

TOWN OF MONTAGUE HOUSING PLAN



2015



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**Prepared by the
MONTAGUE HOUSING PLAN UPDATE ADVISORY COMMITTEE**

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**This plan was funded by a Direct Local Technical Assistance Grant from the Massachusetts
Department of Housing and Community Development**

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**Many thanks to the Housing Plan Update Advisory Committee members for their input
and assistance with this important project.**

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SECTION 1

INTRODUCTION

Diverse, high quality, affordable housing is important for the health of communities. The Town of Montague is committed to promoting quality housing that is affordable for its residents and to addressing community housing issues. The Town works closely with the Franklin County Regional Housing and Redevelopment Authority (HRA) and other regional organizations to improve Montague's housing stock and to establish short-term and long-term housing strategies. Montague has also engaged in planning initiatives, including the Montague Comprehensive Plan (1999) and the Open Space and Recreation Plan (2010) to help guide future residential growth, and has implemented zoning changes to support the town's vision for its future.

Montague's housing stock is diverse. Approximately 58% of the housing units in town are single-family homes, 17% are in two-family dwellings, 24% are units in multi-family buildings, and 1% are mobile homes. In addition, Montague has a large number of renters, with rental housing comprising 39% of the town's total housing stock. Montague's housing is more diverse than that of most other communities in Franklin County. Most Franklin County towns typically have housing that consists of at least 75-85% single-family homes, and 20-25% rental units (including single-family homes).

Montague's housing is also relatively affordable. Housing is generally considered to be affordable when households spend no more than 30% of gross income on housing costs. Under this definition, housing in Montague is currently affordable for many residents. In addition, Montague has a large supply of long-term affordable housing (391 housing units) and has almost achieved the 10% affordable housing goal established by the Massachusetts Legislature under Chapter 40B (the Comprehensive Permit Law). Montague has more housing with long-term affordability than any town in Franklin County with the exception of Orange and Greenfield. In addition, in recent years, the Town of Montague has worked with HRA and its partner Rural Development Inc. to support housing rehabilitation and redevelopment projects and the creation of more units of long-term affordable housing.

Montague officials recognize that despite the diversity and general affordability of housing in town, some residents still have burdensome housing costs or face other significant housing issues. For example, 37% of Montague residents have housing that is unaffordable based on their income. Also, 23% of residents in the village of Turners Falls live below the poverty line and have special difficulties finding housing and affording housing-related expenditures. Related concerns are the age and condition of some of the older housing stock in the downtown areas, and the need to maintain and preserve these structures. Older housing is often more affordable than newer homes. The Town of Montague is working with its community partners to develop new affordable housing, improve the quality of existing affordable units and address other housing issues in the town.

Montague's total population experienced a slight decline between 2000 and 2010, though the number of households increased by 2% during this same time period. Overall the town saw a decline in the number of families with children, and an increase in residents in the 40-64 age range between 2000 and 2010. School enrollment at both the elementary and secondary school levels declined during the same time period. Looking forward, the percentage of the population aged 65 and older in Montague is expected to almost double by the year 2030.

This Housing Plan presents an overview of housing in Montague. It discusses how well the current housing supply is meeting demand, evaluates housing affordability, and assesses which areas of Montague may be most suitable for new residential development.

The Housing Plan is organized into the following sections:

- A discussion of the planning and legislative context for affordable housing;
- A summary of Montague's current housing characteristics,
- A review of population characteristics that influence housing demand;
- An assessment of housing costs and affordability in Montague;
- An analysis of development conditions and constraints and opportunities for new housing development; and
- A list of goals and objectives for housing in Montague;
- Recommendations and strategies for helping the Town meet its housing goals and objectives.

Planning and Legislative Context

This section provides background information and context for the Housing Plan. It summarizes Massachusetts legislation that encourages affordable housing under Chapter 40B. It also discusses the Town of Montague's historic and current activities to address housing issues in the community.

Legislation to Promote Affordable Housing

Chapter 40B

In 1969, the Massachusetts Legislature passed the Comprehensive Permit Law (MGL Chapter 40B, Sections 20-23) to promote creation of affordable housing for low- and moderate-income households statewide. Known as Chapter 40B, the legislation streamlined the development permit process for affordable housing projects and established a goal of increasing the amount of long-term affordable housing in each community to 10% of the total housing stock. Under Chapter 40B, communities with less than 10% long-term affordable housing may be required to

allow new housing developments that override local zoning restrictions, such as density and setback requirements. In these communities, a developer can submit an application for a comprehensive permit for an affordable housing development that does not adhere to local zoning. Local review of the proposal is limited. This application is acted upon by the local Zoning Board of Appeals (ZBA). If the ZBA denies the permit, the developer may appeal the decision to the State Housing Appeals Committee, which can — and often does —overrule the local ZBA decision and allow the housing project to proceed.

The Chapter 40B definition of “affordable housing” is more specific than the general definition based on housing costs not exceeding 30% of household income. In determining a town’s total number of affordable housing units under Chapter 40B, units must be subsidized and have guaranteed long-term affordability through a deed restriction for households earning at or below 80% of the area median income, and be subject to an Affirmative Fair Housing Marketing Plan (more information on the area median income and affordable housing can be found in the *Housing Costs and Affordability* section of this plan). Newly constructed affordable housing units must have a deed restriction guaranteeing affordability for a minimum of 30 years, while rehabilitated housing units are required to have a deed restriction for at least 15 years guaranteeing affordability.

Affordable housing units can be subsidized in different ways, including internal subsidies within a development such as a density bonus that allows a developer to create one or more additional market rate units to subsidize the affordable units; tax credits; grants or loans; and the use of Community Preservation Act funds by a community. Units that meet the requirements of Chapter 40B are added to the State’s Subsidized Housing Inventory (SHI), which is the official listing of affordable units in a community and determines whether a community is at or below its 10 percent threshold.

All units that do not meet these requirements have been excluded from Chapter 40B status, even if their monthly costs are less than 30% of the low or moderate household income thresholds. This restriction has been a disadvantage to rural communities, such as towns in Franklin County, where subsidized housing is less likely to be developed, but where housing costs relative to income are generally lower than in metropolitan areas. Even with these restrictions, however, as of March 16, 2015, 9.96% of housing units (391 units) in Montague were affordable under the Chapter 40B definition. The only communities in Franklin County with more affordable housing than Montague are Greenfield (13.7%) and Orange (12.5%).

The State has also been working to revise other aspects of Chapter 40B to provide communities with more flexibility and local control in expanding their affordable housing supply. The Department of Housing and Community Development (DHCD) has developed the Housing Production Plan (HPP) as an option for communities that fall below the 10 percent threshold, but are making progress on facilitating the creation of affordable units in the community, to gain more control over the Comprehensive Permit process. If a town has an approved HPP through DHCD, and meets it’s annual affordable housing production goal, it can be certified to be in compliance with the plan, and therefore “exempt” from a Comprehensive Permit application for a period of one or two years. For a one year exemption, a town must produce affordable housing units that equal .5 percent of the year round housing stock as of the last decennial census. For a two year exemption, a town must produce affordable housing units that equal 1 percent of the

year round housing stock. For Montague, this equates to 20 units for a one year exemption, and 39 units for a two year exemption. In addition, Boards of Appeals can now refuse to issue permits for large-scale housing projects that are inappropriately sized for their communities.

A new policy established in 2014 by the State agencies that fund affordable housing development in Massachusetts requires that at least 10% of the units in a development funded, assisted, or approved by a State housing agency will have 3 or more bedrooms, with certain exceptions.¹ This policy was put in place to ensure that families with children are adequately served by affordable housing developments.

