas, the historic epicenter of activity, have the largest number of older housing units. People gradually moved away and settled in more distant parts of town as the advent of the car and policies of the housing finance industry encouraged settlement in outlying parts of town. As shown in Table 7, changes in the single-family inventory are especially noteworthy because they illustrate the impact of consumer preferences and

²¹ It is important to note that Fig. 2X does not account for the small homes and duplexes owned and managed by the Easthampton Housing Authority or non-profits like Valley CDC or SMOC. The Assessor classifies these properties differently because they are tax exempt. It is difficult to correlate them with the codes normally used to classify for-sale and investor-owned residential properties.



homebuyer expectations on the city's home prices. Suburban housing development has ushered into Easthampton a growing inventory of detached single-family homes, typically in subdivisions that reflect the era in which they were built.

Table 7. Single-Family Homes in Easthampton

Construction Period	Assessed Values					
	Single-Family Parcels	Avg. Lot Area	Net Finished Area	Avg. Building Value	Avg. Land Value	Ratio Building / Land
Since 2010	105	0.80	1,987	\$255,587	\$90,731	2.82
2000 to 2009	230	1.24	2,057	\$265,579	\$99,547	2.67
1990 to 1999	367	0.82	1,686	\$217,778	\$96,673	2.25
1980 to 1989	362	0.91	1,669	\$204,789	\$95,696	2.14
1970 to 1979	1,024	0.44	1,318	\$151,423	\$90,045	1.68
1946 to 1969	1,141	0.66	1,380	\$153,491	\$87,810	1.75
1920 to 1945	349	0.99	1,497	\$147,491	\$84,843	1.74
1900 to 1919	340	0.73	1,626	\$151,302	\$80,261	1.89
1865 to 1899	100	1.08	1,845	\$178,523	\$82,591	2.16
Pre-1865	43	1.31	2,039	\$197,305	\$96,119	2.05

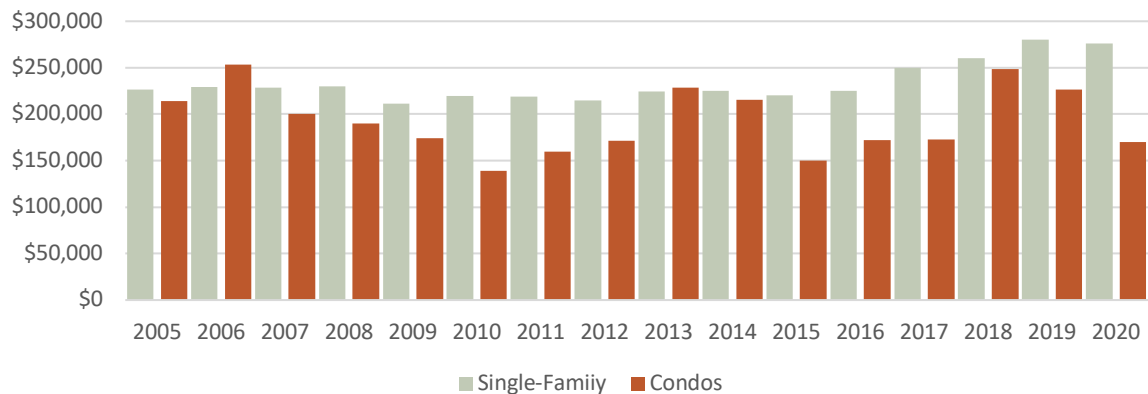
Source: Assessor's Parcel Data, supplied by City staff (with associated GIS data).

Housing Sales Prices

In any given year, about 150 homes and 25 to 30 condominiums are sold in Easthampton. Housing sales here seem to cater to young homebuyers, including childless couples and couples with young children. The chart below tracks median sale prices and sales volume statistics for Easthampton since 2005, covering the period of contraction and recovery in the region's residential real estate market. Current real estate sales data from Banker & Tradesman show that Easthampton's housing market is fairly competitive, and housing for sale is attainable for middle-class buyers in Pioneer Valley. Local sale prices have gradually increased, shrinking the gap between Hampshire County's and Easthampton's median sale price almost to a close. For example, in 2005 (before the recession), Hampshire County's median single-family sale price was about 1.14 times that of Easthampton, but for 2020 (year to date), the ratio has dropped to 1.05. The average mortgage loan for homes recently purchased in Easthampton is anywhere from 80 to 95 percent of the sale price.²²

²² Banker & Tradesman, Real Estate Records Search, Easthampton Single-Family Sales.



FIG. 2.12. HOUSING SALES TRENDS IN EASTHAMPTON

Today, the regional housing sales market is tight, with total number of sales depressed and prices up considerably. According to data published by the Realtors Association of Pioneer Valley, Hampshire County's inventory of homes for sale in September was 56 percent below the inventory available at the same time in 2019. The supply for sale on the market is less than two month's demand, and the average number of days on the market for single-family homes fell from 56 days in September 2019 to 38 in September 2020. For sellers able to wait, they are far more likely today than a year ago to sell their residence for very close to or at their original asking price.²³ Excluding outliers, the higher the listing price, the closer the actual sale price is to what the seller hoped for and the shorter the time on the market.

Single-family home demand has triggered some construction as well as resales in Easthampton. Building permit data reported by the State Data Center indicate that since 2010, Easthampton has permitted 89 new single-family dwellings and only a few two-family homes. Much of the city's residential development is taking place on the investor side of the market, with mill renovations and new multifamily construction, mainly boosted by subsidized such as Low-Income Housing Tax Credits (LIHTC).

Easthampton Rents

A striking feature of Easthampton's rental inventory is the number of subsidized apartments. While it is true that subsidized units comprise a relatively small percentage of all renter-occupied housing in Easthampton (16 percent), there are enough to sway some typical rent statistics. Still, even with the subsidized inventory that exists in the city today, Easthampton has many renters living in units they cannot afford, and market rents that are climbing out of reach.

²³ Realtors Association of Pioneer Valley, June 2020 and September 2020 Sales Reports.



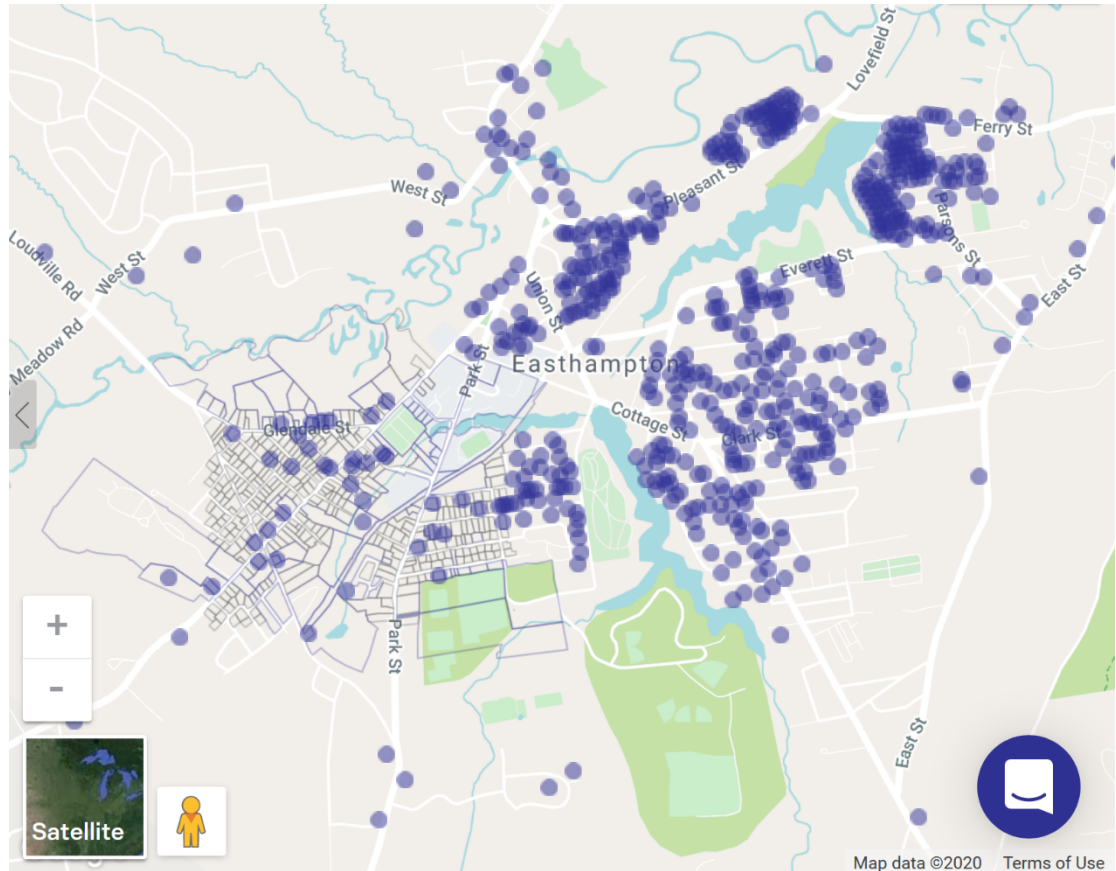


FIG. 2.13 COMMERCIAL REAL ESTATE/MULT-UNIT DWELLINGS

Easthampton has 3,074 renter-occupied units,²⁴ though by design, many were occupied by owners at some point in the past and eventually became commercial real estate. Census estimates indicate that about one-fourth of Easthampton's two-family inventory remains owner-occupied, but investors own a majority of these units today.²⁵ Market data sources show that owners of a number of duplex, three-family, and small multifamily buildings (4 to 8 units) have recently renovated their properties, which helps to explain the somewhat higher rents associated with some of these buildings.²⁶ According to Reonomy, a commercial real estate database that covers all types of multifamily investment properties, Easthampton's rents are generally "moderate" for the region, with two-bedroom rents running between \$1,200 and \$1,400. Rentometer, a similar proprietary service, reports similar rent ranges, with one property (84 Union) falling into the "high" rent range for the Northampton-Easthampton rental market.²⁷

²⁴ American Community Survey, 2018, A10044, Occupancy Status. Prepared by Social Explorer.

²⁵ American Community Survey, 2018, A10044, Occupancy Status. Prepared by Social Explorer.

²⁶ Reonomy, Rental Market Report, Easthampton, Massachusetts, August 2020.

²⁷ Rentometer, Easthampton Rental Data (88 units), Easthampton-Northampton comps, October 2020.



Comparing information from current market data sources with two-year-old estimates from the Census Bureau can be a challenge because Easthampton's market is changing, yet market conditions regionally are changing, too. In relative terms, rents have appreciated in Northampton on one end and Holyoke on the other at about the same pace as Easthampton, which makes the Census Bureau's estimates useful even if the absolute numbers are slightly dated.

Table 8. Rent Trends in Easthampton, Adjacent Communities, and Hampshire County

Geography	Contract Rent Comparisons			Median Gross Rent
	Lower	Median	Upper	2-Bedroom Unit
Holyoke	\$433	\$723	\$923	\$884
Easthampton	\$708	\$863	\$1,078	\$1,061
Northampton	\$645	\$986	\$1,311	\$1,272
Hampshire County	\$715	\$955	\$1,282	\$1,153

Source:

Easthampton provides "something in the middle" between the large inventory of affordable housing in Holyoke and the pricier rents in Northampton, where college-town market forces and bohemian mystique converge to make for a higher-priced, competitive market. As a result, Easthampton has not had the same experience with renters paying far more than they can afford to live in the city. Median gross rent as a percentage of household income, a general measure of what the market is accustomed to paying to live in a given place, is lower in Easthampton than the adjacent cities or Hampshire County as a whole: 27.6 percent vs. 31.3 percent in Holyoke and 31.6 percent in Northampton, and 32.2 percent in Hampshire County. Easthampton has renters with significant affordable housing needs, but it also has enjoyed somewhat greater rental affordability than Northampton and some other Hampshire County cities and towns. Nevertheless, it remains difficult to support capital improvements in older multifamily properties when the attainable market rents range from \$1.18 to \$1.25 per square foot (for two-bedroom apartments).²⁸

HOUSING AFFORDABILITY & HOUSING NEEDS

Under a 1969 Massachusetts law, all communities are supposed to have housing that is affordable to low-income households and remains affordable to them even when home values appreciate under robust market conditions. Another type of affordable housing - generally older, moderately priced dwellings without deed restrictions, and which lack the features and amenities of new, high-end homes - can help to meet housing needs, too, but only if the market allows.

There are other differences, too. For example, any household - regardless of income - may purchase or rent an unrestricted affordable unit, but only a low- or moderate-income household qualifies to purchase or rent a deed restricted unit. Both types of

²⁸ Ibid.



affordable housing meet a variety of housing needs and both are important. The difference is that the market determines the price of unrestricted affordable units while a legally enforceable deed restriction determines the price of restricted units. Today, Easthampton has a limited supply of affordable units, unrestricted or deed restricted. Furthermore, unrestricted housing that has offered a pathway to homeownership in the past is becoming ever less affordable to moderate-income households. The good news for Easthampton's long-term homeowners is that their homes are appreciating in value. The bad news is that the increase in housing values means decreasing opportunities for low- and moderate-income people.

Chapter 40B Subsidized Housing Inventory

When people refer to "Chapter 40B," they usually mean the state law that provides for low- and moderate-income housing development by lifting local zoning restrictions. However, G.L. c. 40B – Chapter 40B proper – is actually the Commonwealth's regional planning law and the parent legislation for agencies like the Pioneer Valley Planning Commission. The four short sections that make up the affordable housing provision were added in 1969, and they are called "Chapter 40B" in this plan to be consistent with affordable housing nomenclature in Massachusetts. Nevertheless, remembering the regional planning umbrella for affordable housing can help local officials and residents understand the premise of the law and reduce confusion and misinformation.

Chapter 40B's purpose is to provide for a regionally fair distribution of affordable housing for people with low or moderate incomes. Affordable units created under Chapter 40B remain affordable over time because a deed restriction limits resale prices and rents for many years, if not in perpetuity. The law establishes a statewide goal that at least 10 percent of the housing units in every city and town will be deed restricted affordable housing. This 10 percent minimum represents each community's "regional fair share" of low- or moderate-income housing. It is not a measure of housing needs.

Chapter 40B authorizes the Zoning Board of Appeals (ZBA) to grant a comprehensive permit to pre-qualified developers to build affordable housing. "Pre-qualified developer" means a developer that has a "Project Eligibility" letter from a state housing agency. A comprehensive permit covers all the approvals required under local bylaws and regulations. Under Chapter 40B, the ZBA can waive local requirements and approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the state Housing Appeals Committee (HAC). During its deliberations, the ZBA must balance the regional need for affordable housing against valid local concerns such as public health and safety, environmental resources, traffic, or design. In towns that fall below 10 percent, Chapter 40B tips the balance in favor of housing needs. In addition, ZBAs cannot subject a comprehensive permit project to requirements that "by-right" developments do not have to meet, e.g., conventional subdivisions.



The 10 percent statutory minimum is based on the total number of year-round housing units in the most recent federal census. For Easthampton, the 10 percent minimum is currently 757 units (Table 9). At 7 percent, the city falls short of the 10 percent minimum by 227 units. These numbers will change once the Census Bureau publishes the Census 2020 housing counts and DHCD updates the entire SHI. Map 2.2 illustrates the geographic distribution of affordable units in Easthampton today.

Table 9. Easthampton Subsidized Housing Inventory

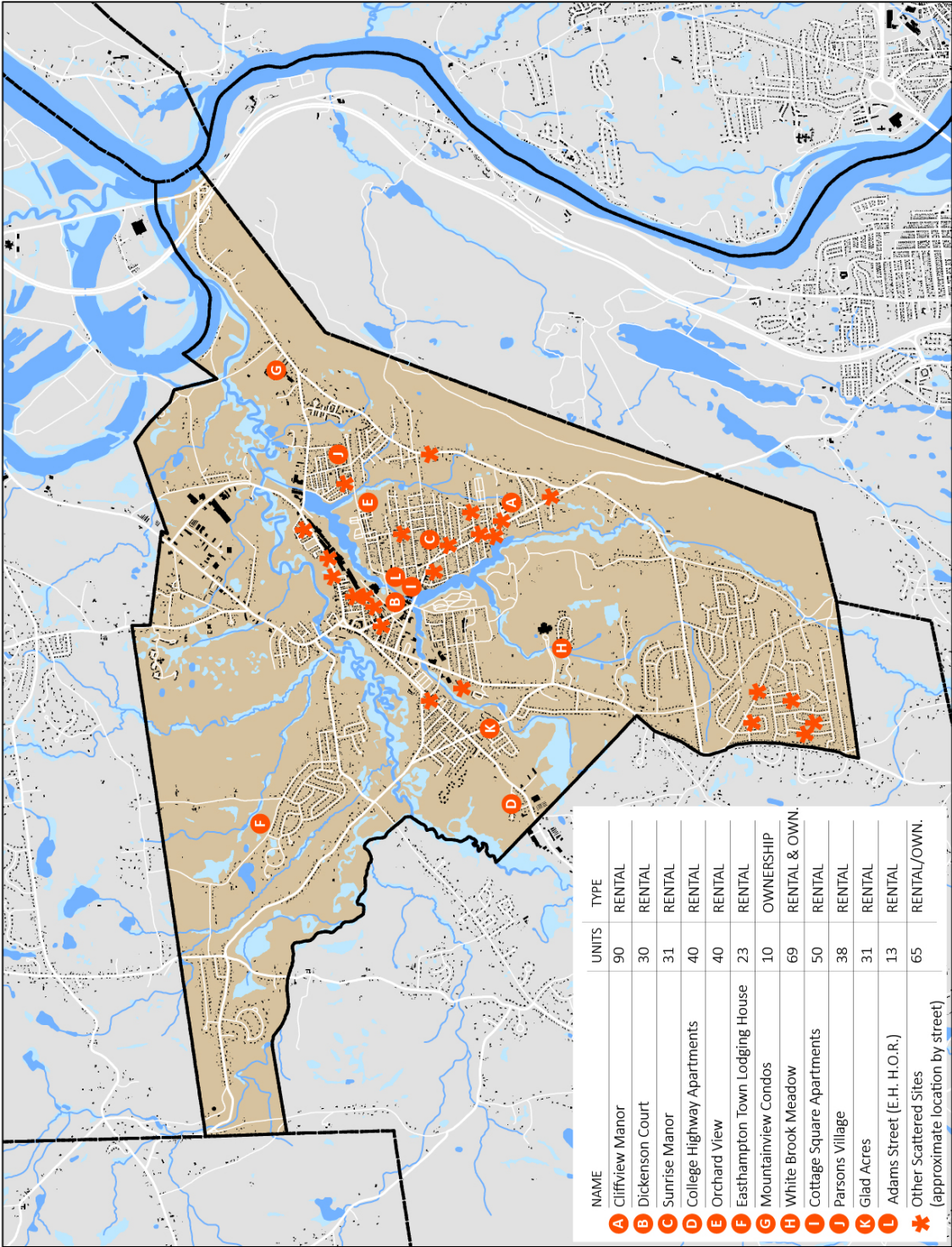
Name	Location	SHI Units	Expiration	Subsidy
Glad Acres	Sunset Ave, Ely Ave, South St, John St.	31	Perpetuity	DHCD
Cliffview Manor	Lussier, Tower Lane, Echo Lane	40	Perpetuity	DHCD
Cliffview Manor	Lussier Circle & Echo Lane	50	Perpetuity	DHCD
Dickinson Court	15 Liberty Street	30	Perpetuity	DHCD
Sunrise Manor	Paradise Drive, Laura Ave.	31	Perpetuity	DHCD
n/a	Holyoke Street	2	Perpetuity	DHCD
n/a	Arlington St, Pleasant St.	4	Perpetuity	DHCD
College Highway Apts.	391 Main St.	40	2031	DHCD
Orchard View	108 Everett St.	40	2028	HUD
Town Lodging House	75 Oliver Street	23	2030	DHCD
DDS Group Homes	Confidential	31	N/A	DDS
DMH Group Homes	Confidential	6	N/A	DMH
Mountainview Condos	211 East Street	10	Perpetuity	FHLBB
White Brook Meadow	Off Park Street	60	Perpetuity	DHCD
White Brook Meadow	Off Park Street	9	Perpetuity	DHCD
Easthampton HOR Program	Scattered Sites	35	Misc.	DHCD
East Street	East Street	0	Perpetuity	DHCD
Cottage Square Apartments	15 Cottage Street	50	2112	DHCD
Parsons Village	71 Parsons Street	38	Perpetuity	DHCD
	Total	530		

Source: DHCD, July 2020.