Regional and Town Initiatives and Policies to Create Affordable Housing

Sustainable Franklin County: Franklin County's Regional Plan for Sustainable Development

Sustainable Franklin County: Franklin County's Regional Plan for Sustainable Development, was completed in 2013 after a multi-year public process. The plan addresses a number of subject areas related to the future of Franklin County. The top housing goals identified during the planning process were:

1. Improve the energy efficiency of housing
2. Improve the quality of existing housing
3. Locate housing near employment and town centers

Findings from the plan showed that 69 percent of housing units in Franklin County are single-family homes. Thirty-one (31) percent of housing in the County is renter-occupied while 69 percent is owner-occupied. Currently there is a tight housing market in the County with very low vacancy rates for rental and homeowner units, which may make it difficult for people to find housing that meets their needs at an affordable price. Nearly 50 percent of renters and 34 percent of homeowners in Franklin County were cost-burdened by their housing costs in 2010, with young renters and older homeowners the most cost-burdened age groups in the region. The definition of "cost-burdened" is that a household pays more than 30 percent of its gross monthly income on housing costs (rent and utilities for renters, and mortgage, taxes, and insurance for homeowners). Additionally, the plan found that Franklin County has consistently had the lowest average wage per job of all fourteen counties in Massachusetts since 2000.

A major point of the plan is that housing is not just a local issue, but must be addressed regionally. In Franklin County, there are many rural areas without public infrastructure, and with few jobs to support much housing growth. Many of these areas also contain important natural resources that are already preserved, or are considered priorities for preserving. During development of the regional plan, Turners Falls was identified as one of the potential growth areas for the County, given its role as an employment center and the availability of public infrastructure. Millers Falls was identified as an emerging development area with potential for increased development/redevelopment.

¹ These agencies are: Department of Housing and Community Development (DHCD); Massachusetts Housing Partnership (MHP); Massachusetts Housing Finance Agency (MassHousing); Massachusetts Development Finance Agency (MassDevelopment); Community Economic Development Assistance Corporation (CEDAC).

An implementation project stemming from *Sustainable Franklin County* is the development of the *Franklin County Regional Housing Study* in 2014. The regional housing study found that Franklin County has a shortage of affordable housing in all sub-regions (east, central, and west), with a particular need for more housing that is affordable for very low income households (earning 50% or less of the Area Median Income) and extremely low income households (earning 30% or less of the Area Median Income). Findings from the regional housing study are discussed in more detail in the *Current Housing Characteristics* and *Housing Costs and Affordability* sections.

Town of Montague Activities

The Montague Housing Partnership (MHP) was formed in the late 1980s to promote the creation of affordable low- and moderate-income housing in the community. The partnership's members included the Montague Building Inspector and representatives from the Montague Planning Board, Montague Housing Authority and HRA. In 1990, MHP prepared a policy document, *Principles and Guidelines for Affordable Housing Developments*, that was adopted by the Board of Selectmen in 1992. These guidelines have been updated for the purpose of this plan and are included in Section 8: Housing Goals. The partnership has not been active in town for over ten years.

The MHP Principles and Guidelines informed development of the housing section of the Montague Comprehensive Plan, completed in 1999. The Comprehensive Plan identified four overriding community issues, including: (1) Improving the health of the downtown areas; (2) Retaining and enhancing the vitality of the village areas; (3) Guiding the future of the Montague Plains; and (4) Planning for future capital improvements. All of these concerns relate to housing and housing development. The Plan also included action steps for addressing Montague's key housing issues. These issues include improving substandard housing in the downtown areas, protecting farmland from residential development, meeting future housing needs, and studying Title 5 septic system regulation changes. The Town has made progress on most of these action steps since the Comprehensive Plan was completed. (The Housing section of the Comprehensive Plan is included in the Appendix of this Housing Plan as a reference).

The Building Inspector and Health Director have worked closely with HRA staff to identify and address substandard housing in Turners Falls and Millers Falls. A full-time housing code inspector, paid with Community Development Block Grant funds between 1999 and 2001, helped address many of the worst violations. Acquisition and restoration of the fire-ravaged shell of the Crocker Bank Building, and the rundown Cutlery Building by RDI resulted in an enormous improvement in the quality of rental housing in downtown Turners Falls. These projects reduced blight, and have encouraged private investment in the neighborhood. The Town is currently participating in the Abandoned Housing Initiative through the Attorney General's Office to rehabilitate vacant, abandoned homes that pose a public health threat.

Zoning changes approved since the Comprehensive Plan was completed have provided for higher-density housing and mixed commercial and residential uses in downtown areas of Turners Falls, Millers Falls and parts of Montague City. The Montague Planning Board remains

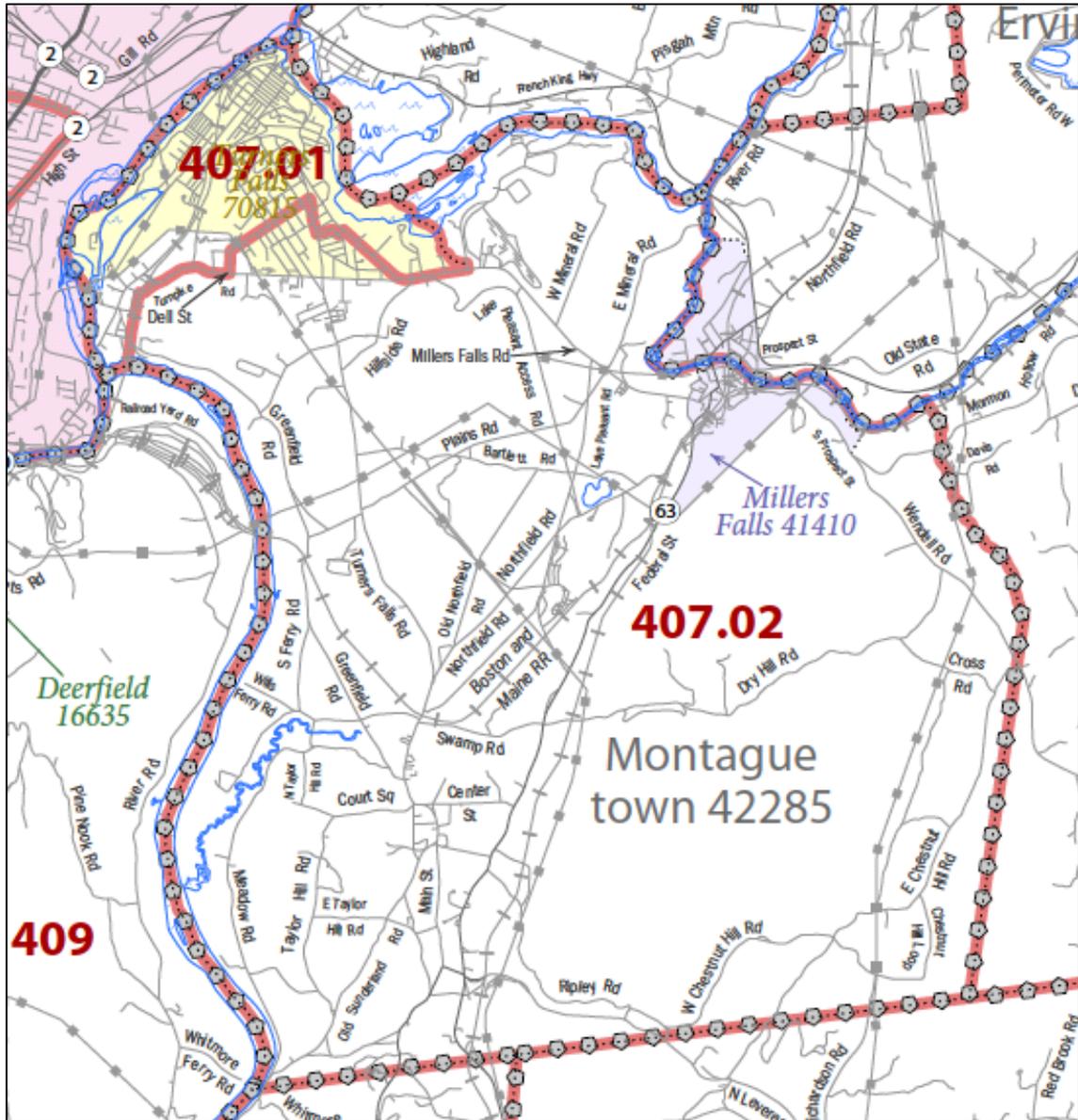
committed to revising the zoning to increase the options available for residential development and to promote the creation of affordable housing. The Planning Board and Conservation Commission are dedicated to sustaining agricultural and forestry businesses in Montague and promoting the permanent protection of prime farmland. In recent years, the Planning Board has proposed several zoning changes designed to direct development away from agricultural areas.