Note: the City has requested additions to the SHI that had not been approved by DHCD when this plan was prepared.



Map 2.2. Easthampton’s Subsidized Housing Inventory



Measuring housing needs

One measure of housing needs is the shortfall of Chapter 40B units. However, Chapter 40B developments usually respond to the regional housing trends, so comprehensive permits do not always address the affordable housing needs of a given community or region. Furthermore, low- and moderate-income households make up a significantly larger percentage of all households than 10 percent. This can be seen in Easthampton, where 46 percent of all households have incomes that would qualify for a Chapter 40B unit. Understanding housing needs requires a more nuanced approach than can be gleaned from a community's Chapter 40B "gap." It involves an assessment of needs and barriers that exist within individual communities and the region of which they are part.

Housing needs are not limited to low- or moderate-income people, but often, other needs overlap with economic need. Accessible homes for people with disabilities, small housing units for older people who do not want the maintenance responsibilities of a single-family home, and a base of modestly priced apartments for young citizens entering the workforce are common needs throughout Massachusetts. About 14 percent of Easthampton's population has a disability, but except for some senior housing and a very small inventory of group home units, the city has very little barrier-free housing. The same populations – seniors, young workers, and people with disabilities – have needs for housing near goods and services, yet there are not enough safe, decent, affordably priced housing units in and around the downtown area. Housing that would meet the needs of low- and very-low-income seniors has become extremely difficult to build due to the severe shortage of federal and state housing subsidies.

Easthampton's housing affordability gap

There is a significant affordability gap in Easthampton for very-low and extremely low-income people. In addition to market-rate rents they cannot afford, the for-sale market is out of reach for low- or moderate-income homebuyers, too. For example, a two-bedroom condominium with an asking price of \$178,600 (rounded) would be affordable to a moderate-income purchaser, but in 2019, the year-end median condominium sale price in Easthampton was \$226,250.²⁹ Moreover, while a moderate-income homebuyer could afford to purchase a \$223,100 single-family home, last year's median sale price was \$280,000. The per-unit gap for a condominium or a single-family home could be reduced for homebuyers with access to mortgage products such as Massachusetts Housing Partnership's ONE Mortgage Program, but MHP's subsidies are usually exhausted within a few months of each new commitment to participating banks.

²⁹ Affordability calculated using Local Initiative Program (LIP) guidelines: a 5 percent downpayment, 30-year mortgage, interest rate keyed to Freddie Mac Weekly Mortgage Market Survey, and household income at 70 percent of Area Median Income (AMI) (the "window of affordability").



The challenge for low-income renters is more pronounced and likely more difficult to address. Table 10 reports HUD's current housing program income limits by family size for the Springfield Metro Area/Hampshire County and the maximum housing payment that is affordable in each tier. "Low" and "moderate" incomes are based on percentages of the HUD Area Median Family Income (HAMFI), adjusted for household size. What very-low-income households can afford is much less than prevailing market rents in Easthampton.

Table 10. HUD Income Limits

Household Size (# People)	HUD Very Low- Income Limit (50% AMI)	Maximum Affordable Housing Payment	HUD Low- Income Limit (80% AMI)	Maximum Affordable Housing Payment
1	\$29,900	\$748	\$47,850	\$1,196
2	\$34,200	\$855	\$54,650	\$1,366
3	\$38,450	\$961	\$61,500	\$1,538
4	\$42,700	\$1,068	\$68,300	\$1,708
5	\$46,150	\$1,154	\$73,800	\$1,845
6	\$49,550	\$1,239	\$79,250	\$1,981

HUD, Section 8 Income Limits, and Barrett Planning Group.

Housing cost burden

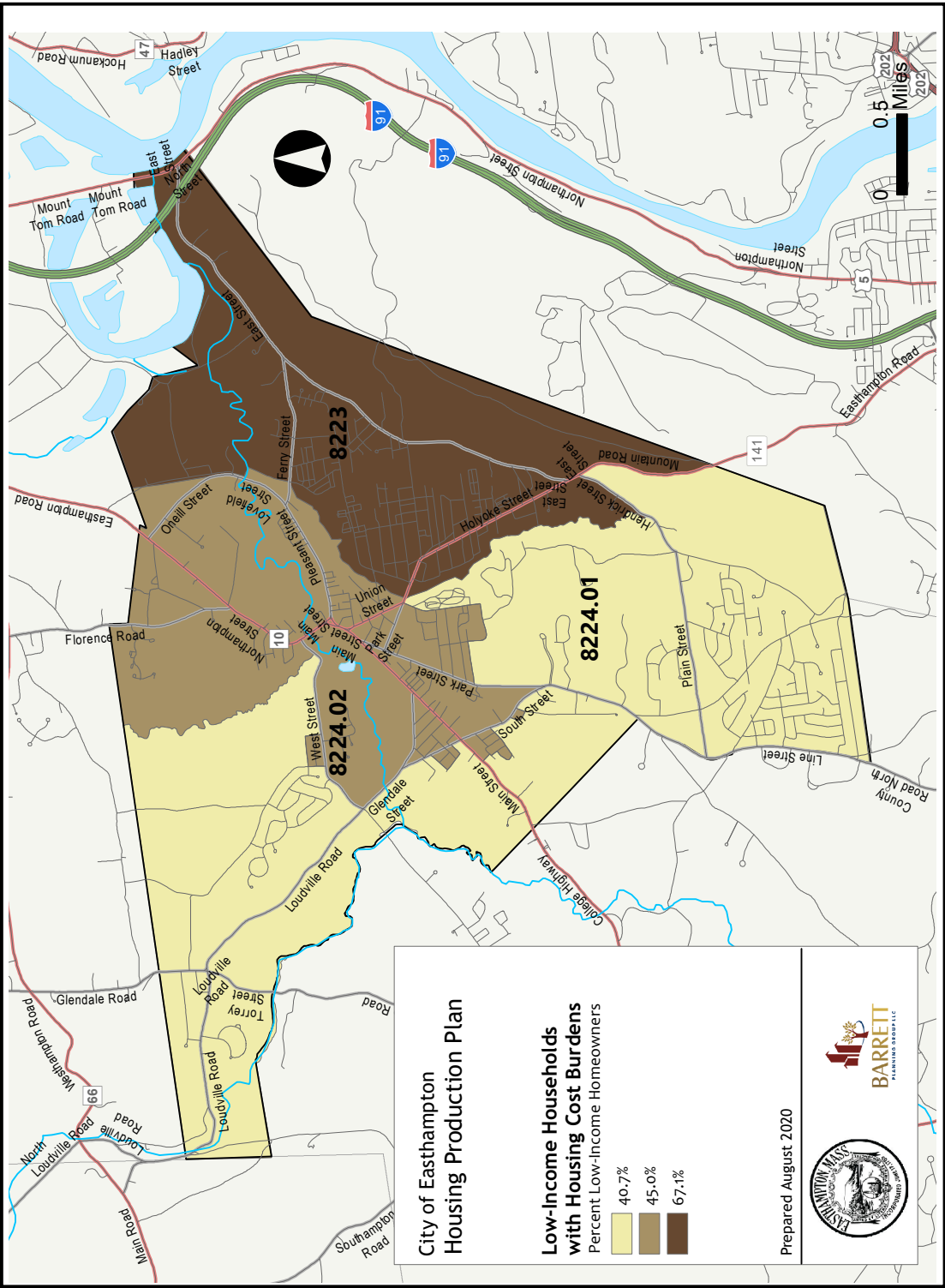
A disparity between growth in housing prices and household incomes contributes to a housing affordability problem known as **housing cost burden**. The U.S. Department of Housing and Urban Development (HUD) defines housing cost burden as the condition in which low- or moderate-income households spend more than 30 percent of their monthly gross income on housing. When they spend more than half their income on housing, they are said to have **severe housing cost burden**. Housing cost burden – not Chapter 40B – is the key indicator of affordable housing need in cities and towns.

HUD publishes estimates of cost-burdened households based on information from the American Community Survey (ACS). According to HUD's estimates, 44 percent of Easthampton households have low or moderate incomes, and 66 percent of them have housing cost burdens.³⁰ Concentrations of lower-income households with housing cost burdens can be seen in Maps 2.3 and 2.4.

³⁰ U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2013-2017 Summary Table, Easthampton, MA.



Map 2.3. Low-Income Homeowners with Housing Cost Burdens



Map 2.4. Low-Income Renters with Housing Cost Burdens.

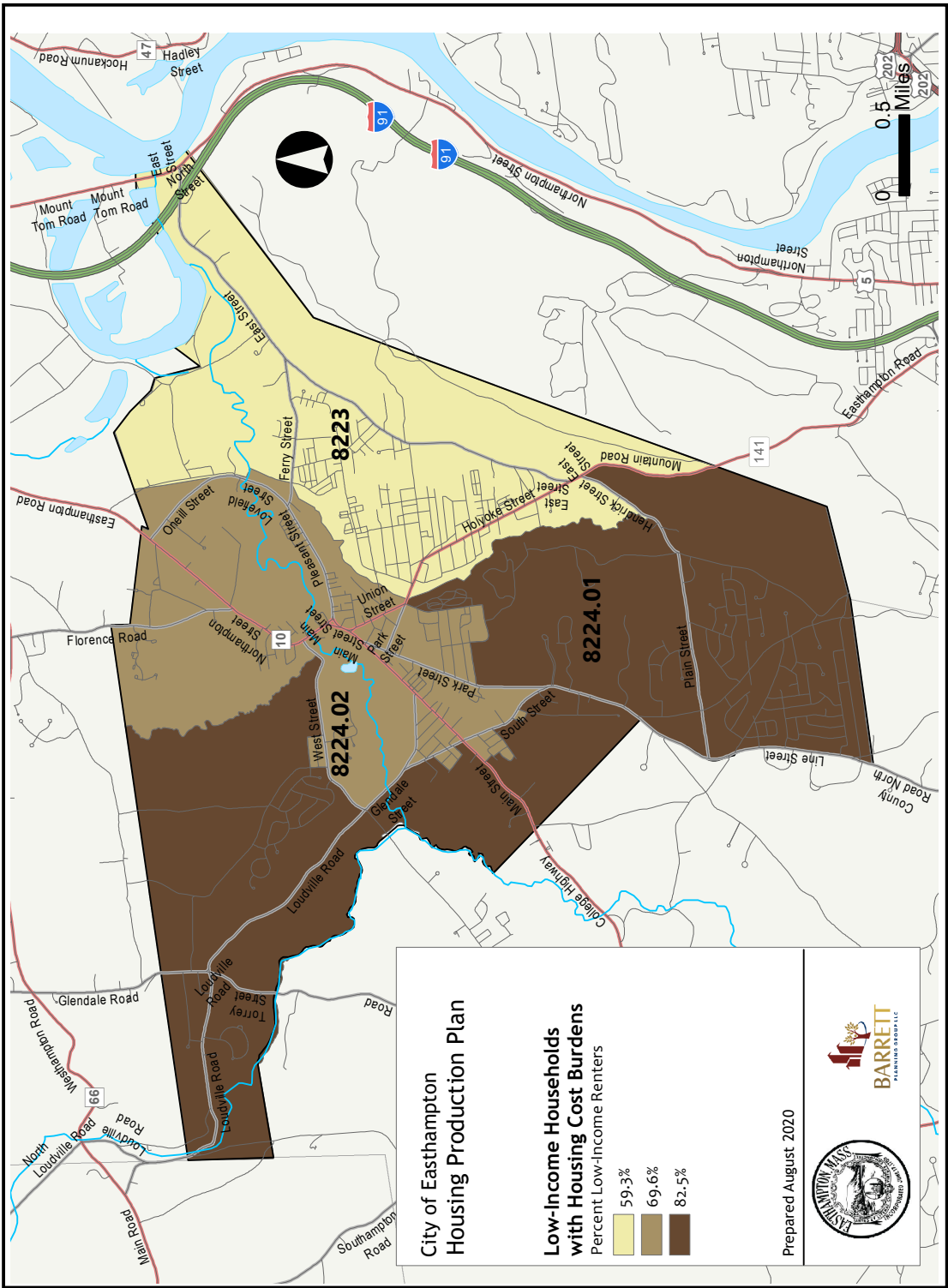


Table 11. Incidence of Housing Cost Burden in Easthampton

Income by Cost Burden	Renters			Homeowners		
	Cost burdened	Total households	Percent cost burdened	Cost burdened	Total households	Percent cost burdened
Extremely Low-Income (30%)	530	690	76.8%	95	150	63.3%
Very Low-Income (50%)	535	570	93.9%	245	425	57.6%
Low-Income (80%)	225	695	32.4%	275	620	44.4%
Moderate Income (100%)	0	300	0.0%	174	570	30.5%
Above 100% AMI	10	860	1.2%	180	2,325	7.7%
Total	1,300	3120	41.7%	969	4,085	23.7%

Source: Comprehensive Housing Affordability Strategy (CHAS) Data, and Barrett Planning Group LLC.

HOUSING DEVELOPMENT CONSIDERATIONS

Natural Features and Historic Development Patterns

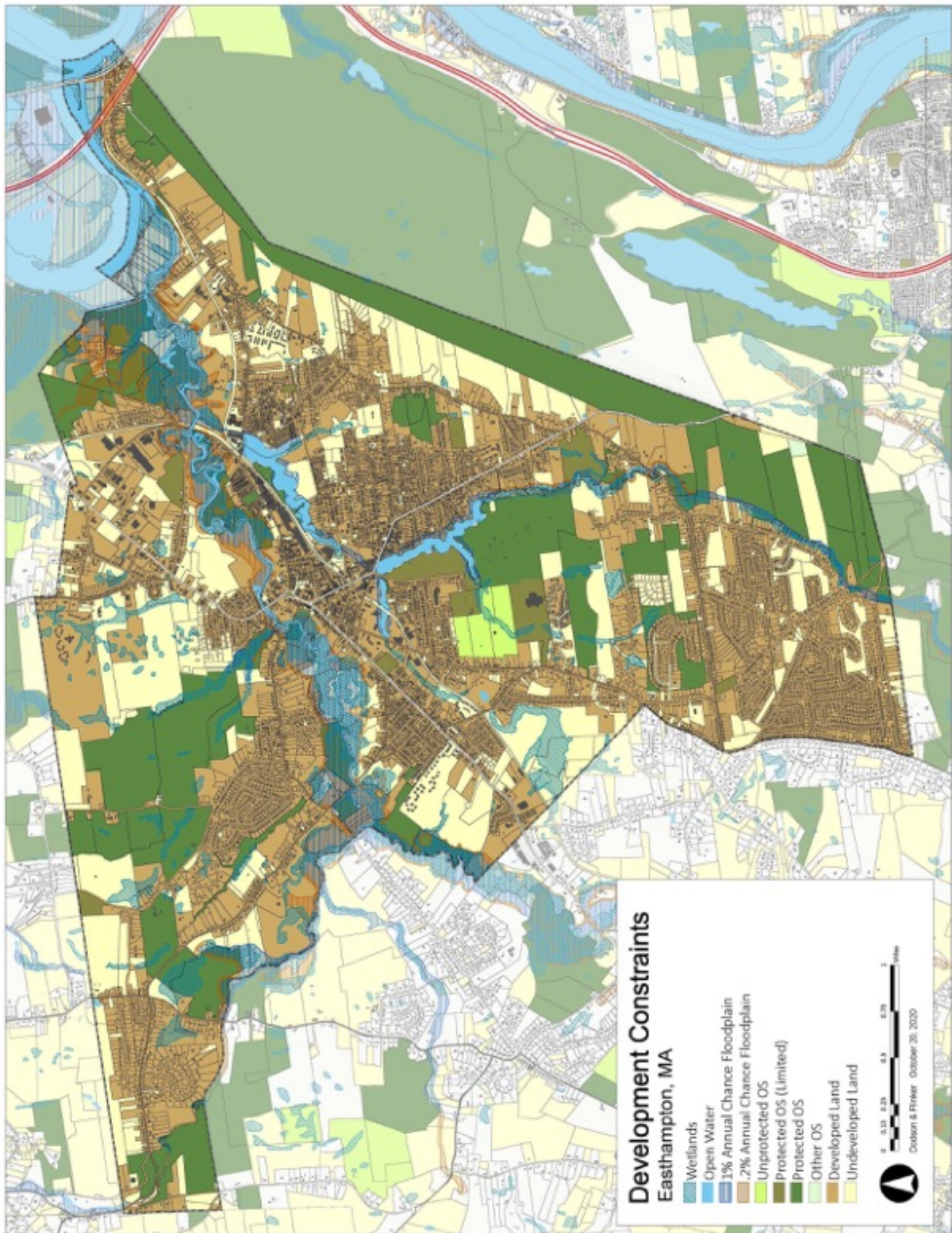
Easthampton's development history has been inextricably tied to water, and together, water and roads divide the city into distinct sections. The city's terrain is influenced by several natural features, including the north branch of the Manhan River, the Connecticut River Oxbow, Broad Brook, and Mount Tom. (Map 2.5) The fertile agricultural fields below Mount Tom have a long, productive history, and there are still active farms along East Street and Park Hill Road. The Manhan River, Nashawannuck, and Lower Mill ponds are important economic and recreational resources, and water has played a critical role in the city's history. Nowhere is this more evident than the enduring presence of enormous old mill buildings in the center of the city.

Much of Easthampton's topography is level to rolling countryside, but about 20 percent of the city's land has excessively steep 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 steep western slopes of the Mount Tom Range 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.

The United States Department of Agriculture (USDA), Soil Conservation Service (SCC), prepares county-wide soils maps throughout the country. According to the SCC maps, prime farmland soils exist in approximately 40 percent (3,400 acres) of Easthampton, and another 1,677 acres qualify as state and locally important farmland soils. The areas with prime agricultural soils lie along the floodplain of the Manhan River and the East Street corridor at the base of the Mount Tom Range, and throughout the northern and southern ends of Easthampton. Farmland soils typically support residential use in addition to agriculture, so the City's land use policies and other programs promote



Map 2.5. Development Constraints



development in established areas in order to preserve farmland for agricultural purposes.

Three major characteristics define Easthampton's development pattern: its dense, compact downtown that the city is working thoughtfully to promote, a protected eastern green belt, and a western agricultural residential area. The protected natural resources of Massachusetts Audubon's Arcadia Wildlife Sanctuary and Mount Tom State Reservation, along with Route I-91 and Connecticut River, combine to give a strong sense of boundary and backdrop to the east. The challenge is to promote new opportunities for land use development within this existing framework. Through past planning work, including the city's Master Plan, Open Space and Recreation Plan, the last Housing Production Plan, and more recently, the Downtown Plan, Easthampton residents have said they want to see new, denser development occur in and around the downtown area, where infrastructure already exists, with protected green space in the outer areas of the city. It will be important for this Housing Production Plan (HPP) to support and reinforce those established planning goals as much as possible.

Public facilities and infrastructure

Access to basic public utilities such as water and sewer service play a significant role in what can be built in any community. This section provides a brief overview of the core infrastructure that serves development in Easthampton.

Drinking Water. Easthampton relies on groundwater for its public water supply. The city draws water from the sole source Barnes Aquifer system, a network of aquifers under Easthampton and extending into parts of Westfield, Holyoke, Northampton, and Southampton. The aquifer supplies water to four communities through a combined total of eleven wells and the Hendrick Street well field. Together, the residential and commercial customers in these communities draw 1.2 billion gallons of water per year from the Barnes Aquifer each year.

Most parts of Easthampton have access to public water, so it can generally be said that public water system has adequate capacity to deliver water for domestic purposes and fire flows. The city's water system has a permitted withdrawal limit of 3.8 million gallons per day (MGD) under the Water Management Act and uses, on average, about 42 percent of its allowable capacity. The city operates five wells (Nonotuck Park, Brook Street, Hendrick, Pines), and Maloney).

Wastewater. Most of Easthampton is also adequately served with access to the public sewer system. A limited number of properties on Fort Hill Road, Torrey Street, Mineral Street, and a few others in the southern part of Easthampton are not served by sewer,



but they represent a very small percentage of all properties in the city.³¹ According to the City's Integrated Water Resources Management Plan (IWRMP), Easthampton is served by a sewer system with 82 miles of mainline gravity sewers and 6 miles of pump station force mains and low pressure sewers. Approximately 25 percent of the sewer system was constructed over 100 years ago, and approximately 40 percent over 70 years ago.

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. Both the treatment plant and collection system have been evaluated to identify needed improvements that are expected to be very costly. The IWRMP lays out a recommended, prioritized schedule of capital investments. For regulatory compliance and other reasons, the City will need to make these improvements regardless of future growth.³²

Transportation. Easthampton's major roads include Route 10 and Route 141. Route 10 crosses the city from Northampton to Southampton, and Route 141 extends from Holyoke to Downtown Easthampton, ending at the junction with Route 10. Route 141 also carries traffic between Easthampton and I-91. The city is served by several minor arterials and collector roads including East Street, Hendrick Street, Loudville Road, West Street, Florence Road, and Pleasant Street.

The Pioneer Valley Transit Authority (PVTA) serves Easthampton with fixed-route bus service (R41) from Holyoke Community College through Easthampton to downtown Northampton. The Nashawannuck Express Flex/Van Service is a flexible route operating within the city, providing access to Northampton and a connection to Amherst. ADA service is also provided by the PVTA.

Easthampton also has dedicated bicycle paths that connect to a larger regional network of 23 miles of bike trails in Northampton, Hadley, Amherst, and Belchertown. Most 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 schools. Sidewalk infrastructure is not well established outside of these locations.

Parks and Recreation Areas. Approximately 12 percent of Easthampton (about 1,000 acres) is permanently protected open space. The most recent Open Space and Recreation Plan (2013) identifies numerous passive and active recreation throughout Easthampton, serving both downtown-area residents and those living on the outskirts of the city. Some of the city's recreational facilities are aging and they need reinvestment, and some neighborhoods have no parks or recreation facilities within

³¹ Tighe and Bond, Integrated Water Resources Management Plan (2015), Appendix H, Unsewered Properties.

³² Ibid, Appendix L, WWTF Evaluation Technical Memo.



walking distance. Wherever possible, recreation areas and facilities should be included in new residential developments constructed in these underserved areas.

Zoning

Communities have few tools that can exert more influence over growth and change than land use regulations. Easthampton's zoning has affected the types and locations of housing in the city, residential development patterns, and the cost of housing.

The Easthampton Zoning Ordinance (ZO) provides for a variety of housing, though the rules do not always support the housing choices and affordability. The city's minimum lot requirements range from 5,000 square feet in the R-5, DB, and NB districts, which permits smaller, more compact developments to occur, to 80,000 square feet in the R-80 district. As the last Housing Production Plan notes, Easthampton has taken some steps to encourage development and redevelopment in established areas, e.g., the Chapter 40R overlay district in the downtown area. There is no substitute for clear as-of-right development regulations, which is one of Chapter 40R's main attractions. While Easthampton allows options such as accessory dwellings or multifamily housing in other places by special permit, the city could take purposeful steps to remove housing barriers by replacing the existing discretionary framework with as-of-right permitting supported by site plan and design review.

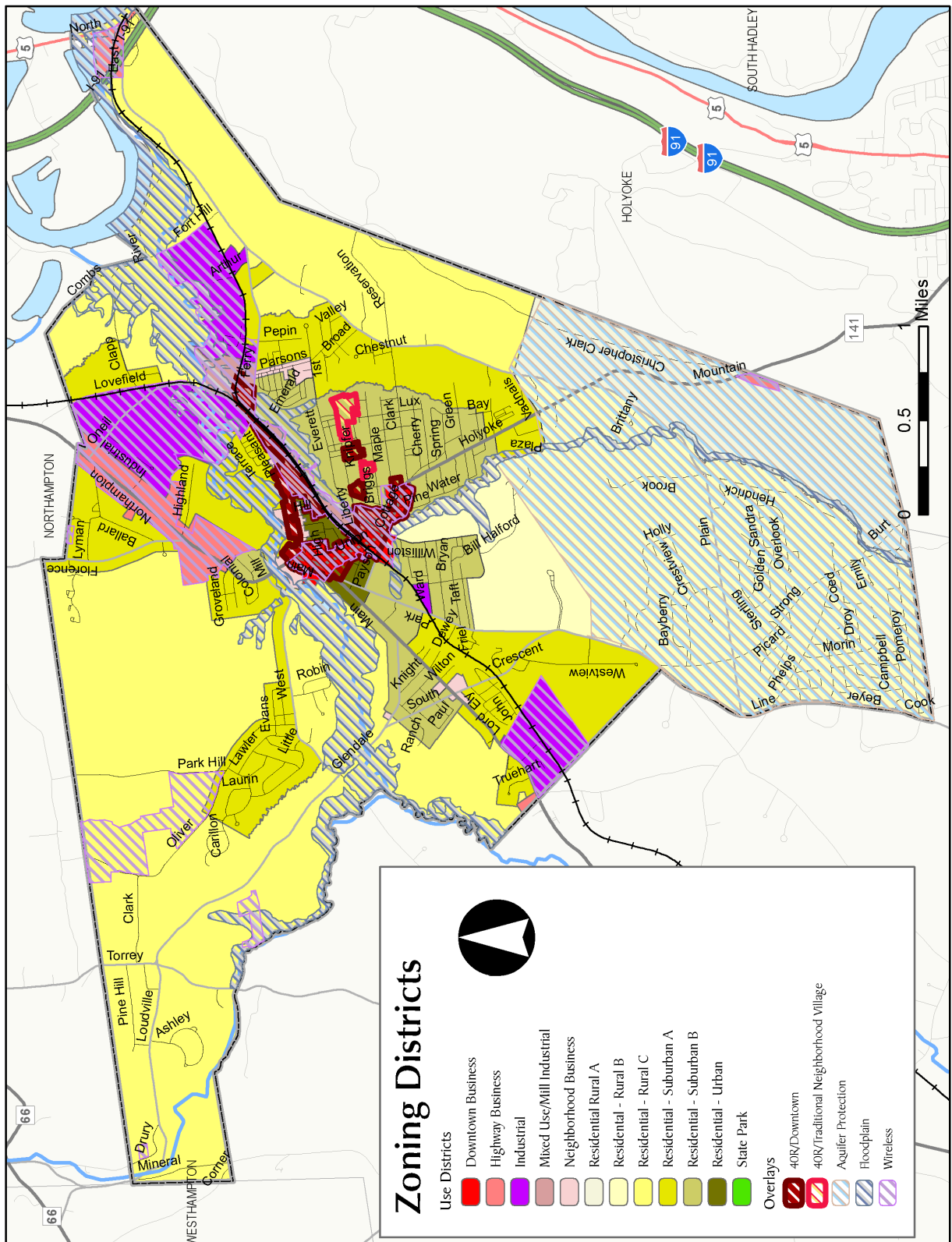
Easthampton has six residential districts, R-5 through R-80, and five nonresidential districts with limited provisions for housing. Table 12 shows the land area allotted to each of these zones. (See also, Map 2.6 Existing Zoning.)

Table 12. Easthampton Zoning Districts by Acres

District	Acres	Pct. Total Area	District	Acres	Pct. Total Area
R5	50.99	0.6%	DB	68.2	0.8%
R10	657.77	7.6%	HB	170.78	2.0%
R15	1,220.07	14.1%	NB	60.20	0.7%
R35	3,456.80	40.0%	I	436.01	5.0%
R40	1,791.72	20.7%	MI	108.43	1.3%
R80	617.47	7.1%	Total Zoned Acres:	8,638.49	100.0%

Multifamily Regulations. Approximately 62 percent of the city is zoned for multifamily housing by special permit, but the rules that apply are not conducive to creating multifamily units. For example, in the R10 district, a multifamily dwelling requires a minimum lot of 10,000 sq. ft. plus 5,000 sq. ft. more for each unit over one. This means that for a four-unit building, the applicant would need 25,000 sq. ft. of land, which is high for multifamily use. The minimum land requirements reach implausibility in the R-35 district, where an applicant would need both a 35,000 sq. ft. lot and an additional 25,000 sq. ft. per unit.





Map 2.6, Easthampton Zoning (Unofficial Map)

Moreover, Easthampton requires an unusually high number of parking spaces for multifamily units: one space per bedroom plus one additional space per 10 units for visitors. Parking standards such as these effectively discourage housing for families, giving housing advantages to single people and childless couples. It is not clear that the City actually wants to see multifamily housing in any of its conventional use districts because even in the smallest-lot zones where some multiunit development may be feasible, the off-street parking requirements would likely interfere.

Many of the provisions in Section 8.3 would be best left to Planning Board regulations and design guidelines adopted and maintained outside the Zoning Ordinance, e.g., specific requirements for types of trees and landscaping requirements for walkways.

Accessory Apartments. Easthampton allows the Board of Appeals to grant special permits for accessory apartments in all districts. This tool could provide some housing choices in the city, but it has features that may discourage many people from using it. To ordinary homeowners, the special permit process itself can be intimidating. However, the ordinance requires an accessory apartment special permit to expire when the home is sold unless the buyer applies for and receives approval from the Board of Appeals to transfer the permit. The ordinance also caps accessory apartments at 800 sq. ft., which is low for accessory apartments.

Inclusionary zoning means the inclusion of affordable housing in residential (and sometimes mixed-use) development. It can be mandatory or voluntary, with cost-offset incentives, e.g., additional density.

Affordable Housing. Easthampton's multifamily housing regulations include requirements for affordable units. The **inclusionary zoning** provision consists of a modest density increase in exchange for making 15 percent of the units affordable, and the ordinance intends for "affordable" to mean eligible for the Chapter 40B Subsidized Housing Inventory (SHI). Easthampton's planning staff report problems making the ordinance work for very small projects, but this is true in most communities. The reason: developers of small projects do not have capacity to deal with all the requirements that come with eligibility for the SHI: the deed restriction, the affirmative fair housing marketing plan and lottery, income verification and annual recertification, and so on. The same issues have prevented small projects from providing affordable housing throughout Massachusetts. In a study recently completed by the Massachusetts Housing Partnership (MHP), 60 percent of all Massachusetts cities and towns with some form of inclusionary zoning have not created any affordable units, compared with just 12.2 percent nationally.³³

Section 8.3 of the Zoning Ordinance is remarkably prescriptive, and probably to the detriment of meeting local housing needs. For example, most applicants would be wary of investing in predevelopment work and detailed plan sets for a project, only to

³³ Massachusetts Housing Partnership, National Inclusionary Housing Survey, conducted in partnership with Groundworks Solutions, Inc., 2018-2019.



be have the Planning Board decide that the development should address a different market than the developer had in mind. There are significant fair housing issues involved, too. A Planning Board has no authority to decide whether a proposed single-family subdivision should be age-restricted or bedroom-limited, yet Section 8.34 gives such authority to the Planning Board for projects with affordable housing. In addition, the criteria for calculating the maximum affordable sale price do not align well with the policies of the Local Initiative/Local Action Unit (LAU) program at DHCD.

Table 13. Summary of Noteworthy Regulatory Constraints

Zoning Provision	Issue	Potential Solutions
Minimum Land for Multifamily Dwellings	Easthampton requires minimum lot area plus minimum land per unit for each unit over one. District formulas unrealistic, work as disincentive.	Set the minimum additional land per unit to apply over three units (not one). Significantly reduce land per unit requirement.
Off-Street Parking for Multifamily Dwellings	Easthampton requires too much parking for multifamily housing. Existing standards effectively discourage housing for families.	Consider a <u>maximum</u> parking requirement of 1.5 spaces per unit, with opportunity to reduce to average of 1 per unit depending on unit mix and project location.
Prevalence of Special Permits, Limited As-of-Right Options	Planning Board special permit required for multifamily housing in almost all cases. The discretion, unpredictability, and appeal risks associated with special permits work as development disincentives, especially for small projects, whether new or conversion.	Change the permitting process to allow more projects to proceed as of right. Adopt a supplemental density table that awards additional units as-of-right for projects with affordable units. Integrate design review within the site plan review process, providing multifamily design standards to guide applicants and the Planning Board.
Accessory Dwellings	Special permit requirement and lapse of permit with ownership transfer are significant disincentives. Maximum unit size of 800 sq. ft. is low, limits market for ADUs.	Most of existing Sec. 8.5 consists of objective standards that could easily be determined through as-of-right site plan review. Special permit should be removed unless applicant requires some type of waiver. Lapse provision should be eliminated.
Affordable Housing	Burdensome requirements for small projects, and density bonus requires special permit.	Replace existing Sec. 8.34 with "best practices" IZ ordinance. Set applicability at 10 or more units. Allow small projects to pay fee in lieu.



3. HOUSING GOALS & STRATEGIES

PLANNING GOALS

By preparing this Housing Production Plan (HPP), gaining DHCD's approval of it, and increasing the City's supply of low- or moderate-income housing, Easthampton could become eligible for a flexible approach to managing the Chapter 40B comprehensive permit process. To qualify for the flexibility the HPP offers, Easthampton needs to meet an affordable housing



production standard - a minimum numerical target - and obtain certification from DHCD that standard has been met. The process is simple; getting there takes work.

The minimum HPP target is 0.5 percent of the City's year-round housing inventory – 38 units - as reported in the most recent decennial census, and the target must be met within a single calendar year. The one-year certification will take effect as of the date that the city achieved the 38-unit target for that calendar year. If Easthampton's affordable housing production is at least double the required minimum (76 or more units), the certification would remain in effect for two years. It is important to remember that Easthampton is only 227 units shy of meeting the 10 percent statutory minimum. While these numbers will change after the Census Bureau releases the Census 2020 housing counts, there has not been enough total housing growth since 2010 to trigger a significant increase in the 10 percent minimum or the annual HPP certification target.

Planning Goals

Based on the Housing Needs Assessment and community input during the initial data gathering and fact-finding process, the following qualitative goals should guide the City's housing production efforts:

Goal 1. Create a wide variety of affordable and mixed-income housing that helps to keep Easthampton a welcoming, inclusive community.

This goal recognizes that an adequate housing supply can help stabilize prices and enhance affordability. Easthampton can promote this goal by overcoming barriers to



Community land trusts are non-profits that acquire land, hold it in trust, and lease it for housing and other community development purposes. While lessees own the improvements, the CLT retains control of the land., which in turn ensures long-term affordability.

creating multifamily housing, rental housing, modest-sized single-family houses on small lots, and simplifying the permitting process for accessory dwelling units.

Goal 2. Provide more housing options, including affordable and market-rate housing options, for low-income families, seniors, and individuals with disabilities, through a variety of mechanisms to increase housing choice.

Similar to the first goal, this goal promotes creating more housing options, but for the purpose of creating more affordability and accessibility, including two-family housing, multi-family housing, conversion of single-family houses to multifamily, accessory dwelling units, mixed-use housing, mill conversions, and **the community land trust model.**

Goal 3: Actively strive to achieve the Chapter 40B 10 percent minimum for affordable housing by annually producing at least 38 units that count on the Subsidized Housing Inventory, through local actions and approval of private development, especially development of rental units.

Achieving safe harbor will allow the Zoning Board of Appeals (ZBA) more flexibility to deny a comprehensive permit application if necessary and to encourage projects that address the city's housing and community development objectives. Under DHCD's Comprehensive Permit Regulations (760 CMR 56), there are three conditions under which a comprehensive permit denial will be upheld:

1. The city achieves one or more of the statutory minima, e.g., the 10 percent minimum; or
2. DHCD certifies the city's compliance with the goals of its approved Housing Production Plan; or
3. The city has made recent progress toward the statutory minima (i.e., large project or related application previously received). This can be accomplished by permitting one or more developments within one calendar year that increase the SHI by at least 2 percent of the city's year-round housing base, or 152 units (that is, double the number of units required for a two-year HPP certification). However, if Easthampton is working under an approved HPP, it would not have to reach the two-year "recent progress" threshold to have a comprehensive permit denial upheld.

Goal 4: Encourage new development and repurposing of existing buildings to create affordable and mixed income housing that reinforces the development patterns of Easthampton's downtown urban neighborhoods and maintains a predominantly single-



family character in established single-family neighborhoods; strengthens the vitality of downtown with diverse housing types; and promotes housing in walkable areas convenient to shops, services, transportation, parks, and schools.

Although Easthampton is small and much of it is already developed, the city has many opportunities to repurpose existing buildings, redevelop underutilized properties, and create infill development in existing residential neighborhoods. Easthampton should strive for smart, secondary growth that maintains the character of what people want in Easthampton while increasing the value and livability in the town.

Goal 5: Promote the development of surplus institutional or town-owned property and redevelopment of the mills to create desirable mixed-income and mixed-use neighborhoods, where feasible.

Easthampton has key transformation opportunities that could be appropriate for redevelopment to create mixed-income, multi-family, and/or mixed-use residential developments including properties in commercial areas, municipal property, and institutional properties.

Wherever possible, it will be important for affordable units produced under this HPP to be eligible for listing in the Chapter 40B Subsidized Housing Inventory (SHI). For non-comprehensive permit units, this means making sure the units meet the requirements of DHCD's Local Initiative Program (LIP) by virtue of a qualifying local action, such as:

1. Zoning approval, such as "by right" or special permits for affordable housing;
2. Funding assistance, such as CPA;
3. Provision of land or buildings that are owned or acquired by the City and conveyed at a price that is substantially below-market value.