In 2004, Montague completed its first Housing Plan. This current plan is an update to the 2004 plan, and provides new demographic and housing information for the town to use in making decisions regarding housing policies and projects. This plan maintains many of the original goals, objectives, and strategies which are still relevant today, while providing some new strategies for the Town to pursue over the next five to ten years.

In 2010, Montague completed an update to its Open Space and Recreation Plan. The Plan contains a comprehensive inventory of the town's natural, agricultural and recreational resources and an action plan for protecting and maintaining these resources. One concern discussed in the Open Space Plan is the need to protect important natural, agricultural, and recreational assets from residential and other development that could be detrimental to the quality of the resources.

The Downtown Turners Falls Livability Plan was developed in 2013, and provides recommendations for improvements to Avenue A and surrounding streets in downtown. The plan includes a discussion of housing in the downtown area, and presents opportunities for infill development with commercial uses on ground floors with residential uses on upper floors.

Figure 2010 Montague Census Tracts



Source: U.S. Census Bureau.

SECTION 2

CURRENT HOUSING CHARACTERISTICS

This section summarizes Montague’s current housing characteristics, including housing types and age of units, tenancy, new construction trends and vacancies. The section also compares housing statistics for Montague to those for surrounding towns, Franklin County, and for the State of Massachusetts. The information presented in this section primarily comes from the 2010 U.S. Decennial Census, or the 2008-2012 U.S. Census American Community Survey five-year estimates. The Census information has been supplemented with data from the Montague Building Inspector and Montague Assessors. Because of the variations in housing characteristics and trends in different sections of Montague, separate statistics are presented for Turners Falls compared to the other areas of Montague in cases where there are large differences.

Housing Supply

According to the 2010 U.S. Census, Montague has a total of approximately 3,958 housing units. An estimated 50% of the housing units are located in Turners Falls; the other 50% are divided between Montague’s other villages and rural areas.¹

Montague experienced a moderate amount of housing growth over the last two decades. U.S. Census figures indicate that between 1990 and 2010, the number of housing units in Montague increased by 6% or 231 units (see Table 2-1). Most of the new homes during this period were constructed outside of the downtown areas of Turners Falls and Millers Falls.

Between 1990 and 2010, Montague had less housing growth than Franklin County and Massachusetts overall. Over the twenty years, the number of homes in Franklin County grew by 11 percent, and housing units in the State grew by 14 percent. The towns surrounding Montague, including Deerfield, Gill, and Greenfield had smaller increases in housing growth, and in the case of Gill, a decline in the number of housing units, since 1990. The towns of Erving, Leverett, Sunderland, and Wendell saw housing unit growth at a higher rate than Montague. Erving had the highest growth rate out of all surrounding towns, at 39%.

¹ The U.S. Census Bureau defines Turners Falls to include both the downtown area and the neighborhood known locally as “the Hill.” The boundaries of Turners Falls used for the Census data presented in the Housing Plan, are shown on the map on page 1-7. The Census Bureau offers little information by neighborhood for other sections of Montague. As a result, in the Housing Plan, sub-town level Census information is typically presented only for Montague as a whole, for Turners Falls, and for Montague outside of Turners Falls.

Table 0-1: Housing Units in Montague, 1990 to 2010, Comparison to Surrounding Towns, the County and State

Geography	1990	2000	2010	1990-2010 change	% Change 1990-2010
Deerfield	2,083	2,060	2,181	98	5%
Erving	579	630	807	228	39%
Gill	646	560	608	-38	-6%
Greenfield	8,067	8,301	8,377	310	4%
Leverett	699	648	811	112	16%
Montague	3,727	3,844	3,958	231	6%
Sunderland	1,504	1,666	1,729	225	15%
Wendell	400	439	436	36	9%
Franklin County	30,394	31,939	33,758	3,364	11%
Massachusetts	2472711	2,621,989	2,808,254	335,543	14%

Source: U.S. Decennial Census, 1990, 2000, 2010.

Types of Housing

Montague has a diverse housing stock, with a mix of single-family homes, duplexes, multi-unit structures, and mobile homes (see Table 0-2). Approximately 58% of the town's housing units are single-family homes, 17% are two-family homes, and 28% are multi-family structures with three housing units or more. One percent of housing units in Montague are mobile homes.

The housing stock in Montague is much more diverse than in most other communities in Franklin County, including neighboring towns, with the exception of Greenfield and Sunderland. In many Franklin County towns, 75-85% of the housing units are single-family homes and only 5-15% are in multi-unit (3 or more units) buildings. Most of Montague's multi-family housing stock (74%) is located in Turners Falls (see Figures 2-1 and 2-2).

Table 0-2: Estimated Types of Housing Structures in Montague, 2012, Compared to Surrounding Towns and Franklin County

Geography	1 Unit	2 Units	3 to 4 Units	5 to 9 units	10 or More Units	Mobile Homes
Deerfield	76%	15%	2%	2%	6%	0%
Erving	79%	8%	7%	1%	5%	0%
Gill	83%	9%	4%	0%	2%	2%
Greenfield	54%	15%	13%	8%	10%	1%
Leverett	93%	4%	0%	0%	0%	2%
Montague	58%	17%	14%	7%	3%	1%
Sunderland	48%	4%	2%	13%	34%	0%
Wendell	81%	13%	0%	0%	0%	7%
Franklin County	68%	10%	8%	5%	6%	3%

Source: 2008-2012 American Community Survey five-year estimates.