To be counted as part of the SHI, the units must meet the following criteria:

1. A result of municipal action or approval;
2. Sold or rented based on procedures set forth in an affirmative fair marketing and lottery plan approved by DHCD;
3. Sales prices and rents must be affordable to households earning at or below 80 percent of Area Median Income; and
4. Long-term affordability is enforced through affordability restrictions, approved by DHCD.
5. And, the SHI "New Units Request Form" must be submitted to DHCD.



Framework

Easthampton's housing needs go beyond simply complying with Chapter 40B. Just as the city has housing diversity needs, it also has many options available to address them. The City's lowest-income households Continuing to implement its master plan, removing regulatory barriers to housing production, providing leadership at all levels of city government, making public property available for housing development, and informing the public about Easthampton's varied housing needs will be critical components of a successful housing program. The strategies outlined in this plan fall into four groups, and all the strategies relate in one or more ways to the types of actions this Housing Production Plan is required to address.

- **Regulatory Reform:** These strategies have significant potential in Easthampton, and they could be coordinated with continuing to implement Easthampton's Master Plan. Within Easthampton's reach are policies and techniques to make permitting more efficient, allow more housing and more types of housing, and capitalize on existing assets.
- **Assets:** The focus of these strategies is to protect and improve the quality of existing affordable housing, expand the city's funding commitments to affordable housing development, and use city-owned property to increase the affordable housing supply.
- **Leadership, Education, and Advocacy:** Easthampton can combine several approaches into an education program that reaches key decision makers, property owners, neighbors, and people most at risk from the effects of limited housing choices.
- **Planning and Public Policy:** The City could become an effective partner with developers and other housing organizations and create a more welcoming, realistic environment for housing development. Strategies such as establishing guidelines for "friendly" comprehensive permits could help Easthampton communicate to developers the types of projects are most likely to address local concerns and move quickly through the permitting process. In addition, the City should move forward with implementing the housing and land use recommendations of the Master Plan and the last Housing Production Plan (many of which are reiterated here) because they will help Easthampton expand affordable housing opportunities in a variety of settings.



STRATEGIES TO ADDRESS DHCD REQUIREMENTS

760 CMR 56.03(4)(d)(1). The identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.

- Evaluate options for streamlining the approval process for multifamily housing in downtown-area neighborhoods. This could be accomplished by:
 - Reducing off-street parking requirements
 - Encouraging small-scale (under 9 units) multifamily dwellings by allowing the first three units on a lot that meets the district minimum, as of right, and adding land per unit only for four or more units
- Eliminating single-family only districts by allowing duplexes in all districts, as of right
- Removing barriers to accessory apartments by allowing them as of right in all districts, subject to a staff-level site plan and design review process that conforms to the Planning Board's rules and regulations.

District-Specific Concepts

- **Highway Business District.** Currently, both "multifamily dwellings" and "multifamily dwelling with 15 percent affordable housing" are allowed by Special Permit. The City should consider allowing both types of housing development by Site Plan Approval (without a special permit) or at a minimum, "multifamily dwellings with 15 percent affordable housing" by Site Plan Approval. Some sites within the Highway Business District could be suitable for housing or mixed-use development given their size and proximity to goods and services and public transportation.

The City should consider expanding the ability to develop a "Planned Unit Residential Development for Affordable Housing" in the Highway Business District. In addition, the "Planned Unit Development for mixed uses" is allowed by Site Plan Approval in the Downtown Business District and this could be expanded into the Highway Business District as well.

- **Mill Industrial District.** The current requirements for redevelopment of a mill building are so relaxed that a developer has no incentive to opt for density bonuses available in the 40R District. The mills on Pleasant Street still contain vacant or reusable space. Changing the base zoning to be *more* restrictive could better direct and incentivize a building owner to pursue approval of housing under the 40R plan review process.



- **Traditional Neighborhood Smart Growth Overlay District 40R.** Under the City's Smart Growth Overlay District Traditional Neighborhood Village, "multifamily residential uses (over 4 units)" are not allowed. The City should consider allowing this use by Plan Approval to support the potential development of vacant property in the district.
- **Downtown Smart Growth Overlay District 40R.** Easthampton's recently completed Downtown Strategic Plan provides several recommendations to improve the attractiveness of the overlay for prospective developers. For example:
 - Redefine the current density requirement of 20 units per acre as a *minimum* allowable density of 20 units per acre, leaving more flexibility to determine the maximum allowable density for each project through the Site Plan Approval. This would make the SGZD more competitive with the current Multi-family Dwelling use in the Downtown Business (DB) district.
 - Delete the requirements of at least one affordable unit per project and a maximum of 50 percent of the units being affordable. Keep *only* the requirement that a minimum of 20 percent of the housing units be affordable for projects with more than 12 units. In addition to maintaining consistency with Chapter 40R, this change would facilitate compliance for small for-profit developers, nonprofit developers interested in developing all the housing component of a mixed-use project, and property owners seeking to add a few housing units to their existing commercial buildings and increase their return on investment.
 - Ease parking requirements for mixed-use projects by adopting standards in the SGZD Downtown Mixed-Use Subdistrict more supportive of smart growth and walkable neighborhood environments, at least for smaller downtown parcels.
- **Downtown Business District & R-5 District.** Today, a "multifamily dwelling" development is permitted by Site Plan Approval in the Downtown Business and R-5 Districts. However, in the same districts, a "multifamily dwelling with 15 percent affordable housing" is permitted by Special Permit. The ordinance should be changed to allow the latter by Site Plan Approval in both districts.

760 CMR 56.03(4)(d)(2). The identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.

- There are several areas where the City would consider encouraging comprehensive permits if developers needed to use Chapter 40B instead of the City's own (updated) zoning. These areas are identified in Map 3.1, a map of areas generally deemed suitable for comprehensive permits or some type of incentive zoning approach.



- **Maple Street Elementary School.** The site includes 1.48 acres and a three-story building constructed in 1896. It is located near commercial uses along Cottage Street with frontage on Maple Street, an area that is residential in character. The 2020 Downtown Strategic Plan has identified affordable mixed-income housing as one of the most desirable uses for the property when it becomes vacant in 2022-2023.
- **Center/Pepin Elementary School.** Constructed in 1912, the Pepin School was last renovated in 1989. Though historically important, the building is not listed on the National Register or located in a local historic district. The property consists of the school building with 49,058 sq. ft. and a lot comprised of 0.7 acres and 0.31 acres divided by Clark Avenue.
- **Irving-Church Street.** The seven small parcels that comprise this site provide a potential development opportunity of 12.6 acres. Based on site studies prepared for this HPP, the land offers multiple possibilities ranging from 30 single-family dwellings on 10,000 sq. ft., lots to as many as 100 units in a compact traditional neighborhood development. (See Appendix X for development concepts).
- **35 Pleasant Street/Roman Catholic Church.** This site consists of two adjoining lots owned by the Roman Catholic Diocese of Springfield. The combined lot area is about nine acres and together, they could support up to about 90 housing units. (See Appendix XX.)
- **90-106 Union Street/Family Dollar Plaza.** This property is also identified in the 2020 Downtown Strategic Plan as a location to “encourage the redevelopment of the current shopping plaza including the Hurry Scurry site to create an attractive mixed-use development that strengthens pedestrian activity along Union Street; the housing component should include affordable housing.”³⁴ Encouraging a 40B here would provide more flexibility than the 40R district which does not allow units on the first floor and limits the number of affordable units to 50 percent.
- **55-63 & 69 Union Street/Manchester Hardware.** This property was listed in the City’s 2014 HPP and it remains relevant to this Plan. The owner has recently announced the closing of the store due to retirement. The site is centrally located on Union Street close to goods and services, City Hall, Council on Aging, and a grocery store. Encouraging a 40B here would provide more flexibility than the 40R district which does not allow units on the first floor and limits the number of affordable units to 50 percent.

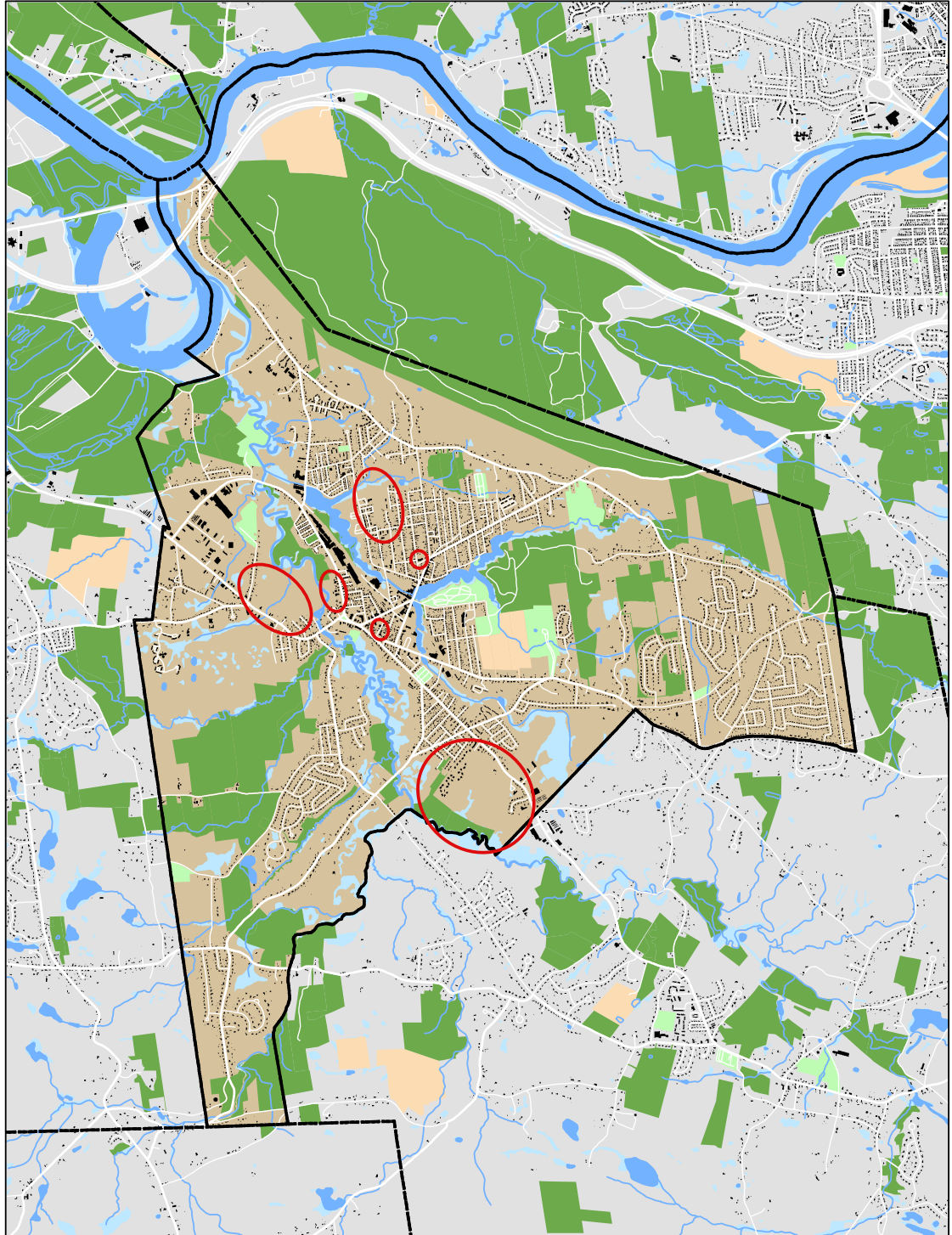
The City would also encourage the filing of comprehensive permits in areas outside the Chapter 40R District, but which are close to goods and services or public

³⁴ Downtown Strategic Plan, 88.



transportation. A few of those areas contain developable land and could constitute suitable areas for new housing development.

Map 3.1. Sites Suitable for Comprehensive Permits or Zoning Strategies to Create Affordable or Mixed-Income Housing



760 CMR 56.03(4)(d)(3). Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality for example, infill development, cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, and/or inclusionary zoning.³⁵

- Easthampton's zoning policies seek to protect established single-family neighborhoods from changes in use, especially in the larger-lot districts (R35-R80). While this policy is important, residents and City officials need to understand that until Easthampton reaches the 10 percent minimum under Chapter 40B, the single-family neighborhoods may see comprehensive permit activity that is inappropriate and unwanted. It will take well-informed leadership and flexible policies to accommodate some residential use changes.
- Options the City can consider:
 - Allow duplexes on non-conforming lots that are otherwise too small to meet the district's minimum lot area if one of the units is deed-restricted affordable housing.
 - Revise the affordable housing component of Sec. 8.3, Multifamily Dwelling, by permitting multifamily housing as of right if it includes affordable units, and providing a sliding-scale percentage of affordable units to encourage units for very-low-income renters. For example, if the standard requirement is 15 percent for households at 80 percent AMI, consider reducing the requirement to 10 percent for units at 50 percent AMI.

760 CMR 56.03(4)(d)(4). Identification of municipally owned parcels for which the municipality commits to issue requests for proposals (RFP) to develop SHI Eligible Housing, including information on appropriate use of the site, and a timeline for the issuance of an RFP.

In May 2018, Easthampton residents voted in favor of a Proposition 2 ½ debt exclusion to consolidate its three downtown elementary school buildings into a new pre-K through 9 school at a site outside the downtown. The project involves demolishing the existing middle school and relocating students from that facility and the district's Center, Maple and Pepin elementary schools. into a single, modern school building. When it is ready for occupancy, the City will close the existing elementary schools. This created a unique opportunity for two properties

³⁵ Preferred characteristics should take into account the surrounding context of the built and natural environment. Characteristics placing special restrictions on the development of affordable housing, such as limiting size of affordable units, limiting diversity in types of housing, or applying other zoning constraints, will not be approved. In addition, affordable housing plans must be in compliance with all state and federal fair housing laws.



(containing three buildings) to be available in late 2022/early 2023. The locations of these three sites (listed above) are aligned with the concepts and desires of the Commonwealth's Traditional Neighborhood Development and Sustainability Principle to "concentrate development and mix uses" and both are located in prime locations. One of the goals of the Downtown Strategic Plan was to develop criteria based on community feedback to evaluate future proposals for the school properties.

760 CMR 56.03(4)(d)(4). Participation in regional collaborations addressing housing development.

Easthampton should continue to work with Pioneer Valley Planning Commission (PVPC) and organizations such as Valley CDC and HAP, Inc. In addition, Easthampton could collaborate with Northampton and submit jointly to participate in the Citizens Housing and Planning Association (CHAPA) Municipal Engagement Program. Piloted in 2019, the program's focus is building a broader base of advocates for affordable housing, outside the local government "mainstream," to promote broader and deeper understanding about housing needs and opportunities to address them, and educate local officials.

It is important to note that in 2018, Easthampton qualified for Housing Choice Designation and will continue to work toward qualifying in the future.

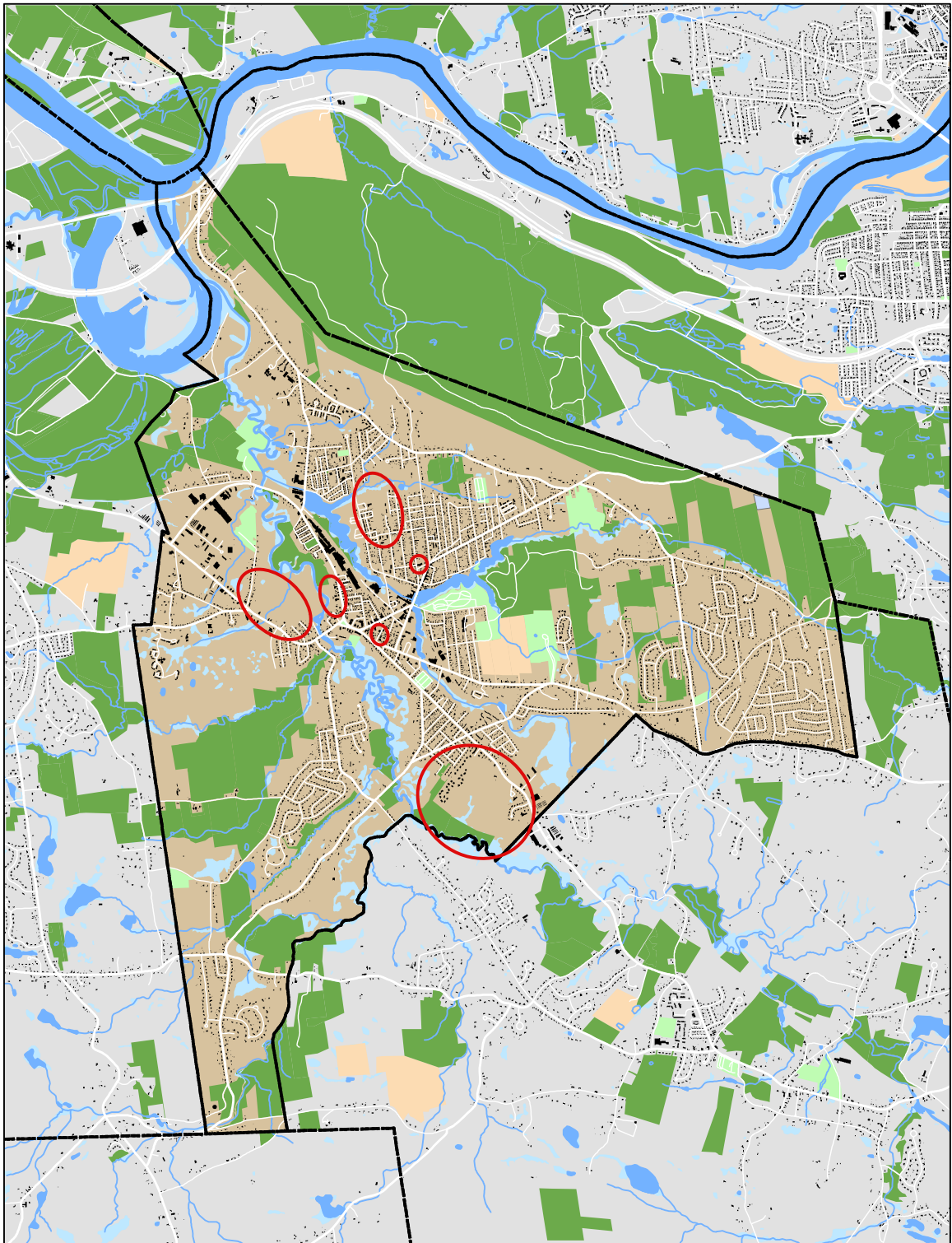
IMPLEMENTATION TOOLS

Explore local property tax incentives for affordable housing

Affordable housing production will not happen without predictable, adequate funding for acquisition, pre-development, development, management, and monitoring. There is growing interest in Massachusetts (and beyond) in using local government tax policy as a mechanism for creating affordable housing. While there are very few models available, a few cities have established tax incentive programs and recently, the Town of Amherst secured passage of a home rule petition with broad powers to allow special incentives and tax increment financing agreements (TIF) for production of affordable units (Appendix). Easthampton could consider instituting a similar approach and target it to encourage sustainable projects that can be difficult to carry out, e.g., redevelopment/reuse projects or intensification of existing uses. Another option is to provide property tax exemptions to owners who rent units to low- or moderate-income households, similar to a program that has existed in Provincetown for several years.