Figure 2-1: Housing Types in Turners Falls – Units in Structure

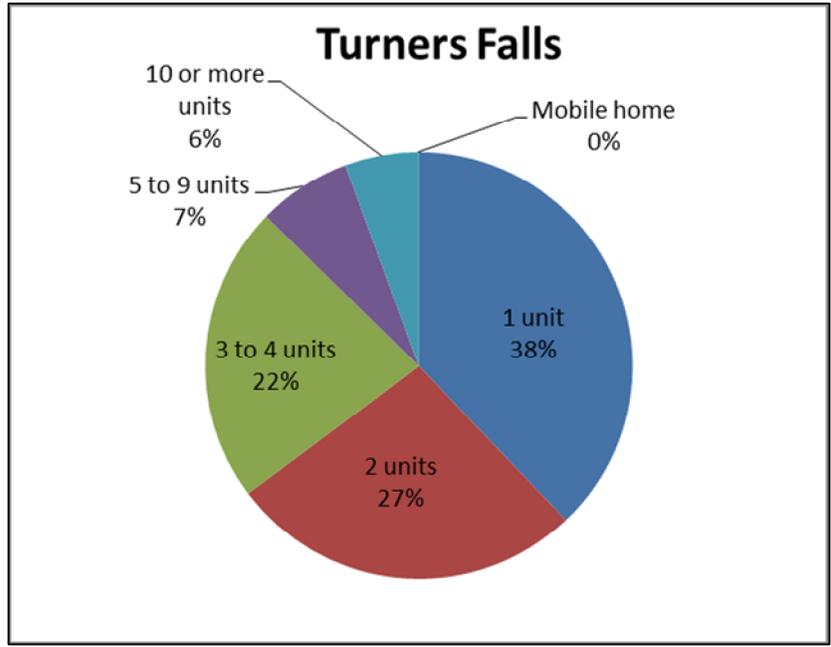
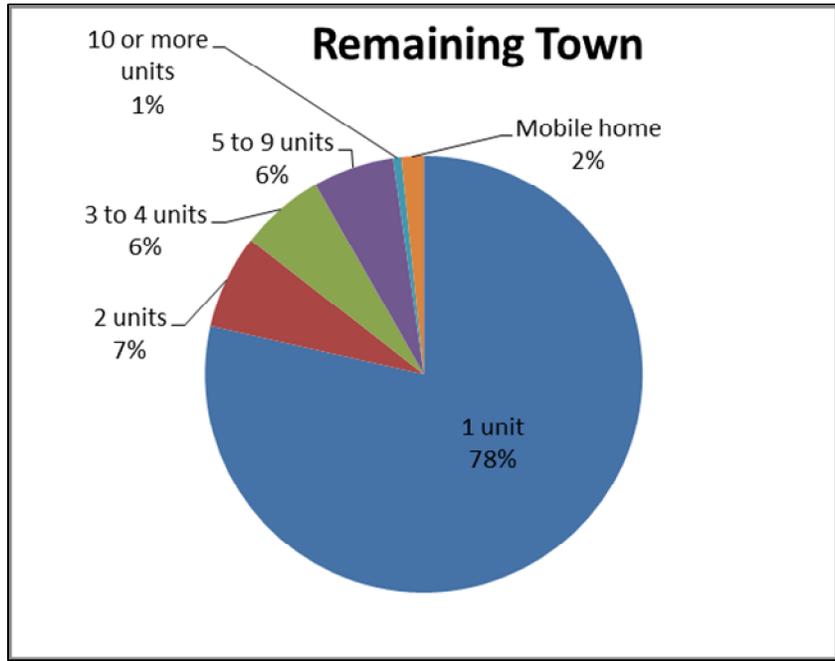


Figure 2-2: Housing Types Outside of Turners Falls – Units in Structure



Source: 2008-2012 American Community Survey five-year estimates.

Housing Tenancy

Tenancy refers to whether a house is occupied by a renter or homeowner. According to the 2010 U.S. Census, the majority of Montague’s housing units are owner-occupied. Town-wide, 61% (2,260 units) of occupied housing units are inhabited by owners, and 39% (1,434 units) by renters.

Table 0-3: Housing Tenancy in Montague, 2010

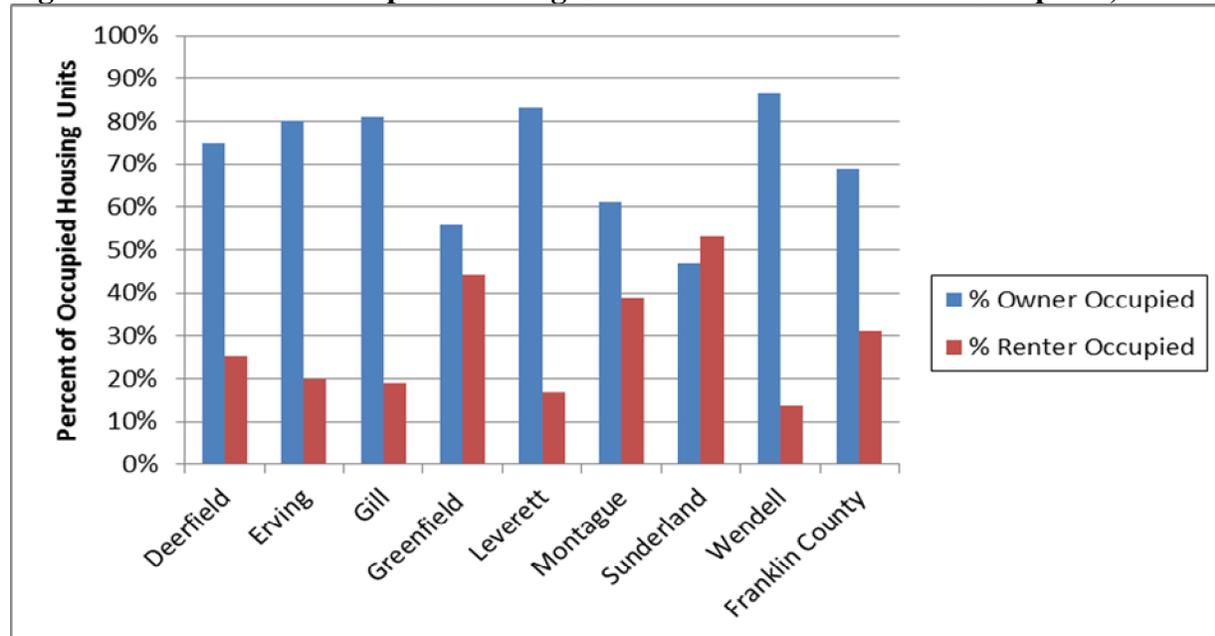
Geography	Total Occupied Housing Units	Owner-Occupied Housing Units	% of Total Occupied Units	Renter-Occupied Housing Units	% of Total Occupied Units
Montague	3,694	2,260	61%	1,434	39%
Turners Falls	1,834	860	47%	974	53%
Rest of Montague	1,860	1,400	75%	460	25%

Source: 2010 U.S. Decennial Census.

Within Montague, the percentage of renters and owners varies significantly between Turners Falls and the other areas of town (Table 0-3). In 2010, renters occupied an estimated 53% of the occupied housing units in Turners Falls and 25% of occupied housing elsewhere in town.

Montague’s percentage of rental housing is among the highest in neighboring towns and in Franklin County as a whole. Only Greenfield and Sunderland have more; 44% and 53% of the occupied housing units respectively in these communities are renter-occupied (see Figure 2-3).

Figure 2-3: Percent of Occupied Housing Units with Owner or Renter Occupants, 2010



Source: 2010 U.S. Decennial Census.

As shown in Table 2-4, between 1990 and 2010, the number of occupied housing units in Montague increased by 192 units (5%). The increase included 218 new owner-occupied units. The number of rental units decreased over the same time period by 26 units. It should be noted that between 2000 and 2010, there was an increase of 14 renter-occupied units (compared to 64 owner-occupied units). Overall trends show a greater increase in owner occupied units than renter-occupied units. For instance, in 1990, 42% of occupied units were renter-occupied, compared to 39% in 2010. Most of the growth in new housing units occurred outside of Turners Falls and Millers Falls.

Table 0-4: Housing Tenancy and Occupancy Change in Montague, 1990 through 2010

Tenancy	1990	2000	2010	1990-2010 Change	% Change 1990-2010
Owner Occupied	2042	2196	2260	+218	+11%
Renter Occupied	1460	1420	1434	-26	-2%
Total Occupied Housing Units	3502	3616	3694	+192	+5%

Source: 1990, 2000, 2010 U.S. Decennial Census.

Most of the rental housing in Montague is in multi-unit structures, in comparison to the owner-occupied housing, which mostly consists of single-family homes. According to the 2012 American Community Survey an estimated 91% of Montague homeowners live in single-family homes, and 8% live in buildings with two to four units (Table 0-5). In comparison, the majority of renter households (87%) reside in structures with two units or more.