Map 3.1. Potential Areas for Mixed-Income and Affordable Housing



Make good use of Chapter 40B as a vehicle for creating affordable housing

Easthampton should actively pursue partnerships with non-profit and for-profit developers that have collaborated with cities and towns on so-called “friendly” Chapter 40B developments. Local funds should be dedicated and prioritized for well-planned rental developments. A well-known example of municipal funding that fundamentally changed the outcome for a comprehensive permit project is Easton’s Shovel Shop Village. There, the Town intervened to save a historic mill complex from demolition by a mixed-income housing developer. Easton partnered with another developer and invested \$7.5 million in Community Preservation Act (CPA) funds to save the buildings. The project was permitted under Chapter 40B, not through a zoning change.



HPP STRATEGIES & ACTION PLAN SUMMARY

Table 14. Actions & Implementation

Action	Strategy Type³⁶	Priority	Level of Complexity or Difficulty³⁷	Primary Leadership & Support Responsibilities
Evaluate options for streamlining the approval process for multifamily housing in downtown-area neighborhoods.	Z	H	NC	Planning Department
Eliminating single-family only districts by allowing duplexes in all districts, as of right	Z	H	C	A&FHP Planning Board
Remove regulatory barriers to accessory apartments	Z	H	NC	A&FHP Planning Board Planning Department
Eliminate special permit requirement for multifamily housing, up to an established size threshold; replace with permitting through site plan review with design review	Z	H	C	A&FHP Planning Board
Evaluate Mill District as potential disincentive for developers to use Chapter 40R overlay	Z	M	C	Planning Department
Update, modify Downtown Smart Growth Overlay District 40R per Downtown Strategic Plan	Z	H	NC	Planning Department EDIC
Update, modify existing Affordable Housing regulations: additional density as of right, remove special permit	Z	M	NC	A&FHP Planning Department
Work with owners of case study sites by seeking developers through a Request for Expression of Interest (RFI) process to pursue "friendly"	NZ	M/H	NC	Planning Department

³⁶ Z=Zoning; NZ=non-zoning (e.g., financial or other subsidies, use of municipal property)

³⁷ C=complicated; NC=not complicated or limited complexity.

Table 14. Actions & Implementation

Action	Strategy Type³⁶	Priority	Level of Complexity or Difficulty³⁷	Primary Leadership & Support Responsibilities
comprehensive permits or mixed-income developments through zoning changes				
Evaluate options to allow affordable or modestly priced units on nonconforming lots	Z	M	NC	Planning Board Planning Department
Prepare RFP to solicit developer proposals for Center, Maple and Pepin school site when the new school is completed and ready for occupancy	NZ	H	C	Mayor/Council Planning Department
Consider special legislation for tax incentives to encourage mixed-income/affordable multifamily developments (similar to Amherst model)	NZ	M	C	A&FHP Assessor
Work with PVPC, DHCD, and local housing non-profits and developers to establish procedures and incentives that would enable property owners to do small affordable housing projects on small infill lots or within existing homes or buildings.	NZ	M	C	A&FHP Planning Department
Explore methods for increasing parking capacity within the mill areas of the city to enable full build-out of existing buildings and vacant lands	Z	M	C	EDIC Planning Department
Create local comprehensive permit guidelines that communicate clearly what the City is looking for in Chapter 40B developments; work with ZBA on procedures to “streamline” approval process for projects that address City guidelines.	NZ	M	C	A&FHP ZBA
Advocate for a higher inclusion of accessible units in proposed affordable housing developments; determine incentives to encourage developers to do more than the legally required minimum.	NZ	M	C	A&FHP Disability Commission

Table 14. Actions & Implementation

Action	Strategy Type³⁶	Priority	Level of Complexity or Difficulty³⁷	Primary Leadership & Support Responsibilities
Amend Zoning Ordinance to allow housing development by a simple majority vote, rather than the current two-thirds supermajority, when legislature enacts Housing Choice bill.	Z	H	NC	Planning Board
Continue to pursue funding to assist seniors to age in place.	NZ	M	C	Planning Department Council on Aging
Create a municipal housing trust fund to provide financial resources for the development of affordable housing in Easthampton.	NZ	H	NC	Mayor/Council A&FHP
Work with Mayor, City Council and Planning to inventory, assess, and evaluate city-owned land for suitability for affordable housing, including properties downtown and larger properties throughout the City.	NZ	M	NC	Planning Department
Pursue funding to upgrade existing affordable or special needs units, including those outlined in the 2019 Capital Needs Assessment for SMOC.	NZ	H	C	Planning Department
Explore options, benefits, and drawbacks of working with (and perhaps establishing locally) a community land trust (CLT) as a development partner for affordable housing, modeled after trusts such as the Valley Community Land Trust, Andover Land Trust, Bread and Roses Community Land Trust, Community Land Trust in the Southern Berkshires)	NZ	M	C	A&FHP Planning Department
Continue to explore possibilities to create new affordable housing units at the Easthampton Housing Authority's Holyoke Street property.	NZ	M	C	A&FHP Housing Authority
Work with owners of existing downtown properties to encourage them to add upper-floor housing, including, affordable rental units above existing single-story retail and commercial spaces.	NZ	M	C	EDIC A&FHP Planning Department

APPENDIX

APPENDIX A. GLOSSARY

Affirmative Fair Housing Marketing Plan (AFHMP). A plan that meets the fair housing and non-discrimination requirements of the Department of Housing and Community Development (DHCD) for marketing affordable housing units. The plan typically provides for a lottery and outreach to populations protected under the federal Fair Housing Act of 1968, as amended. The plan must be designed to prevent housing discrimination on the basis of race, creed, color, national origin, sex, age, disability, familial status, sexual orientation, gender identity, or any other legally protected class under state or federal law.

Affordable Housing. As used in this report, "affordable housing" is synonymous with low- or moderate-income housing, i.e., housing available to households with income that does not exceed 80 percent of area median income and at a cost that does not exceed 30 percent of their monthly gross income.

Affordable Housing Restriction. A contract, mortgage agreement, deed restriction or other legal instrument, acceptable in form and substance to the Town, that effectively restricts occupancy of an affordable housing unit to a qualified purchaser or renter, and which provides for administration, monitoring, and enforcement of the restriction during the term of affordability. An affordable housing restriction runs with the land in perpetuity or for the maximum period allowed by law. It should be entered into and made enforceable under the provisions of G.L. c. 184, §§ 31-33 or other equivalent state law.

Affordable Housing Trust. The mechanism used to account for and report revenues and expenditures for affordable housing, including but not limited to Community Preservation Act (CPA) receipts and other affordable housing funding sources.

Age-Dependency Ratio. A measure defined by dividing the combined populations under 18 years and 65 years and over by the 18-64 years population and multiplying by 100.

Area Median Income (AMI). The median family income, adjusted for household size, within a given metropolitan or non-metropolitan area, updated annually by HUD and used to determine eligibility for most housing assistance programs. For Easthampton, AMI is based on the Springfield Metro/Hampshire County Median Family Income.

Average-Income Household. Loosely defined term for households with incomes over the maximum for affordable housing but typically outpriced by housing costs in affluent suburbs. An income between 81 and 120 percent of AMI generally encompasses average-income households.



Chapter 40A. G.L. c. 40A, the state Zoning Act. The current version of the Zoning Act was adopted in 1975 (1975 Mass. Acts 808).

Chapter 40B. G.L. c. 40B, § 20-23 (1969 Mass. Acts 774), the state law administered locally by the Board of Appeals in order to create affordable housing. It provides eligible developers with a unified permitting process that subsumes all permits normally issued by multiple town boards. Chapter 40B establishes a basic presumption at least 10 percent of the housing in each city and town should be affordable to low- or moderate-income households. In communities below the 10 percent statutory minimum, affordable housing developers aggrieved by a decision of the Board of Appeals can appeal to the state Housing Appeals Committee, which in turn has authority to uphold or reverse the Board's decision.

Chapter 40R. G.L. c. 40R (2004 Mass. Acts 149, s. 92), a state law that provides for overlay districts with variable densities for residential development and multi-family housing by right (subject to site plan review). At least 20 percent of the units in a Chapter 40R district have to be affordable to low- or moderate-income people.

Chapter 44B. G.L. c. 44B (2000 Mass. Acts 267), the Community Preservation Act, allows communities to establish a Community Preservation Fund for open space, historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

Comprehensive Permit. The unified permit authorized by Chapter 40B, §§ 20-23, for affordable housing development.

Community Development Block Grant (CDBG). Under the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5300 et seq.), the U.S. Department of Housing and Urban Development (HUD) makes funds available each year for large cities ("entitlement communities") and each of the fifty states (the Small Cities or "non-entitlement" program). CDBG can be used to support a variety of housing and community development activities provided they meet one of three "national objectives" established by Congress. Housing activities are usually designed to meet the national objective of providing benefits to low- or moderate-income people. Funds may be used for housing rehabilitation, redevelopment of existing properties for residential purposes (in some cases), making site improvements to publicly owned land to support the construction of new housing, interest rate and mortgage principal subsidies, and downpayment and closing cost assistance.

Community Housing. As defined under Chapter 44B, "community housing" includes housing affordable and available to (a) households with incomes at or below 80 percent AMI and (b) between 81 percent and 100 percent AMI.



Community Land Trust. Community land trusts are nonprofit, community-based organizations designed to ensure community stewardship of land. They are used primarily to ensure long-term housing affordability. To do so, the trust acquires land and maintains ownership of it permanently. With prospective homeowners, it enters into a long-term, renewable lease instead of a traditional sale. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families.

Community Preservation Act. Chapter 44B. G.L. c. 44B (2000 Mass. Acts 267) allows communities to establish a Community Preservation Fund for open space, historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

Comprehensive Permit. The unified permit authorized by Chapter 40B for affordable housing development.

Department of Housing and Community Development (DHCD). The state's lead housing agency, originally known as the Department of Community Affairs (DCA). DHCD oversees state-funded public housing and administers rental assistance programs, the state allocation of CDBG and HOME funds, various state-funded affordable housing development programs, and the Community Services Block Grant (CSBG) Program. DHCD also oversees the administration of Chapter 40B.

Disparate Impact. A legal doctrine under Fair Housing that states a policy may be seen as discriminatory if it has a disproportionately adverse effect on groups protected by the Act. The intent does not have to be discriminative; disparate impact looks at the effect.

Extremely Low-Income Household. A household income at or below 30 percent of AMI. (In some housing programs, a household with income at or below 30 percent of AMI is called very low income.)

Fair Housing Act (Federal). Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), sexual orientation, gender identity, and disability.

Fair Housing Law, Massachusetts. G.L. c. 151B (1946), the state Fair Housing Act prohibits housing discrimination on the basis of race, color religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran history, public assistance reciprocity, or physical or mental disability.



Fair Market Rent (FMR). A mechanism used by HUD to control costs in the Section 8 rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market. (See 24 CFR 888.)

Family. Under the Federal Fair Housing Act (FFHA), family includes any of the following:

- (1) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
- (2) A group of persons residing together, and such group includes, but is not limited to:
 - (a) A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);
 - (b) An elderly family;
 - (c) A near-elderly family;
 - (d) A disabled family;
 - (e) A displaced family; and
 - (f) The remaining members of a tenant family.

Gross Rent. Gross rent is the sum of the rent paid to the owner ("contract rent") plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services but not telephone service. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

Group Home. A type of congregate housing for people with disabilities; usually a single-family home.

Household. One or more people forming a single housekeeping unit and occupying the same housing unit. (See definition of Family)

Housing Appeals Committee (HAC). A five-member body that adjudicates disputes under Chapter 40B. Three members are appointed by the Director of DHCD, one of whom must be a DHCD employee. The governor appoints the other two members, one of whom must be a city councilor and the other, a selectman.

Housing Authority. Authorized under G.L. 121B, a public agency that develops and operates rental housing for very-low and low-income households.

Housing Cost, Monthly. For homeowners, monthly housing cost is the sum of principal and interest payments, property taxes, and insurance, and where applicable,



homeowners association or condominium fees. For renters, monthly housing cost includes rent and basic utilities (oil/gas, electricity).

HUD. See U.S. Department of Housing and Urban Development.

Inclusionary Zoning. A zoning ordinance or bylaw that encourages or requires developers to build affordable housing in their developments or provide a comparable public benefit, such as providing affordable units in other locations ("off-site units") or paying fees in lieu of units to an affordable housing trust fund.

Infill Development. Construction on vacant lots or underutilized land in established neighborhoods and commercial centers.

Jobs-to-Housing Ratio. An indicator of the adequacy of employment and housing in a given community or area.

Labor Force. The civilian non-institutionalized population 16 years and over, either employed or looking for work.

Labor Force Participation Rate. The percentage of the civilian non-institutionalized population 16 years and over that is in the labor force.

Local Initiative Program (LIP). A program administered by DHCD that encourages communities to create Chapter 40B-eligible housing without a comprehensive permit, e.g., through inclusionary zoning, purchase price buydowns, a Chapter 40R overlay district, and so forth. LIP grew out of recommendations from the Special Commission Relative to the Implementation of Low or Moderate Income Housing Provisions in 1989. The Commission prepared a comprehensive assessment of Chapter 40B and recommended new, more flexible ways to create affordable housing without dependence on financial subsidies.

Low-Income Household. As used in the terminology of Chapter 40B and DHCD's Chapter 40B Regulations, low income means a household income at or below 50 percent of AMI. It includes the HUD household income group known as very low income.

Low or Moderate Income. As used in Chapter 40B, low or moderate income is a household that meets the income test of a state or federal housing subsidy program. Massachusetts follows the same standard as the rest of the nation, which is that "subsidized" or low- or moderate-income housing means housing for people with incomes at or below 80 percent of the applicable AMI.

Massachusetts Housing Partnership (MHP). A public non-profit affordable housing organization established by the legislature in 1985. MHP provides technical assistance to cities and towns, permanent financing for rental housing, and mortgage assistance for first-time homebuyers.



MassDevelopment. A quasi-public state agency that provides financing for commercial, industrial, and multifamily rental developments and facilities owned by non-profit organizations.

MassHousing. A quasi-public state agency that provides financing for affordable housing.

Mixed-Income Development. A residential development that includes market-rate and affordable housing.

Mixed-Use Development. A development with more than one use on a single lot. The uses may be contained within a single building ("vertical mixed use") or divided among two or more buildings ("horizontal mixed use").

Moderate-Income Household. As used in the terminology of Chapter 40B and DHCD's Chapter 40B Regulations, moderate income means a household income between 51 and 80 percent of AMI. In some federal housing programs, a household with income between 51 and 80 percent of AMI is called low income.

Non-Family Household. A term the Census Bureau uses to describe households composed of single people living alone or multiple unrelated people sharing a housing unit.

Overlay District. A zoning district that covers all or portions of basic use districts and imposes additional (more restrictive) requirements or offers additional (less restrictive) opportunities for the use of land.

Regulatory Agreement. An affordable housing restriction, recorded with the Registry of Deeds or the Land Court, outlining the developer's responsibilities and rights

Section 8. A HUD-administered rental assistance program that subsidizes "mobile" certificates and vouchers to help very-low and low-income households pay for private housing. Tenants pay 30 percent (sometimes as high as 40 percent) of their income for rent and basic utilities, and the Section 8 subsidy pays the balance of the rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not "mobile" because they are attached to specific units.

Shared Equity Homeownership. Owner-occupied affordable housing units that remain affordable over time due to a deed restriction that controls resale prices, thereby retaining the benefits of the initial subsidy for future moderate-income homebuyers.

Single Room Occupancy (SRO). A building that includes single rooms for occupancy by individuals and usually includes common cooking and bathroom facilities shared by the occupants.



Subsidized Housing Inventory (SHI). A list of housing units that "count" toward a community's 10 percent statutory minimum under Chapter 40B.

SHI-Eligible Unit. A housing unit that DHCD finds eligible for the Subsidized Housing Inventory because its affordability is secured by a long-term use restriction and the unit is made available to low- or moderate-income households through an approved affirmative marketing plan.

Subsidy. Financial or other assistance to make housing affordable to low- or moderate-income people.

Sustainability. To create and maintain conditions under which people and nature can exist in productive harmony while fulfilling the social, economic and other requirements of present and future generations. For housing, sustainability requires an equity framework that includes affirmative measures to provide greater energy-efficiency and healthy housing, to connect housing to jobs, to improve access to affordable transportation, and to enhance educational opportunity.

Typical, Non-standard Rental Units. A term that defines the types of rental units that HUD includes and excludes in establishing the FMR for each housing market area. The term excludes: public housing units, rental units built in the last two years, rental units with housing quality problems, seasonal rentals, and rental units on ten or more acres.

U.S. Department of Housing and Urban Development (HUD). The lead federal agency for financing affordable housing development and administering the Fair Housing Act.

Very Low Income. See Extremely Low Income.

Workforce. People who work or who are available for work, either in a defined geographic area or a specific industry.

Workforce Housing. There is no single industry standard that defines "workforce housing." HUD defines it as housing affordable to households earning between 80 and 120 percent of AMI. The Urban Land Institute has traditionally used the term "workforce housing" to describe units affordable to households with incomes between 60 and 100 percent AMI. By contrast, MassHousing defines "workforce housing" as housing affordable to individuals and families with incomes of 61% to 120% of AMI. In general, workforce housing is housing for people who work in a community and the pricing methodology should account for wages paid by local employers.



APPENDIX B. TAX INCENTIVES FOR AFFORDABLE HOUSING

Chapter 148 of the Acts of 2015

AN ACT PROVIDING AFFORDABLE HOUSING PROPERTY TAX INCENTIVES IN THE TOWN OF AMHERST.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same as follows:

SECTION 1. For the purposes of this act, "Low or moderate income housing", shall mean housing for individuals or families with incomes at or below 95 per cent of area median income. Area median income shall be calculated by the United States Department of Housing and Urban Development, or any successor agency, and shall be adjusted for family size.

SECTION 2. Notwithstanding any general or special law to the contrary, the select board of the town of Amherst may enter into agreements for special tax assessments for properties that include low or moderate income affordable housing consistent with the terms of this act.

SECTION 3. For a residential or mixed use development with 10 or more dwelling units in which at least 10 per cent of the units are low or moderate income housing and subject to an affordable housing restriction as defined in section 31 of chapter 184 of the General Laws, the increase in assessed value resulting from such development shall be phased in increments over a period of up to 10 years to the full assessed value of the property; provided, however, that the maximum property tax incentive shall be based on the difference in net operating income for such development with affordable units and the net operating income without such affordable units. Determination of eligibility shall be made as of July 1 of each year for the fiscal year beginning on July 1.



APPENDIX C. SELECTED SITE STUDIES OF OPPORTUNITY AREAS FOR AFFORDABLE HOUSING



Development Assessment and Conceptual Planning for Selected Housing Sites

Peter Flinker, Dodson & Flinker, Inc.

November 12, 2020

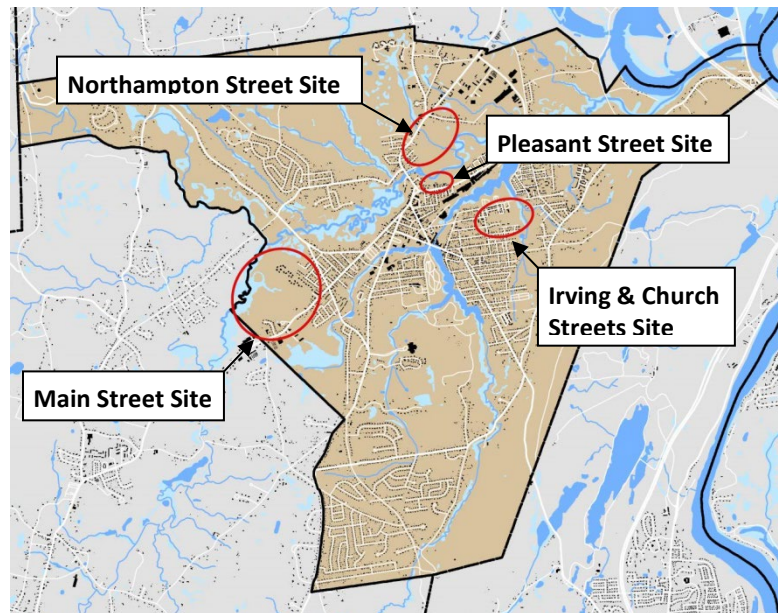
Introduction

As part of the city-wide Housing Needs Assessment, project partners identified a number of vacant and underutilized sites that could potentially support additional housing. Four of these that seem to have the potential for a significant amount of development were selected for more detailed study.

The purpose of this exercise is to assess the development potential of each site and explore a range of future alternatives. As described on the following pages, this started with a “buildout” showing the maximum number of homes and/or businesses that could be built on the site under the current zoning. Additional plans were developed for each site to explore zoning alternatives such as Planned Unit Development, Open Space Residential Design, and Traditional Neighborhood Village Development. Many of the scenarios also explored how best practices in village planning and urban design could enhance the character and function of the project and help it fit into its context.

An important objective of this exercise is to demonstrate how these approaches could help Easthampton meet its needs for diverse housing while helping the City achieve its other goals for protecting sensitive natural resources, preserving open space, enhancing visual character, and improving the livability of each neighborhood.

Please note that these are imaginary scenarios prepared for the purpose of exploring potential future growth alternatives. While it is hoped that they will prove instructive, landowners were not consulted and are under no obligation to follow these plans. Detailed site surveys, soil testing, wetlands mapping, traffic analysis, provision of water and sewer service and a host of other details would have to be completed to confirm the capacity of each site to support the level of development shown in the various plans. That said, most of the development scenarios shown are based on existing provisions of Easthampton zoning bylaws, and could be built today.



1. Main Street Site

This potential housing site is comprised of two properties totaling 50.9 acres at 385 Main Street (Mass. Rt. 10) close to Easthampton's southern border with Southamptton. The first property, owned by Robert C. Fedor, has approximately 430 feet of frontage on Main Street and totals 14.5 acres. The second, owned by the Charles Edward Realty Trust and totaling 36.4 acres, would be accessed from an unbuilt cul-de-sac that follows the northern border of the Fedor property and has its own parcel. For the purpose of this exercise both properties are considered a single site (fig.1).

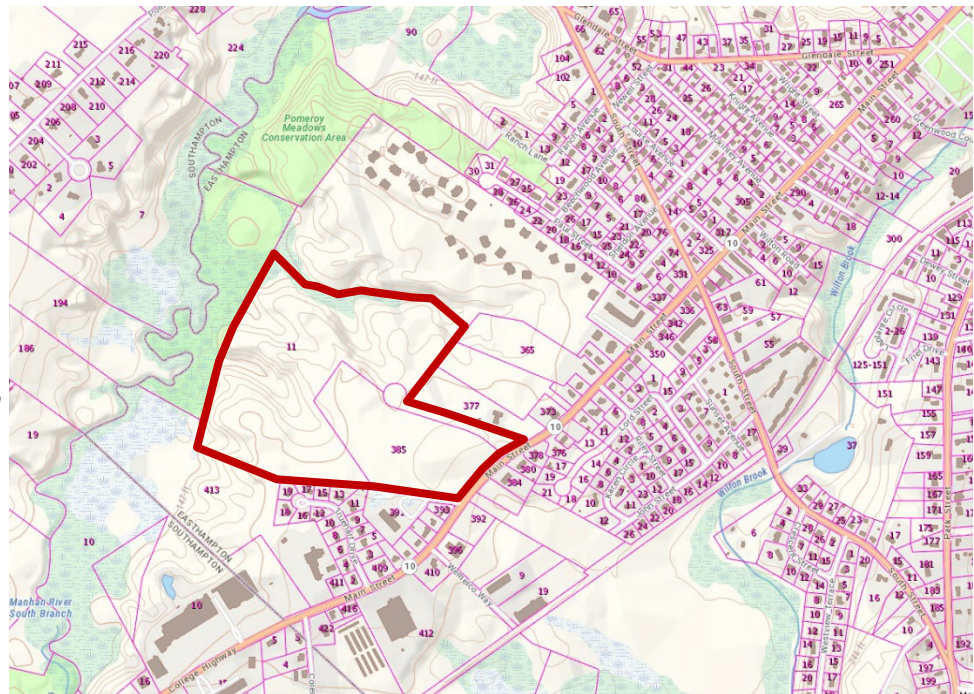


The site is one of the last open farm fields along Main Street, is surrounded by a mix of residential, commercial and light industrial uses that have developed haphazardly over time (source: MassDOT Pictometry).

Main Street Site Parcels

Lot Number	Address	Area	Zoning	Owner
154-32	11 Fedor Dr.	36.4 acres	R-35	Charles Edward Realty Trust
154-32-1	385 Main St.	14.5 acres	R-35	Robert C. Fedor
		50.9 acres		

Figure 1. The Main Street site lies about 1.4 miles south of the Easthampton Common. It stretches from Main Street/Rt. 10 west to conservation land owned by the Pascommuck Conservation Trust along the banks of the Manhan River (source: MassGIS Oliver).



Existing Conditions

The eastern half of the site is comprised of hay fields that rise slightly from Main Street, then slope down gradually to the west about 10 feet in elevation to the forest edge (fig.2). These woods probably exist because from that point the land slopes steeply down in a series of ravines leading to a wooded swamp along the Manhan River. There are no wetlands or floodplains on the most of the site, according to state GIS inventories. It is likely, considering the topography and hydrology of the area, that some portion of the ravines leading into the site would be considered wetlands subject to state and local regulations.

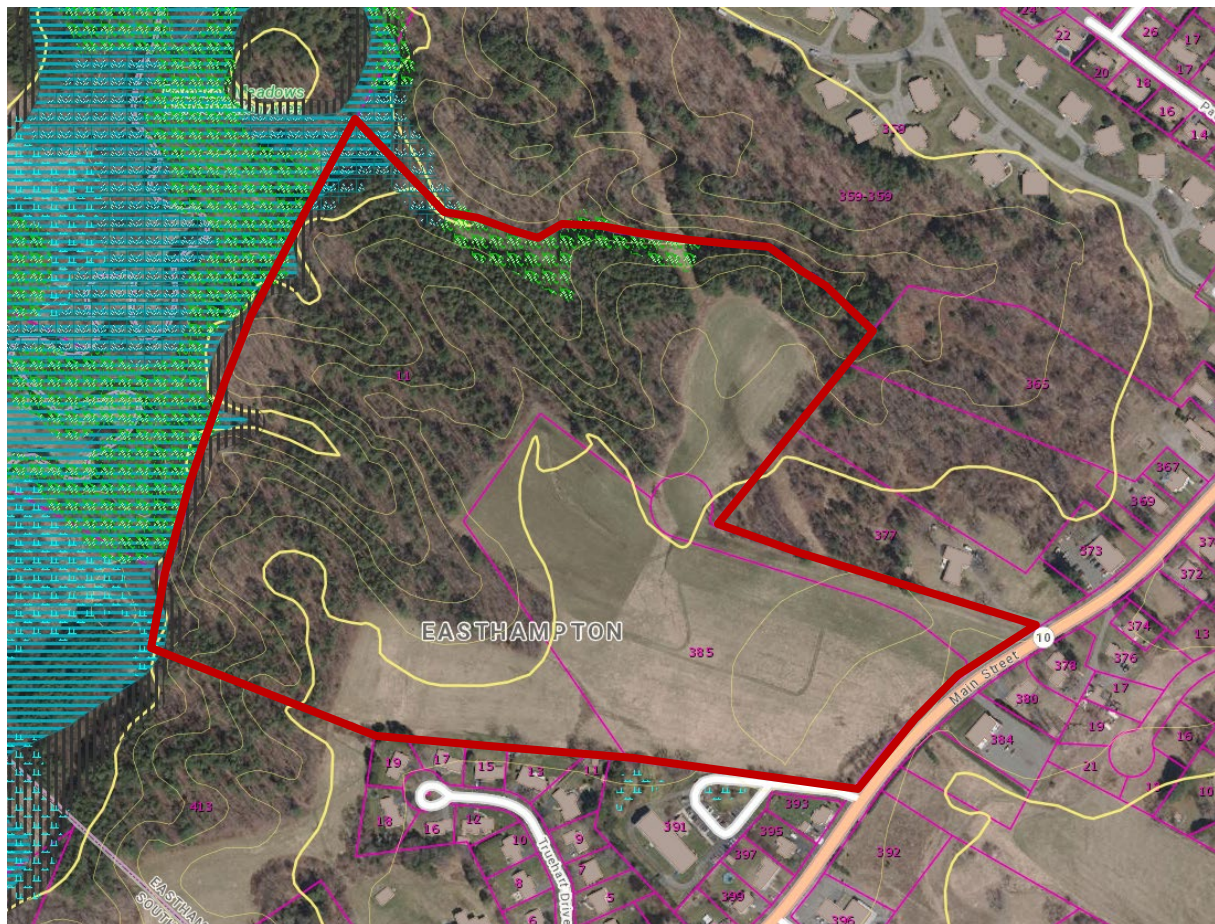


Figure 2. Existing Conditions, showing wetland and floodplain overlays, parcel boundaries and 3 meter contours (source: MassGIS Oliver).

The site provides a significant open vista from Main Street, enhanced by its uses as a hayfield maintained by regular mowing. In addition to views from the roadside and businesses across the road, much of the site is in the viewshed of adjoining properties just to the south. Forested areas are characterized by 80-100 foot tall trees and dense undergrowth.



Neighboring homes south of the site enjoy views of the property



Along the western edge of the farmland, the varied edge of the woodlands creates a series of separate spaces enclosed by forest



Looking East from the center of the site the view includes homes and businesses on the opposite side of Main Street and the distant vista of Mt. Tom.

Site Development Assessment

With ample frontage and access to City sewer and water service along Main Street, much of the site is highly developable. Soils in the eastern half of the site, including Prime Farmland, are well-drained and pose few constraints for construction of new homes. A gas pipeline and its associated easement cross a portion of the site at a diagonal. This would not prevent construction of roads or driveways, but would exclude new structures. On the western half of the site, existing heavy forest cover likely corresponds to increasingly steep slopes marked by a series of shallow ravines that slope down to a floodplain forest along the Manhan River. Development is likely possible within the woodland in the more gradually-sloping plateaus between the ravines, but would require additional investment in clearing, grading, drainage and other site improvements (see fig. 3).



A gas line easement crosses part of the site, creating a cleared corridor that rises and falls with topography.

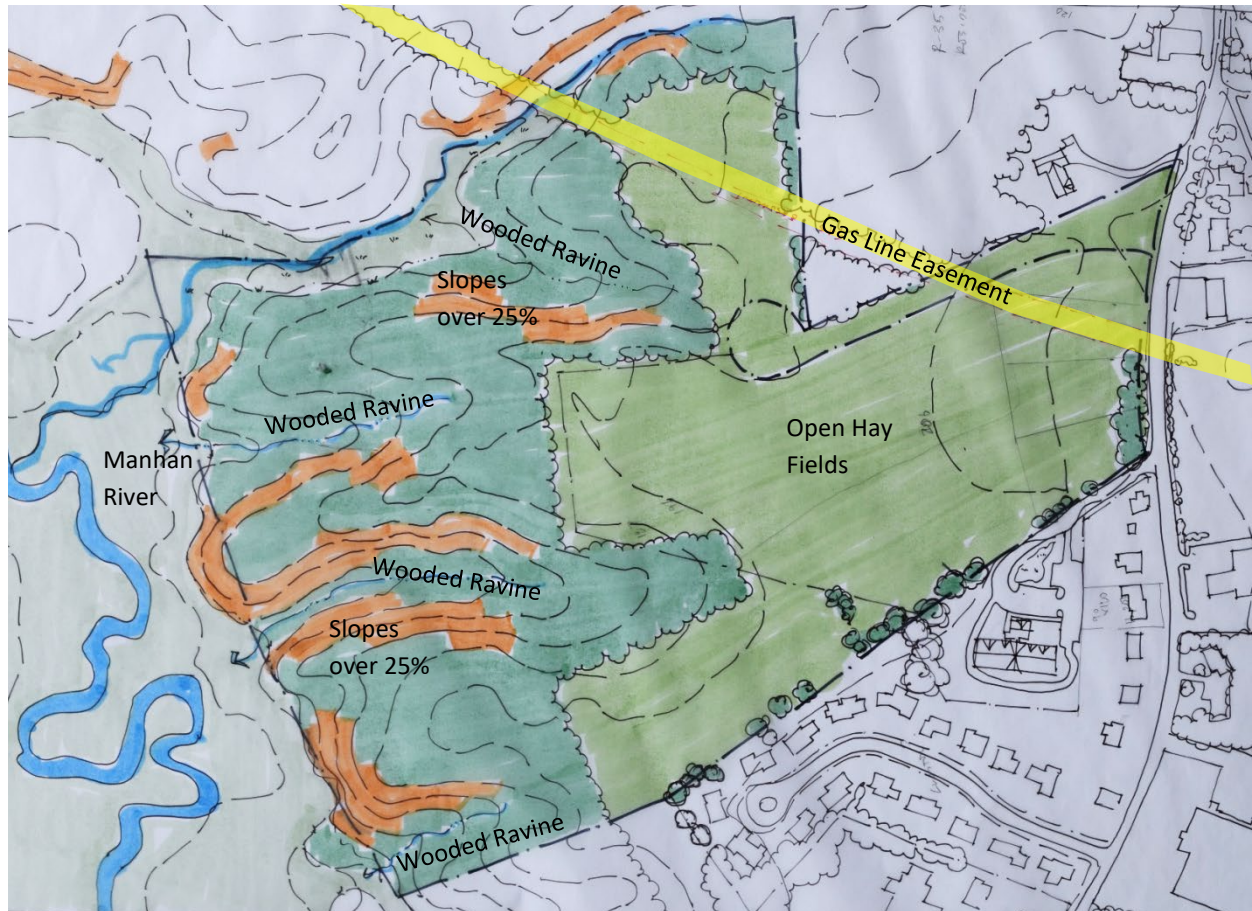


Figure 3. Site Constraints

Zoning and Subdivision Regulations

The site is currently zoned **Residential-Rural C (R-35)**. [There appears to be a portion of the site off Trueheart Drive which is in R-15, but this analysis will assume that the entire site is R-35.] The R-35 district requires a minimum lot size of 35,000 square feet (sf) with 120 feet of frontage, 50 foot front setback, 20 foot site setback and 50 foot rear setback. Duplex buildings are allowed on a minimum lot size of 40,000 sf. Multifamily housing is also allowed, calculated according to a minimum of 35,000 sf for each dwelling unit. This drops to 25,000 sf per unit where 15% of the units are designated as affordable.

Zoning also provides for Open Space Residential Development, which allows the number of units possible in a conventional development plan to be clustered on lots as small as 12,500 sf with 75 feet of frontage. 75% of the units must be single-family detached, and up to 30% may be duplex or multifamily. In addition there is a potential density bonus of up to 15% for inclusion of affordable housing. Finally, the site lies within a Receiving Area as designated by Easthampton's Transfer of Development Rights bylaw. This allows for an increase of density of 1.2 units for every development credit purchased.

for conservation within the city's Sending Areas, with a limit of 50% building coverage and minimum lot sizes of 15,000 sf with 75 feet of frontage.

Easthampton's subdivision regulations provide requirements for laying out public roads. Road width varies with and calculated amount of traffic, ranging from 24-foot-wide for up to 200 trips per day to 30 feet for more than 2000 trips per day. Maximum grade of roads is 6%, with a limit on cul-de-sac length of 400 feet without a turnaround and 500 feet with a full cul-de-sac with a 60-foot turnaround radius.

Projected Buildout

The buildout shows the amount of development that is likely on the site under the conventional R-35 zoning (fig. 4). Access to the site uses the existing unbuilt cul-de-sac layout, with a loop drive across the largest portion of the hay field providing frontage for a series of 35,000 sf lots. Three short dead-end roads with "hammerhead" turnarounds provide access to additional lots extending into the woods on the west side of the property on the high ground between the ravines. Both roads and building sites should be buildable given the constraints of topography, drainage corridors and the gas pipeline easement. This results in 38 building lots.

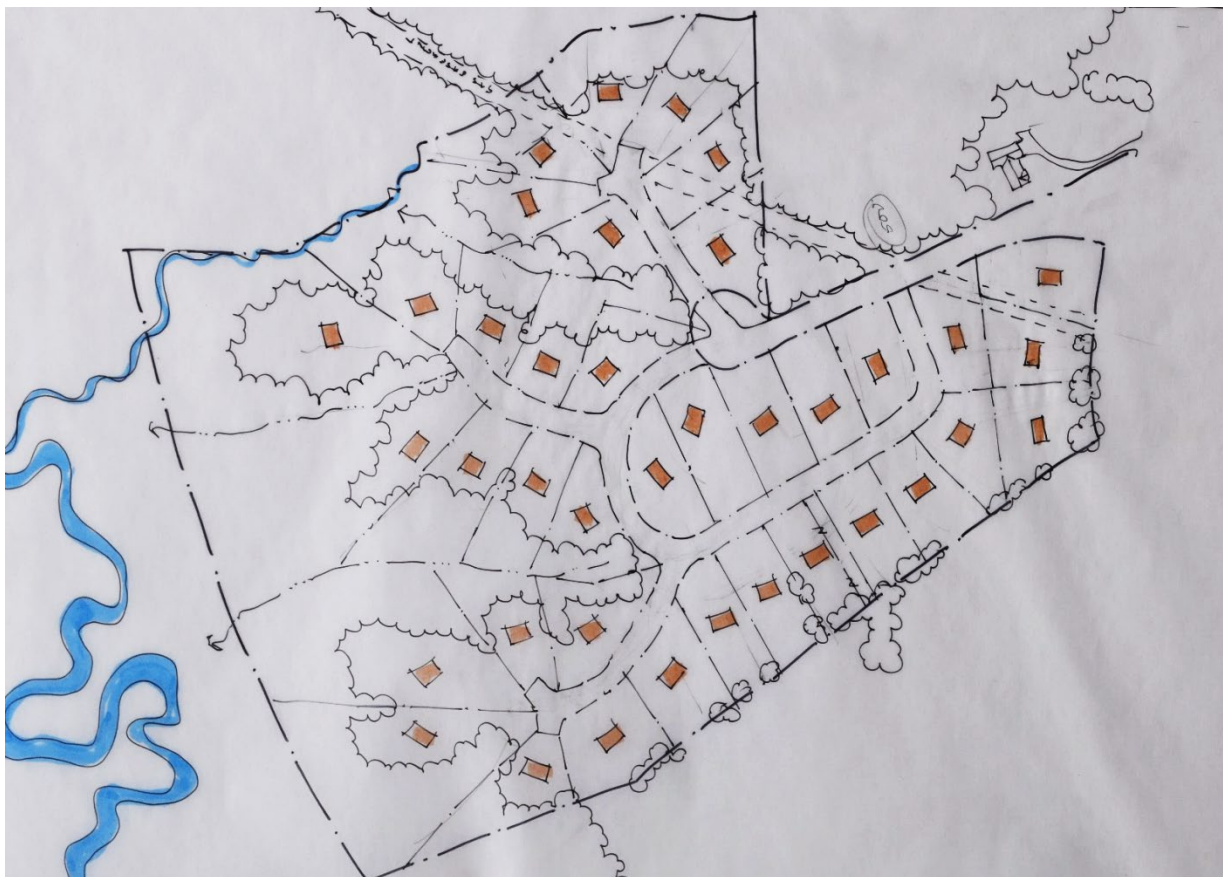


Figure 4. Buildout Under Conventional R-35 Zoning

Open Space Residential Development

Under the city's OSRD bylaw, the number of units allowed in a standard R-35 development can be clustered on a portion of the site. The base number of units is calculated according to a formula where the total area of the site, minus any wetlands and 10% allocated to roads, is divided by 35,000 sf. Thus, for the 50.9 acre site, subtracting 97,866 sf of wetlands and 221,720 sf (10%) for roads leaves a total of 1,897,618 sf. Divided by 35,000 sf per unit that yields 54 lots. With a potential 15% density bonus for affordable the total rises to 62 units. Of these, 70% have to be single-family detached (43) units, and up to 30% may be duplex or multifamily (19 units). In the plan shown in figure 5, these units are laid out in three neighborhoods in the central portion of the site. This allows for conservation of a portion of the best farmland, as well as the vista from the road and views from most of the neighboring properties. This plan also preserves a swath of woodland on the western end of the site, and avoids impacts to the wooded ravines.