Table 0-5: Montague Housing Structures by Tenancy, 2012

Structure Type	Owner-Occupied		Renter-Occupied	
	Housing Units	Percent of Total	Housing Units	Percent of Total
Single Unit	1,986	91%	170	11%
Two Unit Building	107	5%	527	35%
3-4 Unit Building	70	3%	469	32%
5 or More Unit Building	17	1%	300	20%
Mobile Home	10	0%	22	1%
Total	2,190	100%	1,488	100%

Source: 2008-2012 American Community Survey five year estimates.

Housing Vacancies

The Census Bureau characterizes as “vacant” any residence that does not have a full-time occupant, even if the residence is used as a second home or vacation home. According to the U.S. Census, in 2010, Montague had 264 vacant housing units. These vacant units included 32 units with seasonal or occasional residents, 71 unoccupied units for rent, 39 unoccupied units for sale, and 16 units that had been rented or sold but which had no one living in them. The remaining 106 vacant units were likely uninhabitable or undergoing renovation.

Fifty-five percent of Montague's vacant housing units are located in Turners Falls and are in multi-unit buildings. A number of these structures are in poor condition and in need of upgrade and repairs, or in a few cases, demolition. The Town of Montague is committed to improving the quality of its older housing stock, especially through the rehabilitation and replacement of abandoned and substandard housing units.

The Census Bureau calculates vacancy rates for towns based on the number of homes and rental units that could be available for new residents to live in year-round. These vacancy rates exclude residences that have seasonal or occasional occupants, as well as homes that are uninhabitable, and homes that have been sold or rented, but remain unoccupied. According to the 2010 U.S. Census, the homeowner vacancy rate in Montague is 1.7% and the rental vacancy rate is 4.7%. A healthy housing market is generally considered to have vacancy rates of 2-3% for owner-occupied homes and 4-5% for rental properties. Two factors that could be contributing to Montague's low homeowner unit vacancy rate are Montague's relatively inexpensive housing sales prices compared to surrounding towns, and the lack of developable parcels in the villages.

Housing Age

Much of Montague's housing stock was built before World War II. This is true particularly for homes in Turners Falls. According to the 2008-2012 U.S. Census American Community Survey, an estimated 58% of the housing units in Turners Falls were constructed before 1940 (see Table 2-6 and Figure 2-4). Outside of Turners Falls, 29% of housing units were constructed during that period, many of them in Millers Falls. As was mentioned earlier, most of the residential construction in recent years has taken place outside of the downtown sections of Turners and Millers Falls, primarily along major roadways and in rural areas of Montague Center.

One potential issue with older homes is exposure to lead paint. Before 1950, and even until the late 1970s in some places, the use of lead paint was widespread. For example, it has been estimated that between 1960 and 1977, lead-based paints were still used in 24% of homes nationwide. It is estimated that 69% of homes built between 1940 and 1959, and 87% of homes built prior to 1940, contain lead-based paint (American Healthy Homes Survey: Lead and Arsenic Findings, April 2011). Exposure to lead paint can contribute to developmental disabilities and other health problems in young children. The Massachusetts Department of Public Health (DPH) screens children up to age six for lead paint poisoning. Massachusetts law requires all children to be screened before they can enroll in kindergarten. Since 2001, the DPH statistics reported eight incidences of elevated blood lead levels in children living in Montague. Each year roughly 34-40% of children within the ages of 6 months to 6 years old are screened for elevated lead levels, so that the actual number of incidences could be higher.

Parents are often unaware of lead hazards in their own homes. As lead paint deteriorates, peels, chips, or is removed through home renovations, house dust and surrounding soil may become contaminated. Children are at a greater risk than adults because their bodies are developing. During normal and frequent playing or hand-to-mouth activity, children may swallow or inhale dust from their hands, toys, food or other objects. Just a small amount of lead can be extremely harmful, and the health effects are generally lifelong and irreversible. As is noted below, Montague's rental housing stock is older than the town's owner-occupied housing. This is a

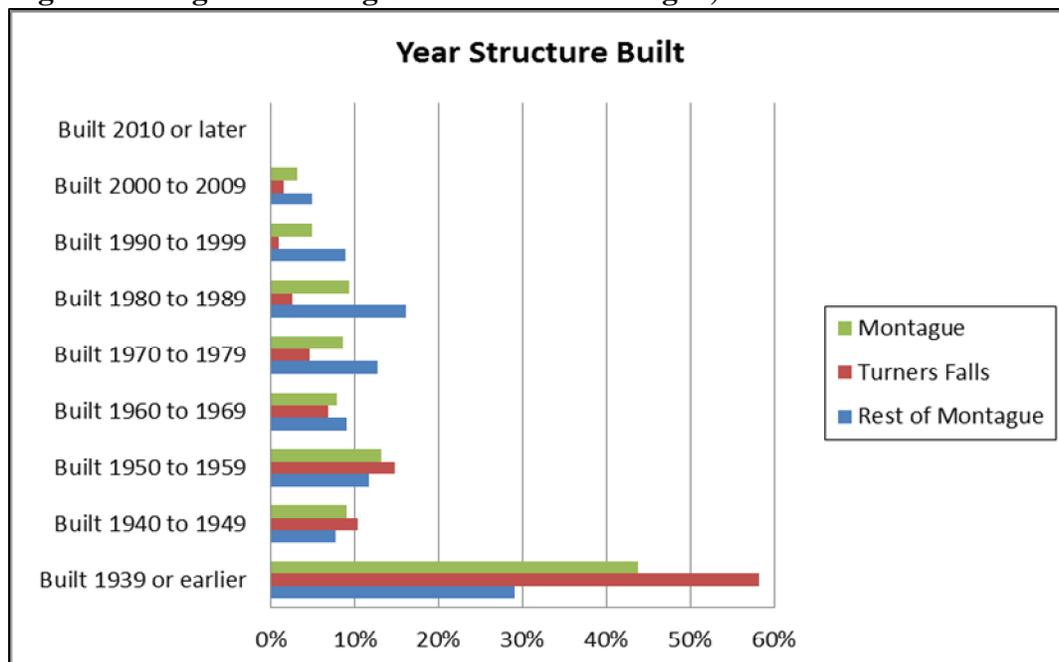
particularly important issue for affordable housing. Families with Housing Choice Vouchers cannot rent an apartment that contains lead paint, and have reported difficulty in locating units that are lead paint compliant. Children in families with low incomes that do not have vouchers are at even higher risk for lead poisoning, because apartments with lead paint are often the only housing their parents can afford.

Table 0-6: Age of Housing Structures in Montague, 2012 Estimates

Year Structure Built	Montague		Turners Falls		Rest of Montague	
	Units	Percent	Units	Percent	Units	Percent
Total:	3,936	100%	1,986	100%	1,950	100%
Built 2010 or later	0	0%	0	0%	0	0%
Built 2000 to 2009	126	3%	31	2%	95	5%
Built 1990 to 1999	192	5%	19	1%	173	9%
Built 1980 to 1989	366	9%	52	3%	314	16%
Built 1970 to 1979	340	9%	93	5%	247	13%
Built 1960 to 1969	312	8%	135	7%	177	9%
Built 1950 to 1959	521	13%	294	15%	227	12%
Built 1940 to 1949	357	9%	206	10%	151	8%
Built 1939 or earlier	1,722	44%	1,156	58%	566	29%

Source: 2008-2012 U.S. Census American Community Survey five-year estimates.

Figure 2-4: Age of Housing Structures in Montague, 2012 Estimates



Source: 2008-2012 U.S. Census American Community Survey five-year estimates.

A related issue is that often older houses are in worse condition and have more potential problems than new homes, including code violations and structure deterioration, which can be costly to repair. Older homes may also be less energy efficient, costing more to heat than newer

homes. Older houses frequently offer the most affordable housing option, especially for low- and moderate-income families. As a result, low- and moderate-income families are the most likely to live in older homes, and face the health and safety issues associated with these homes, with few resources to address them.

Montague’s rental housing stock is older than the town’s owner-occupied housing. The U.S. Census estimates the median year of construction for rental housing in Montague as 1939. In comparison, the median year of construction for owner-occupied units is 1953. According to the 2008-2012 U.S. Census American Community Survey, over half (57%) of the town’s renter-occupied housing is estimated to have been built before 1940, compared to approximately one-third (35%) of owner-occupied housing (See Appendix Table A-1 for more data on housing age by tenancy).

New Construction

Comparisons of the 1990 and 2000 Census data on housing type show that the number and percentage of single-family homes in Montague grew during the 1990s. Building permit data from the Montague Building Inspector show the same trends. Overall, between 1990 and 2000, building permits were issued for 203 new single-family homes. A few duplexes and multi-family units were built over the same period. A total of 117 building permits were issued between 2000 and 2008, with most issued prior to 2007. It is notable that all of these permits were for single family homes. No new multi-unit homes were constructed during this period.

The number of building permits issued per year has slowed significantly since the early 2000s, when anywhere from 11 to 19 building permits were issued per year for new homes. Table 2-7 provides a summary of new single-family home construction in Montague during the past five years (2009-2013). Over this time period, building permits were issued for 11 single-family homes and two two-family homes. More than half of these homes (53%) are located in Montague Center or surrounding rural areas, with the remainder spread out among the other four villages in town.

Table 0-7: Authorized New Housing Units in Montague, 2009-2013

Year	Town wide	Turners Falls	Millers Falls	Montague Center	Montague City	Lake Pleasant
2013	1	1				
2012	5			3		2*
2011	1			1		
2010	3	1		1	1	
2009	5		1	3*		1
Total Units	15	2	1	8	1	3

Source: Montague Building Department, 2014.

** Identifies a permit for a duplex.*

A number of the building permits issued in the 1990s and 2000s were for Rural Development Inc. (RDI) new affordable single-family homes. The RDI projects on Winthrop Street and

Birchwood Circle in Millers Falls resulted in 13 new single-family homes, and the project on Kettle Hole Lane in Montague Center added 5 new single-family homes. RDI has also built 4 single-family homes in Turners Falls. The RDI homes are sold to low-income households, and approximately half of the homes have deed restrictions to guarantee that they will remain affordable to low-income residents for at least 15 years. In 2010 the program was suspended due to lack of funding in the wake of the national housing crisis.

Substandard Housing

Census indicators of “substandard” housing include overcrowding (defined as more than one occupant per room), or a lack of complete plumbing or kitchen facilities.² The Census Bureau does not collect information relative to the physical condition of housing. The Census statistics suggest that few Montague residents live in severely overcrowded or substandard housing. According to the U.S. Census five-year estimates, in 2012, no owner-occupied housing units and only six (0.4%) occupied rental units in Montague had overcrowding. It is estimated that 57 renter-occupied units (4%), and no owner-occupied units, lack complete kitchen and plumbing facilities.

As mentioned earlier, in recent years, the Town of Montague, working with HRA, has made a focused effort to renovate and replace substandard housing in town. Substandard, dilapidated housing, especially in the downtown areas, has been identified as a key issue in Montague. In some cases, substandard housing conditions remain unreported because occupants are afraid of being evicted if they report problems, and of being unable to find other housing they can afford. State laws in Massachusetts offer protection to tenants for reporting violations, however tenants may be unaware of their protections.

Under the State Sanitary Code, the local Board of Health has the authority to develop and adopt a plan for systematic, periodic inspections of dwelling units within areas of town. Annual inspections could also be included in rental leases, to be conducted in conjunction with the Board of Health, so that tenants know what to expect.

Regional Housing Characteristics³

There are a total of 33,666 housing units in Franklin County and a total of 30,362 households. This means that there are only 3,304 more housing units than there are households that reside in Franklin County. However, the supply of vacant units available for occupation is likely much smaller than the difference between the number of households and the number of housing units. Some units are second homes occupied by non-residents and other units may not be available for

² The U.S. Census Bureau defines complete plumbing as including: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit. Complete kitchen facilities are defined as including: (1) a sink with piped water; (2) a range or cook top and oven; and (3) a refrigerator. All three must be located in the housing unit, but need not be in the same room.

³ Information in this section is excerpted from the *Franklin County Regional Housing Study*, completed in January 2014 by the Franklin Regional Council of Governments.

occupation due to code violations. A healthy housing market is generally considered to have vacancy rates between 2% to 3% for owner-occupied homes and 4% to 5% for rental properties. Franklin County currently has vacancy rates of 1.2% for owner-occupied housing units and 2.6% for rental housing units. These low vacancy rates indicate a very tight housing market. As a result, residents may have difficulty finding suitable housing and the price of housing may be inflated due to the lack of supply.

Two-thirds of the 33,666 housing units in Franklin County (20,925) are located in the central region (which includes Bernardston, Conway, Deerfield, Gill, Greenfield, Leyden, Montague, Northfield, Sunderland, and Whately). The majority of housing in Franklin County is single-family housing (69%). The rest of the housing stock is made up of two-unit duplexes (10%), multi-family units (17%), and mobile homes (3%). The west and east regions have more single family and less multi-family housing than the central region. Table 2-8 shows the breakdown of housing type by sub-region.

Table 2-8: Type of Housing Stock by Sub-region

	Single Family Detached & Attached	Two-Family	Multi-Family
West Sub-region	76%	8%	9%
Central Sub-region	65%	12%	22%
East Sub-region	76%	6%	12%
Franklin County	69%	10%	17%

Source: 2007-2011 American Community Survey Five Year Estimates.

For the region as a whole, 69% of the housing is owner-occupied. The homeownership rates are higher in the west (78%) and east (76%) sub-regions and lower in the central sub-region (65%), where there is more multi-family rental housing stock available.

Forty percent of the housing in Franklin County was built prior to 1939. While older homes provide the region with a rich architectural and historical heritage, it also means that many homes are probably not energy efficient, require high maintenance, and may contain lead paint. The west sub-region contains a higher amount of older homes than the other sub-regions. Forty-five percent of the housing in this sub-region was built before 1939, while 41% of housing in the central sub-region and only 30% of the housing in the east sub-region was constructed prior to 1939.

Because of the age of the housing stock in Franklin County, it must be assumed that older homes may contain lead-based paint. Currently, 75% of the county’s housing was built prior to 1979 when lead-based paint was still allowed. Table 2-9 shows the age breakdown of the housing in Franklin County by sub-region. It also highlights the percentage of rental housing in the county that was built prior to 1979. Older rental housing units tend to be the most affordable type of housing in the region. This is a particularly important issue for affordable housing as families with Housing Choice Vouchers have reported difficulty in locating units that fall within the required payment standards and are lead paint compliant.

Table 2-9: Age of Housing Stock by Sub-region

	% of Housing Built Prior to 1939	% of Housing Built Prior to 1979	% of Rental Housing Built Prior to 1979
West Sub-region	45%	75%	86%
Central Sub-region	41%	77%	85%
East Sub-region	30%	68%	79%
Franklin County	39%	75%	84%

Source: 2007-2011 American Community Survey Five Year Estimates.

In addition to lead-based paint hazards, there are also a number of housing units in the county that are substandard for other reasons. The U.S. Census Bureau defines substandard housing as units that are overcrowded (more than 1 occupant per room) or do not have complete plumbing or kitchen facilities. The definition does not include units that are simply in very poor repair due to deferred maintenance. There are currently a total of 638 units of housing in Franklin County that are substandard according to the Census definition. Of these units, 122 are located in the west sub-region, 406 units are in the central sub-region, and 110 are in the east sub-region. Local housing experts believe that the number of homes with health and safety code violations due to structural defects, substandard plumbing or electrical systems, failing septic systems and other health hazards such as mold is substantially higher than the 638 units identified in the data from the U.S. Census Bureau. As previously noted, low income households are much more likely to live in substandard housing because it is typically the cheapest unsubsidized housing available. In addition, they may be less likely to complain about conditions to landlords for fear of losing the only housing they can afford.