Figure 5. Open Space Residential Development Plan with 62 Units.

The final OSRD layout shows 44 single family dwellings on lots that follow the zoning requirements for 12,500 sf minimum lot size and 75 feet of frontage. The bylaw allows for flexible frontage down to a minimum of 40', which has been used to fit lots around the curves and turnarounds at the periphery of

the project. These lots are required to have 1-1/2 times the minimum lot area. The plan also includes nine duplex lots, with a total of 18 additional units, making up the total of 62 homes. 15% of the total, or nine units, would be designated as affordable. As required by the bylaw, the duplex lots include an additional 7,500 sf of lot area for the second unit. While design opportunities are somewhat limited by the minimum lot size and frontage requirements, the plan includes suggested design approaches meant to improve the visual character and functionality of the project (Figure 6). These include:

1. Minimizing the need for wide streets with a looping road system and potential roundabout.
2. Turning a useless cul-de-sac into a functional community park/recreation space.
3. Using minimal hammerheads to provide for dead-end turning movements.
4. Enhancing the streetscape with sidewalks, landscaping and continuous canopy of street trees.
5. Placing parking areas and/or garages to the side and rear of structures.
6. Requiring shared driveways between structures to reduce the number of curb cuts.
7. Maintaining farmland in active use – possibly for community gardens or community-supported farm.
8. Integrating LID stormwater design into the development and coordinating with enhancement of drainage through the wooded ravines.
9. Providing a continuous pedestrian system, with sidewalks or more informal paths along at least one side of the roads and connecting to a network of trails through the surrounding open space.



Figure 6: Detail of OSRD Plan

2. Northampton Street Site

This potential housing site is the long-term home of Easthampton Golf, an active driving range, the former Tasty Top ice cream stand, and the original house and barns associated with the former Courtney Family farm. Totalling 34.1 acres, the bulk of the site, 32.8 acres, includes the driving range, with two smaller parcels surrounding the Tasty Top and farmstead. The three parcels together have approximately 500 feet of frontage on Northampton Street (fig.7). To the south and west is a residential neighborhood. The front of the site is part of Easthampton's highway business district, which continues to the north up Northampton Street (Rt. 10). Across the street is the former Cernak Buick dealership. Abutting the site to the north is a Burger King.

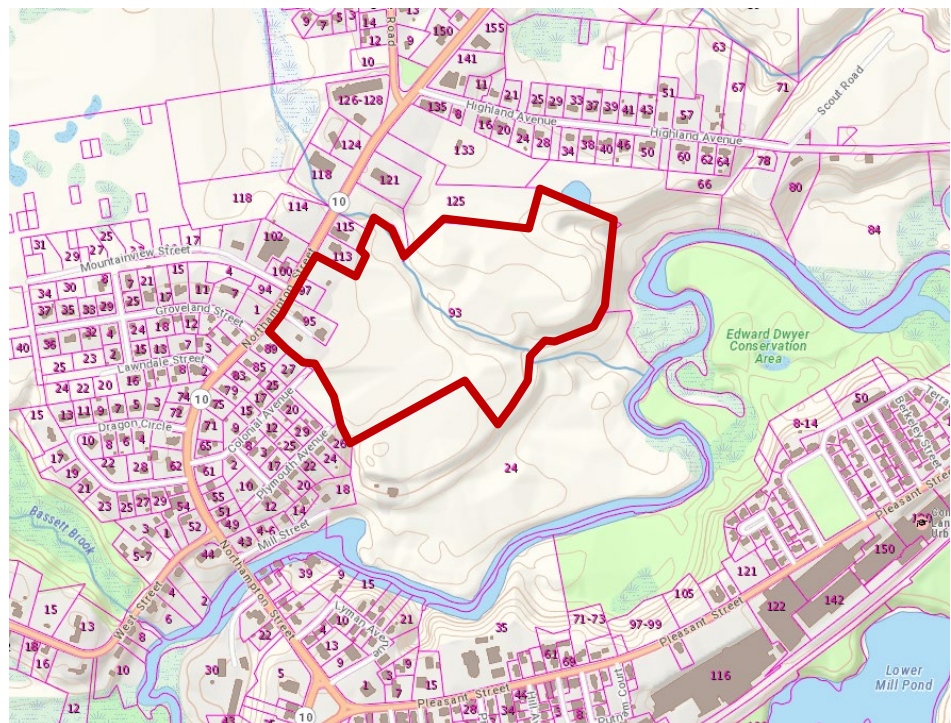


The site is the former Courtney Family farm, part of which became the driving range. Along the Rt. 10 frontage it is surrounded by a mix of residential and business uses in an evolving commercial strip.

Northampton Street Site Parcels

Lot Number	Address	Area	Zoning	Owner
128-113	93 Northampton St.	32.78 acres	HB	Courtney Easthampton, LLC
128-114	95 Northampton St.	.864 acres	HB	Courtney Easthampton, LLC
128-112	97 Northampton St.	.45 acres	HB	Courtney Easthampton, LLC
		34.1 acres		

Figure 7. The Northampton Street site is about half a mile north of the Easthampton Common. It has 500 feet of frontage along the street and widens to more than 1800 feet in the rear. (source: MassGIS Oliver).



Existing Conditions.

The site varies in use and character from the commercial strip along Northampton Street to the manicured driving range and the woods and hayfields on the northern parcel (fig.8). The site slopes down about 20 feet in elevation across the driving range to a line of trees separating it from the 37 acre Seltzer Farm, which occupies a lower terrace along the Manhan River. A wooded ravine divides the property in half, carrying drainage from across the street through the site towards the river. Beyond the ravine to the north is a hayfield surrounded by steeply-sloping woodland. Access to the site would most likely take advantage of the existing Northampton Street frontage, though the right of way for Colonial Ave. appears to connect the property to the adjacent residential neighborhood to the south. To the north, any access would have to cross private land behind Highland Avenue.



Easthampton Golf driving range

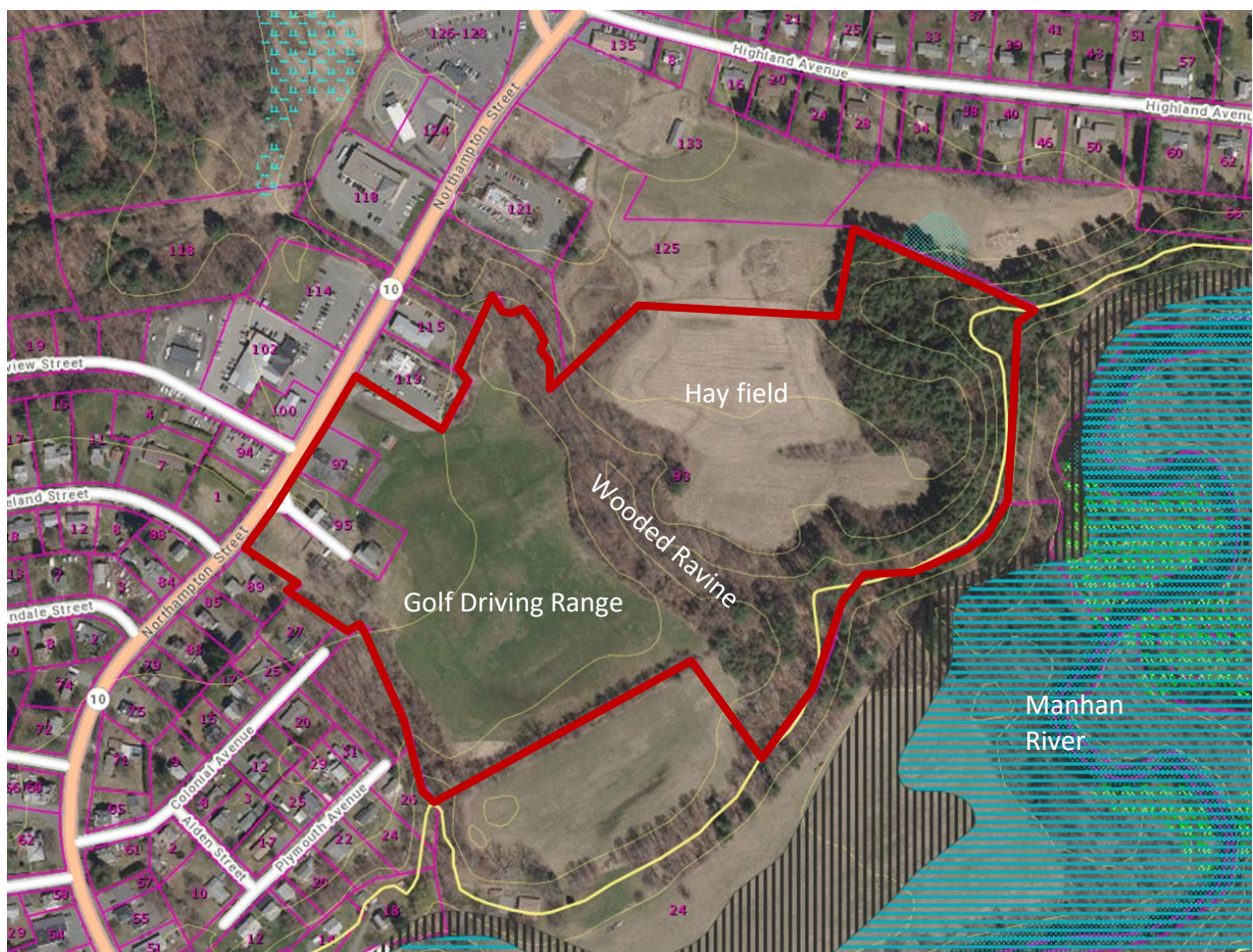


Figure 8. Existing Conditions, showing the wetlands and floodplains to the east along the Manhan river and the pattern of residential and commercial development adjacent to the site (source: MassGIS Oliver).

Site Development Assessment

The road frontage, driving range and open hayfields on the property appear to offer little impediment to development, with moderate slopes and well-drained prime farmland soils. The largest development constraint on the site is the wooded ravine separating the north half of the site from the south half (see fig. 9). Following the base of the ravine is a

perennial stream that drains the area north and west of Rt. 10 and

Florence Road, passes under Rt. 10 and crosses the site en route to the Manhan

River. This stream would be subject to the Massachusetts River Protection Act, which establishes a 200 foot regulatory area on each side of a river or perennial stream. While development is not forbidden within this area, any disturbance – including construction of a road and bridge across the stream – would be subject to approval by the Conservation Commission. This would not rule out development of the north half of the site, but would add to the cost of the road, bridge, utilities and other improvements.



The house, barn and mature trees of the former Courtney Farm would add "instant character" to a residential or mixed-use project.

Another significant constraint on redevelopment is the commercial strip character along Northampton Street. While redevelopment of the site has the potential to help rebuild the strip as a walkable and attractive extension of downtown Easthampton, in the short term the use and appearance of neighboring properties will make it harder to implement that transformation.



The strip commercial character of the Highway Business Zone that extends from the site north along Northampton Street provides plenty of room for improvement, and limits feasible redevelopment options over the short term. The closed Cernak Buick dealership across the street is at left, with Burger King, just north of the site, shown at right.



Figure 9. Development Constraints



Sloping from the road frontage down to a line of trees at the property line, the site offers a broad vista of Mt. Tom

Zoning and Subdivision Regulations

The site is currently spread across two separate zoning districts, with Highway Business (HB) along the road frontage, and Residential Suburban-A (R-15) across the rear. Both offer a by-right use and base density with a series of alternatives allowed by special permit. R-15 allows single-family detached dwellings by right on lots with a minimum of 15,000 sf and 100 feet of frontage. Duplexes are also allowed by right on lots with a minimum of 17,500 sf. Multi-family dwellings are allowed by special permit, with an overall density of 15,000 sf of lot area per unit.

For the Highway Business Zone, Easthampton's zoning excludes single family and duplex residential, but allows multifamily dwellings by special permit. Housing can also be accommodated via Planned Unit Development for Mixed Uses, also through the special permit process. Otherwise, HB allows for the full range of retail and commercial uses, from neighborhood services to supermarkets and warehouse clubs, restaurants, including drive throughs, and automobile sales, parts and service businesses. Required minimum lots include 3 acres and 120 feet of frontage for Planned Business Development, with 5 acres for PUD for Mixed Uses. Any other business use requires a 25,000 sf minimum lot with 120 feet of frontage. Heights are limited to 3 stories or 45 feet. Maximum Building Coverage of a given lot is limited to 50% for Planned Business Development and 45% for other permitted uses or structures. No single commercial retailer may occupy a building larger than 50,000 sf.

Parking requirements start at 1 space for 300 sf of building floor area for retail, personal and business services, professional offices and consumer establishments, and rise for more automobile-related uses. Warehouse clubs, pharmacies and convenience markets require 5 spaces per 1000 sf, and supermarkets need 6 spaces per 1000 sf.

Projected Buildout

While there are many ways that this site could be developed under the current zoning, the buildout (figure 10) illustrates possibly the most intense approach to development across the two zones. The principal access to the site would be a new road entering close to the center of the collective frontage (this scenario assumes the three lots would be consolidated and existing structures removed). A loop road provides access to 4-5 commercial lots, and two apartment buildings in the rear across the zoning boundary. The main road continues across the ravine and stream and make a loop around the north end of the property. This provide access to another commercial building in the HB zone, and seven apartment buildings in R-15.

With about 18.5 acres in the R-15 zone, a market-rate apartment development could have up to 53 units (at 15,000 sf) each. This scenario shows a total of 160 units in 10 buildings, which could be permitted under the provision for including 15% affordable housing, which requires only 5,000 s.f. per unit. Parking is shown in a series of parking lots that meet the zoning requirement for 1-1/2 space per unit, plus 1 guest space per/10 units. On the HB side, the buildout plan shows 12 lots, each with a separate

building and parking. The total footprint is about 90,000 square feet, with the additional buildout represented by second and third story construction limited primarily by space available to meet the parking requirement for a given use. At 1 space per 300 square feet, for example, the amount of parking shown would allow for a second story on about half of the buildings shown, on average, for a total buildout of 135,000 sf.



Figure 10. Buildout under existing Highway Business (HB) and Residential Suburban – A (R-15) Zoning

Planned Unit Development for Mixed Uses

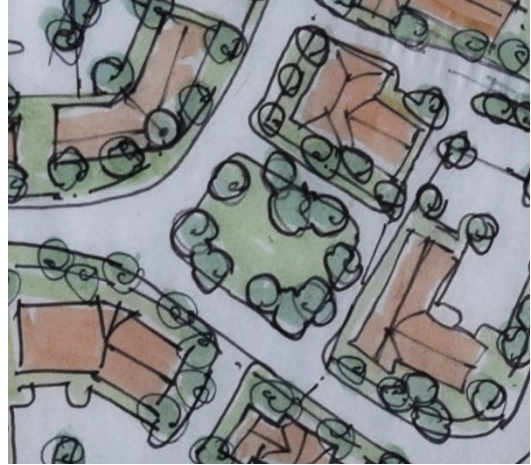
PUD for Mixed Uses provides for a mix of single, duplex, townhouse and multi-family residential buildings, free-standing commercial structures and mixed-use buildings. The bylaw also allows a 10% reduction in minimum lot size, and eliminates frontage and setback requirements. No dwelling units are permitted at street level, only on upper stories of commercial buildings.

Using these general provisions as a guide, the following two scenarios show how they might be laid out, including potential redevelopment on surrounding parcels. These plans incorporate the R-15 portion of the property into the overall development scheme with a combination of single-family, townhouse and multi-family residential units. In the first sketch (Figure 11), a road layout similar to that shown in the buildout is used to provide circulation through a more integrated mixed-use plan.



Figure 11. Planned Unit Development with Mixed Uses and "Agri-hood"

New mixed-use buildings line the frontage along Northampton street, with parking tucked away to the rear. Additional buildings line the entry road, which leads to a small park or town square framed by additional buildings. A secondary loop provides access for a double row of townhouses, with parking hidden off of an alley. The buildings create a nearly continuous wall enclosing the street frontage, creating a comfortable pedestrian streetscape with sidewalks, shade trees and other landscaping – with a minimum of curb cuts and parking areas to interrupt it. The large buildings can be commercial, residential or mixed-use, depending on the real estate market.



A small park or square framed by buildings provides a visual and functional focal point.

Crossing the ravine to the northern parcel, the road leads to an “agri-hood” containing a mix of single-family homes and townhouses surrounding a working farm. Typically, these combine the concepts of Community-Supported Farm, Community Gardens and Co-Housing into a version of intentional community focused on growing and sharing healthy food and other agricultural products. Shared driveways and alleys provide access to parking spaces and garages to the rear of homes and allow for a more attractive streetscape. A barn/community center provides a focus for community life and serves as a landmark for views across the fields.

In the second sketch (Figure 12), two roads enter the property from Northampton Street. One of these follows the alignment of the driveway into the old farmstead, where the house and barn are incorporated into the overall development. The commercial core is centered on the northern entrance, which is lined up with a new road across the street into a redevelopment of the Cernak Buick property. New mixed-use buildings line both sides of Northampton street in a traditional Main Street configuration, with parking located to the rear. Curb cuts are thus minimized, allowing the Northampton Street frontage to be redesigned as an attractive, pedestrian-friendly streetscape.

East of the Northampton Street frontage the project transitions to a mixed-use neighborhood with apartments-over-shops, townhouses and cottages. Parking is accommodated in small parking lots, on the street, and within garages attached to residential structures. The grid of roads connects to Colonial Ave. and Plymouth Ave. where they emerge from the existing residential neighborhood to the south, connecting old and new into a single community of homes and businesses. One of these roads continues to the northern parcel, crossing the ravine and connecting to a loop road surrounded by a neighborhood of single-family homes on compact lots.