SECTION 3

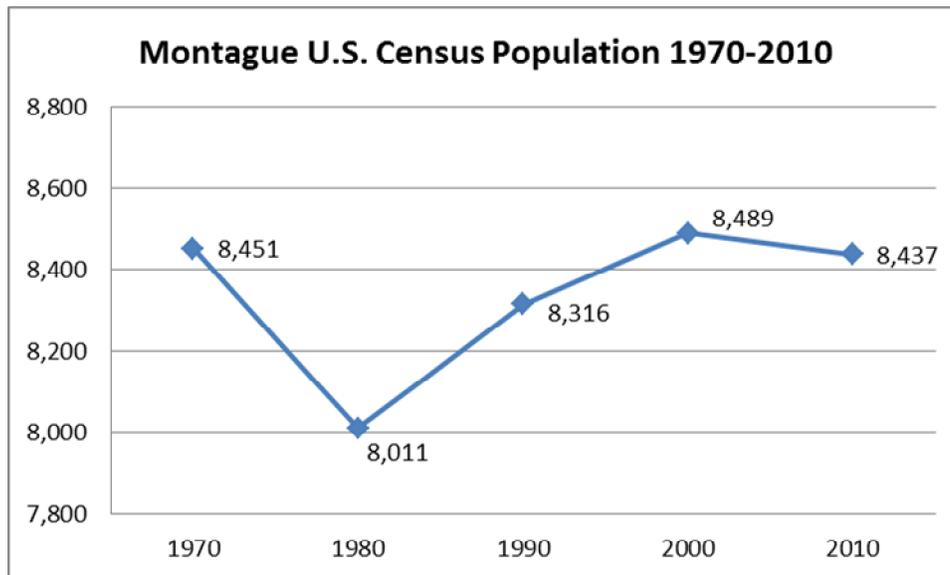
POPULATION CHARACTERISTICS THAT INFLUENCE HOUSING DEMAND

This section examines population characteristics that influence housing demand. These characteristics include population size, household size, age distribution, disabilities and other special needs. This section also discusses potential housing needs, both for Montague’s population in general and for particular population segments, such as seniors and low-income families with young children.

Total Population

General population figures and growth trends for Montague for the past four decades are presented in Table 3-1. According to the U.S. Census, Montague’s population in 2010 stood at 8,437, a slight decrease from the 2000 U.S. Census population count of 8,489. Overall, between 1970 and 2010, the town’s total population declined slightly by approximately 0.2%, or 14 people. However as Figure 3.1 shows, the years in between saw population decline by over 400 people in the 1970s, only to grow steadily through the 1980s and 1990s before declining slightly over the last decade.

Figure 3-1: Montague Total Population Trends, 1970 – 2010



Source: 1970, 1980, 1990, 2000, and 2010 U.S. Census.

Over the forty-year period, Montague’s population grew at a slower rate than Franklin County and Massachusetts, which saw population increases of 20% and 15% respectively (Table 3-1). However, between 2000 and 2010, Franklin County had a slight decline in population, similar to Montague, and Massachusetts’ population grew by only 3%. The surrounding towns of Deerfield, Erving, Gill, and Leverett all experienced population increase between 2000 and 2010, while Greenfield, Sunderland, and Wendell declined in population over this time period.

Table 0-1: Population for Montague 1970 to 2010, Comparison to Surrounding Towns, the County and State

Geography	U.S. Census Population					Percent Change	
	1970	1980	1990	2000	2010	2000-2010	1970-2010
Deerfield	3,873	4,517	5,018	4,750	5,125	7.9%	32.3%
Erving	1,260	1,326	1,372	1,467	1,800	22.7%	42.9%
Gill	1,100	1,259	1,583	1,363	1,500	10.1%	36.4%
Greenfield	18,116	18,436	18,666	18,168	17,456	-3.9%	-3.6%
Leverett	1,005	1,471	1,785	1,663	1,851	11.3%	84.2%
Montague	8,451	8,011	8,316	8,489	8,437	-0.6%	-0.2%
Sunderland	2,236	2,929	3,399	3,777	3,684	-2.5%	64.8%
Wendell	405	694	899	986	848	-14.0%	109.4%
Franklin County	59,233	64,317	70,092	71,535	71,372	-0.2%	20.5%
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629	3.1%	15.1%

Source: U.S. Census Bureau, Census of Population & Housing, 1970, 1980, 1990, 2000, and 2010.

Housing turnover data is no longer collected on the town level; however the American Community Survey provides estimates of when householders moved into their current housing unit. This can give some idea as to how often housing units turn over in a community. It is estimated that 60% of residents living in Turners Falls moved into their current home between 2000 and 2009, compared to approximately 32% in the rest of the town. Overall, Turners Falls has smaller percentages of residents who have lived in the same housing unit in the decades prior to 2000 than the rest of town, suggesting that there is higher turnover of units in Turners Falls.

Households

The number of households is more important than total population size for determining housing need. A household is generally defined as an individual or group of people living in one housing unit. Changes in the number of households therefore reflect not only changes in population, but also societal shifts that influence average household size.

Nationally, average household size is declining. The reduction in people per household is occurring for a variety of reasons. These reasons include a decrease in the average number of children per family and an increase in the number of single-parent households. Other factors are that families today are more mobile and more spread out than in the past, and that more adults now live by themselves. According to the 2010 U.S. Census, 33% of Montague households

(1,206 households) consist of one person. These one-person households include 436 elderly adults age 65 and over. Approximately 46% of Montague’s elderly single-person households are in Turners Falls. These single-person elderly households include seniors living by themselves, and seniors residing in congregate housing or elderly-specific apartments.

Table 3-2 shows the average household size in Montague in 1990, 2000, and 2010. The table indicates that the average household size in Montague decreased an estimated 9% between 1980 and 2000, declining from 2.58 to 2.35. During the same period, Franklin County and the State experienced similar declines in household size (8% each).

Table 0-2: Average Household Size in Montague, 1990 to 2010, Comparison to the County and State

Area	Average Number of Persons Per Household			Percentage Change		
	1990	2000	2010	1990-2000	2000 - 2010	1990 - 2010
Montague	2.34	2.35	2.25	0.4%	-4.3%	-3.8%
Franklin County	2.53	2.43	2.29	-4.0%	-5.8%	-9.5%
Massachusetts	2.68	2.6	2.48	-3.0%	-4.6%	-7.5%

Source: U.S. Census Bureau, *Census of Population & Housing, 1990, 2000, and 2010.*

There is some variation in household size between Montague’s homeowner and renter households, with rental households having slightly fewer people on average. In 2010, the average household size for homeowners was 2.40 people compared to an average of 2.01 people among renters. Most of this difference is related to the kinds of households that typically rent. Renters are most likely to be young or elderly, and tend to have the smallest households. For example, the Census Bureau reported that in 2010, 86% of Montague households with a householder (defined as the head of household) under age 25 rented their housing (see Appendix Table A-4 for more info on tenancy by householder age).

Despite a slight decline in population between 2000 and 2010, the number of households in town actually grew by 2%, an increase of 78 households. The declining average household size and changes in household composition likely account for the increase in overall households. Table 3-3 shows the make-up of households in Montague in 2000 and 2010. A household can be comprised of related (family households⁴) or unrelated (non-family households) people living in a housing unit. In Montague, roughly 25% of households include children under the age of 18, and 26% of households include at least one individual aged 65 or older. Roughly 10% of family households with children are single-parent households, the majority of these having a female head of householder. One person households make up 33% of total households in town, while non-family households with more than one person, such as a roommate situation or an unmarried couple living together, make up 10% of households in town.