Within the residential neighborhoods, shared driveways, rear alleys and other neo-traditional design techniques reduce the number of curb cuts and get parking out of view, allowing the roads to be lined with shaded sidewalks and attractive dooryards. The stream corridor and steep slopes are preserved as

permanent conservation land, and small parks are laid out in focal locations within the different neighborhoods.

The resulting plan provides about 60 single-family detached units on 40-50 foot-wide lots, 60 townhouses and 60 apartment units. Along Northampton street mixed use buildings with a total footprint of about 10,000 sf provide retail, service or office space on the ground floor and additional apartments or offices on upper stories. Additional business space could be provided by converting the apartments in the center of the new center into retail, office and other commercial uses.



Figure 12. Planned Unit Development with Mixed Uses and Traditional Neighborhood Development

3. Irving-Church Streets Site

This site is comprised of seven contiguous parcels that range in size from .31 acres to 6.5 acres, with primary access from Irving Street on the north and Church Street to the south and additional potential access from Grant Street and Ciborowski Avenue. The principal development site includes six of these parcels, totaling 12.6 Acres. The seventh, 6.5-acre parcel on the east side of the study area appears to be largely slopes and wetlands along Brickyard Brook, and is probably undevelopable. The following scenarios therefore focus on the 12.6-acre core development area (Figure 13). [Presumably the additional parcel could be incorporated into the plan for the purpose of generating additional yield for an OSRD scenario, but that was not included in this analysis.]

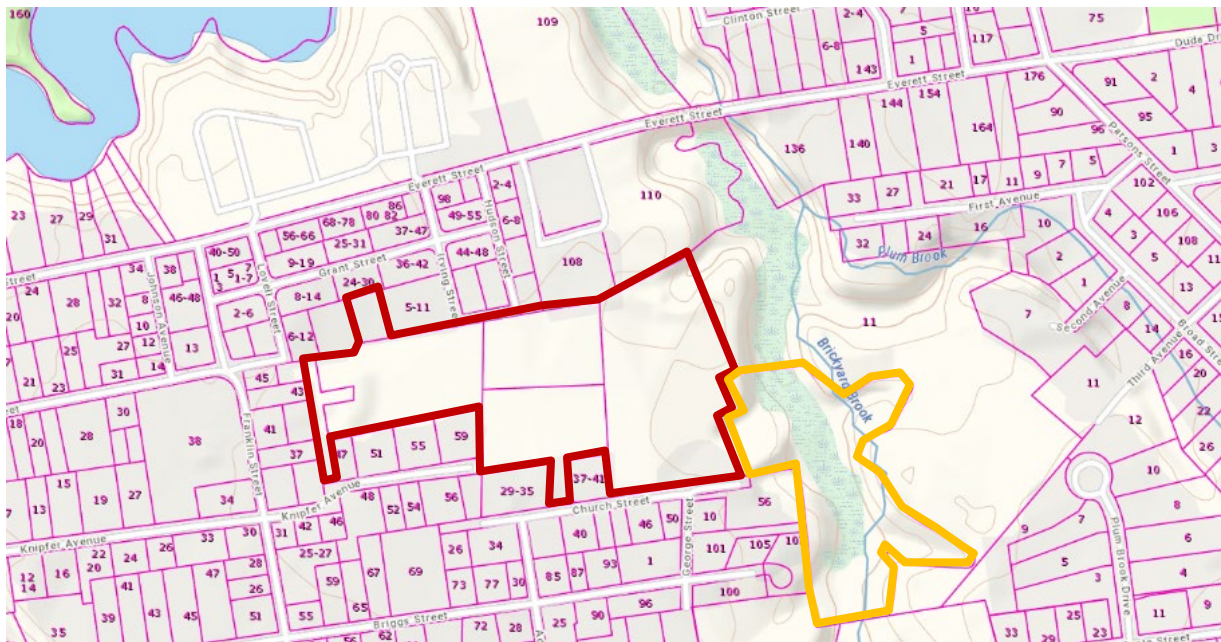


Figure 13. The site is located within an existing neighborhood south of Everett Street, with access from Irving Street on the north side and Church Street on the south. There is an additional parcel on the east side in the same ownership (source: MassGIS Oliver).

Site Parcels

Lot Number	Address	Area	Zoning	Owner
145-86	Irving Street	2.8 acres	R-10	Bernard Gawle
145-87	Grant Street	.31 acres	R-10	Bernard Gawle
145-124	Ciborowski Avenue	.44 acres	R-10	Bernard Gawle
146-143	Irving Street	1.85 acres	R-10	Bernard Gawle
146-145	Church Street	2.13 acres	R-10	Bernard Gawle
146-147	Church Street	5.1 acres	R-10	Bernard Gawle
146-148	Church Street	6.5 acres	R-10	Bernard Gawle
		12.6 (19.3)		



Despite being largely hidden behind existing homes and vegetation, the site appears relatively flat and buildable, and has good access at multiple points in the surrounding street grid (source: MassDOT Pictometry).

Existing Conditions and Development Assessment

The site is characterized by mixed vegetation that has grown up in areas that were probably cleared farmland 50-60 years ago. There are a variety of trees and shrubs, including white pine, maple and oak, with extensive areas taken over by invasive species (fig.14). The largest and most valuable trees are probably found along the site boundaries and along the east site boundary adjacent to the Brickyard Brook. Other than the riparian corridor, there appear to be no wetlands or vernal pools on the site. The site is surrounded by existing homes on three sides, with the fourth side sloping down to the Brook. Existing dwellings include single-family, townhouses, and the John F. Sullivan apartments for the elderly.



One potential entrance to the site would pass between existing residential structures at 29 and 37 Church Street.

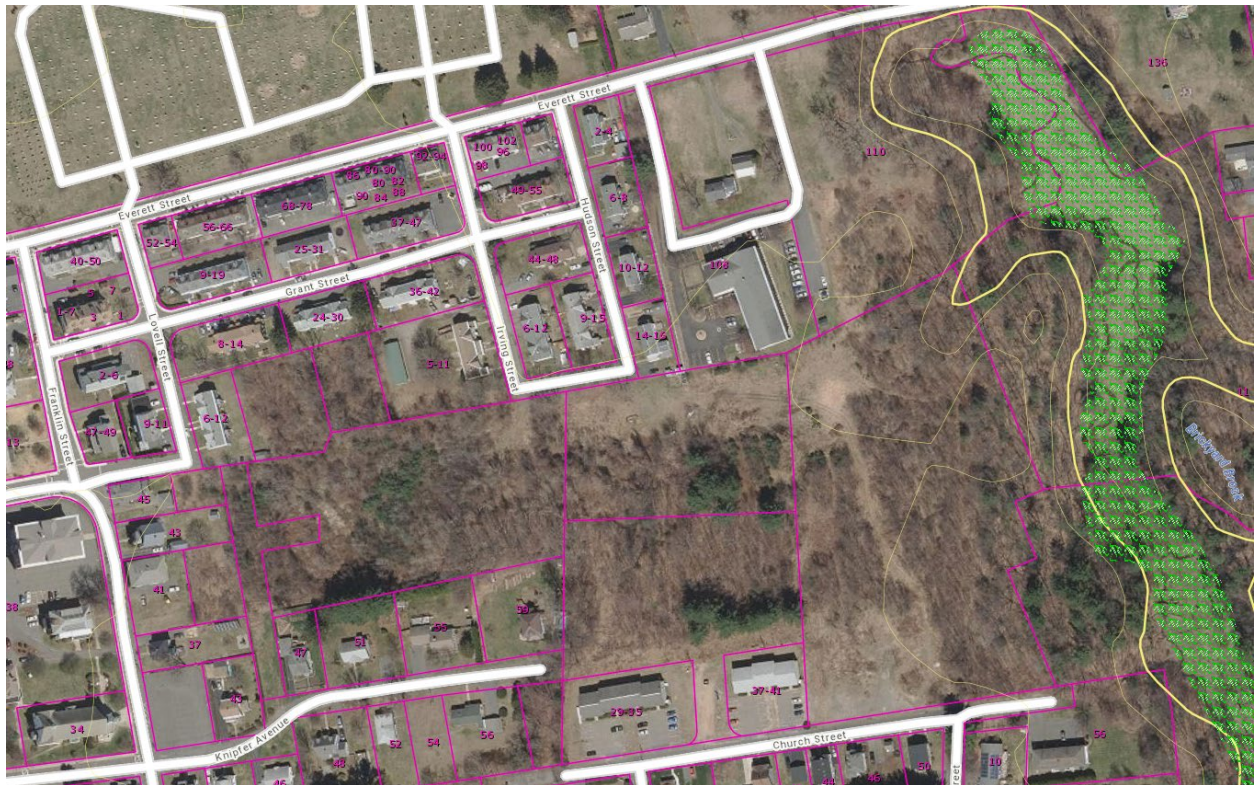


Figure 14. Existing Conditions, showing wetland and floodplain overlays, parcels and 3-meter contours. The site appears to be very buildable, with gradual slopes and soil types that support construction (source: MassGIS Oliver).



The neighborhood surrounding the site has a mix of housing types laid out along a grid of walkable streets.

The multiple entry points from surrounding streets would allow for a variety of development configurations (Figure 15). From a standpoint of access, ease of circulation and wayfinding, it would make sense to place new streets in such way as to extend and complete the neighborhood street network. Both Irving Street and Hudson Street offer direct access from Everett Street on the North side, and one of the entrances on the south side could be lined up with the intersection of Church Street and George Street. A secondary entrance could lead onto Knipfer Ave., which runs west directly to Franklin Street.



Figure 15. Site Constraints, with potential entrances shown with red arrows.

Zoning and Subdivision Regulations

The site is currently zoned **Residential-Suburban B (R-10)**. The R-10 district requires a minimum lot size of 10,000 square feet (sf) with 100 feet of frontage, 20-foot front setback, 10-foot site setback and 30-foot rear setback. Duplex buildings are allowed on a minimum lot size of 12,500 sf. Multifamily housing is also allowed, with 10,000 sf minimum lot and 5,000 sf for each dwelling unit. This drops to 4,000 sf per unit for projects where 15% of the units are designated as affordable.

The site also falls within the Traditional Neighborhood Village Subdistrict of Easthampton's Smart Growth 40R Overlay District. This allows for single-family, 2-3 family, townhouses and multi-family with

4 units or less – all as permitted uses with site plan approval. The TNV Subdistrict also allows assisted living, accessory apartments and limited retail and services, all as permitted uses with site plan approval.

As a 40R district, the Traditional Neighborhood Village requires a minimum density of 8 units per acre for single-family and townhouse units; 12 units/acre for duplexes and triplexes; and 20 units per acre for assisted living and mixed use. A 25-foot minimum buffer is required where the district abuts a different residential zone.

Road widths as required by Easthampton's subdivision regulations would be calculated according to the amount of traffic generated by the proposed development, ranging from 24-foot-wide for up to 200 trips per day to 30 for more than 2000 trips per day. Maximum grade of roads is 6%, with a limit on cul-de-sac length of 400 feet without a turnaround and 500 feet with a full cul-de-sac with a 60-foot turnaround radius. With a grid of streets and multiple access points, it is unlikely that development of the site would require more than a 24-foot-wide road.

Projected Buildout

The buildout shows the amount of development that is likely on the site under the conventional R-10 zoning (figures 16 and 17). Access to the site follows Hudson street to the north, connecting south to Church Street at two points. An interior road connection leads to an entrance on Knipfer Ave. Figure 16 shows thirty homes on thirty 10,000 sf lots. Figure 17 demonstrates how fifty residential units could be constructed on twenty-five 12,500 sf lots using the provision for duplex construction.



Figure 16. Single-Family Buildout of 30 Homes Under R-10 Zoning



Figure 17. Two-Family Buildout of 50 Homes in 25 Duplexes

Traditional Neighborhood Village

Under the city's 40R Smart Growth Overlay regulations, the number of units allowed on the site would rise according to the building type, ranging from 8 units per acre for single-family and townhouse units, to 12 and 20 units per acre for duplexes and small apartments. In the scenario shown below (Figure 18), new homes have been arranged along a series of intersecting streets that extend and connect the existing neighborhood street grid. This alternative includes 16 single-family homes, 16 within duplex structures and 68 townhouses, for a total of 100 units, or just about 8 units per acre.



Figure 18. Traditional Neighborhood Village Development Plan with 100 Units.

With good access and few development constraints the site could accommodate considerably more development by including a higher proportion of townhouses and apartments. Even after subtracting perhaps 20% of the site for roads and drainage infrastructure, multiplying the remaining ten acres by 12 or 20 units/acre would yield a theoretical maximum of 120-200 units. It would be interesting to calculate the existing density of developed areas surrounding the site.

The proposed plan incorporates a variety of Traditional Neighborhood Development (TND) practices, which build on an understanding of how historic neighborhoods and village centers work. By utilizing multiple access points and a grided street system, individual streets can be kept relatively narrow while maintaining access for public safety.

This keeps traffic speeds down and increases safety and comfort for pedestrians. To further reduce the impact of the automobile, shared driveways and rear alleys provide access to parking garages behind the homes. This lowers the number of curb cuts along the street and allows more of the street frontage to be lined with attractive buildings and landscaping. Continuous sidewalks line the streets, and lead to a small community park at the central intersection. On the east side of the project another park space provides recreational opportunities and links to trails and an open space greenway along the Brickyard Brook.

Sidewalks link to pedestrian paths that thread through the center of blocks, connecting homes and parks into a seamless pedestrian network.



Community spaces converge in the center of the plan, where a small park or town green is defined by surrounding homes and linked to the entire neighborhood with pedestrian paths and sidewalks. There is room for a community center or general store next to the entry road.



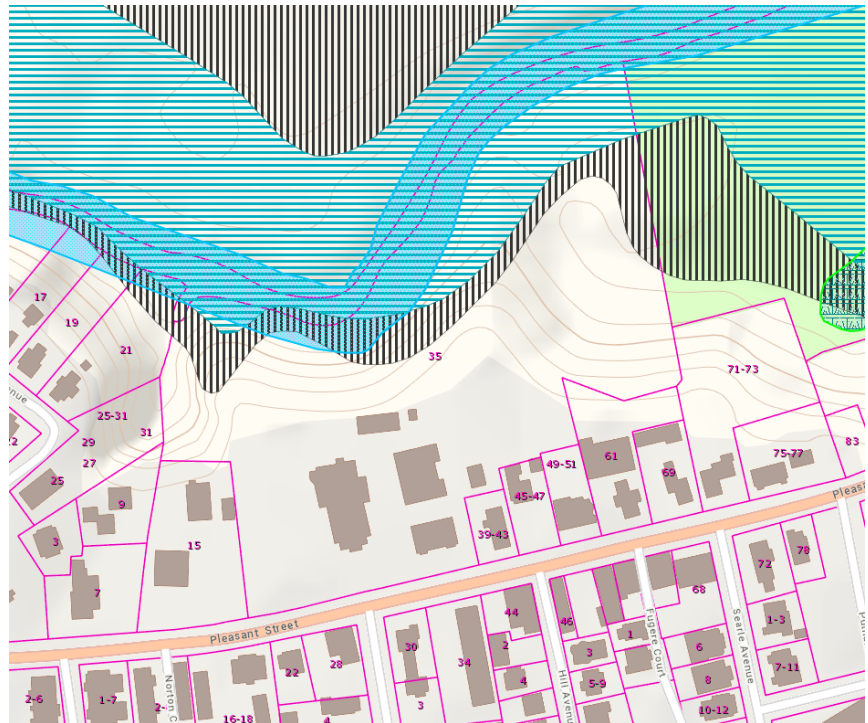
Most of the typical Traditional Neighborhood Design principles are on display at Village Hill in Northampton, a planned community where a broad variety of residential building types are arranged in a compact plan united by attractive, walkable streets. Most parking is off shared driveways, rear alleys or screened parking lots.

4. Pleasant Street Site

This site is made up of two parcels, the largest which at 8.75 acres includes the sanctuary, school and rectory of a former catholic church, closed when three Easthampton congregations merged into a single church, renamed Our Lady of the Valley, on Adams Street. The second, smaller parcel, just .16 acres, currently holds the Our Lady of the Valley Childcare Center. Several driveways provide access to Pleasant Street, and lead past landscaped front lawns to paved parking and circulation space in the rear.



Figure 19. The site is located on Pleasant Street just two hundred yards from the Easthampton Common (Map source: MassGIS Oliver).



Pleasant Street Site Parcels

Lot Number	Address	Area	Zoning	Owner
136-1	35 Pleasant Street	8.75 acres	NB	Roman Catholic Diocese of Springfield
136-2	39-43 Pleasant St.	.16	NB	Roman Catholic Diocese of Springfield



Pleasant Street Frontage.



View of parking lots behind sanctuary and school buildings



Aerial of former sanctuary, rectory and educational buildings and associated parking (source: MassDOT Pictometry)

Development Constraints and Zoning

The site is part of the Neighborhood Business District (NB), which requires 5,000 sf minimum lot size, 50 feet of frontage, and setbacks of 15 feet front, 10 feet side and 20 feet rear. The NB district also allows Planned Residential Development for Mixed Use, which is available for sites over 5 acres. The site also falls within the 40R Smart Growth Zoning District (SGZD), Downtown Mixed-Use Subdistrict. Within the NB, the 40R zoning excludes single-family, townhouse and multifamily on the ground floor, with the exception of accessible housing accessed from the rear of the building. A density of at least 20 units per acre is required and buildings can be up to five stories tall.

The site is flat and developable across the frontage and extending to the rear of the existing parking lots. Here the principal development constraint is the existing sanctuary, educational building and rectory. Some or all of these could be converted to housing, or torn down to make way for new buildings. North of the parking lots the land drops off at 20-30% slopes to the wetlands and floodplain of the Manhan River. Any disturbance of this sloping, wooded rear portion of the property would be within the Riverfront Area regulated by the Rivers Protection Act and would be subject to approval from the Conservation Commission. In any case it is too steep to be developed for any practical purpose.

Potential Development Under 40R

As shown in Figure 20, the site could be developed for apartments and/or mixed use under Easthampton's Downtown Mixed-Use Subdistrict, which under 40R requires a minimum of 20 units per acre. In this scenario, the former sanctuary and educational building have been removed, with the existing rectory and childcare center preserved. Seven new buildings are shown, each 50 feet by 100 feet. Each structure could accommodate 4 units on each of three floors, for a total of twelve 1,250 sf apartments in each of the seven buildings. Combined with perhaps six apartments in a renovated rectory provides a total of 90 new dwelling units. With about 100 parking spaces as shown, that provides 1 space per unit, plus 10 guest spaces, as required by the SGZD. Additional parking could be provided on the first floor of the buildings, but that would probably not be financially feasible in this market.

The 90-unit total would be reduced if the City required some or all of the ground floor space in each structure to be in commercial use. Additional floors could be added, but the limitation on expanding upward is the limited area available for parking. It would be logical to assume that the intent of the Downtown Mixed-Use Subdistrict would be met if the two buildings along the Pleasant Street frontage had commercial space on the ground floor, while the remaining five buildings were entirely residential. With about 100 parking spaces shown, that would provide 10,000 sf of commercial space and reduce the residential total to 50-60 units.



Figure 20. Development of Apartments under 40R Downtown Mixed-Use Subdistrict Regulations