Trends in household composition between 2000 and 2010 show a decrease in households with children, and an increase in family households with no children at home (such as empty nesters and married couples or related individuals with no children). Single person households increased

⁴ The Census Bureau defines a family as including “a householder [head of household] and one or more people living in the same household who are related to the householder by birth, marriage, or adoption.”

slightly, though this increase was seen in householders under the age of 65. Additionally, the town saw an increase of non-family households with more than one person over this time period. These changes are consistent with the change in the age make-up of the town's population, which will be discussed in the next section.

Table 3-3: Household Types in Montague, 2000 and 2010

Household Type	2000		2010		2000-2010 Change	2000-2010 Percent Change
	Number	Percent	Number	Percent		
Total Households	3,616	100%	3,694	100%	78	2%
Households with children	1,108	31%	941	25%	-167	-15%
Households with individuals 65 years and over	1,008	28%	974	26%	-34	-3%
Family Households, no children at home	1,132	31%	1,267	34%	135	12%
Family Households with children	1,038	29%	841	23%	-197	-19%
Male householder, no spouse present	94	3%	93	3%	-1	-1%
Female householder, no spouse present	297	8%	258	7%	-39	-13%
One-person Household	1,152	32%	1,206	33%	54	5%
65 years and over	489	14%	436	12%	-53	-11%
Non-family household with more than 1 person	294	8%	380	10%	86	29%

Source: 2000 and 2010 U.S. Census.

Montague's changes in household types between 2000 and 2010 mirrored the trends in the County in some ways, and varied in others. Franklin County also saw a slight increase (3%) of total households, despite a slight decline in total population. Households with children also declined, by 13%, and family households with children declined by 16%. At the same time, family households with no children at home increased by 13%. The County varies from Montague with an increase in households with individuals 65 years and over by 12%, and a 6% increase of one-person households aged 65 and over. Montague also saw a much higher percent increase in non-family households with more than one person (29%) than the County, which experienced a 13% increase in this category.

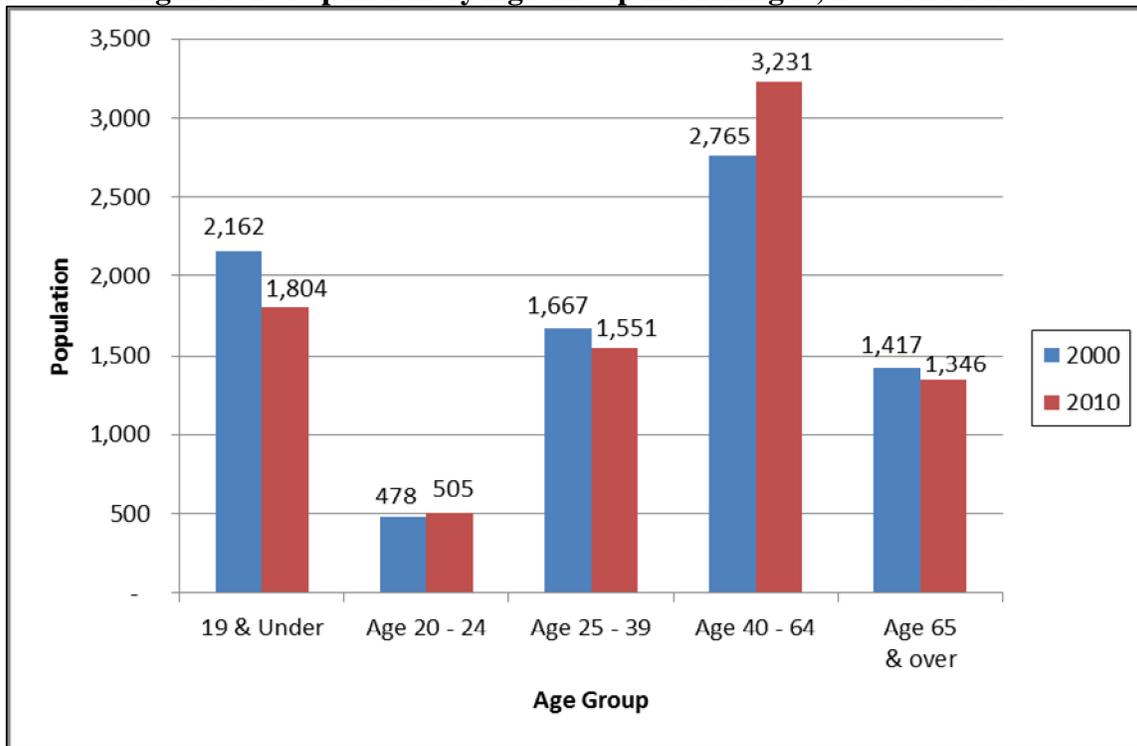
Population Distribution by Age Group

One demographic factor that can affect housing demand is the age distribution of the population, and how it is changing over time. Different age groups have different housing needs. The population distribution for Montague in 2000 and 2010 is shown in Table 2. Table 4 shows the

population distribution figures for Montague, Franklin County, and Massachusetts for the same years, according to the U.S. Census.

Between 2000 and 2010, the largest population increase in Montague occurred for residents in the 40-64 age group. This increase was driven by the aging of the baby boomer generation (born 1946-1964) whose members began turning 55 in 2001. The largest population decrease was in the 19 and under age group. This corresponds with a decrease in the child-bearing age group of 25-39 year-olds, and is consistent with the declining average household size trend discussed above. Between 2000 and 2010, the number of residents age 20-24 increased slightly, while the population age 65 and over decreased slightly. It should be noted that while the 65 and over age group declined slightly in number, the population aged 60 – 64 increased by 105% over the ten year period, from 280 to 575. As of 2014, these individuals will have already moved into the 65 and older age group.

Figure 3-2: Population by Age Group in Montague, 2000 and 2010



Source: 2000 and 2010 U.S. Census.

The changes in population age distribution in Montague between 2000 and 2010 were similar to the County and the State, as shown in Table 3-4, which also saw decreases in the 19 and under age group, and an increase in the 40-64 age group. Montague was unique in its decrease in the 65 and older age group; however the percentage of residents in this age group in town (16%) is still greater than the County or State percentages of 15% and 14%, respectively.

Table 3-4: Percent of Population by Age Group in Montague, Franklin County, and Massachusetts, 2000 and 2010

Age Group	Montague		Franklin County		Massachusetts	
	2000	2010	2000	2010	2000	2010
19 & under	25%	21%	26%	22%	26%	25%
20 - 24	6%	6%	6%	6%	6%	7%
25 - 39	20%	18%	19%	16%	23%	19%
40 - 64	33%	38%	35%	40%	31%	35%
Age 65 & over	17%	16%	14%	15%	14%	14%

Source: 2000 and 2010 U.S. Census.

Populations with Special Housing Needs

Population groups that may have special housing needs and that may have the most difficulty finding suitable, affordable housing include the elderly, persons with disabilities and families with young children. In particular, seniors and families with young children can benefit from housing with good access to services, including stores, health care and community facilities and programs. Another issue facing the elderly and families with young children is that they often have limited or fixed incomes. Montague has a higher percentage of households with individuals over the age of 65 than the County, as well as a higher percentage of single-parent households with children (Table 3-5).

Table 0-5: Household Types in Montague and Franklin County, 2010

Household Type	Montague	Franklin County
Total Households	100%	100%
Households with children	26%	30%
Households with individuals 65 years and over	26%	23%
Family Households, no children at home	34%	36%
Family Households with children	23%	24%
Male householder, no spouse present	3%	2%
Female householder, no spouse present	7%	6%
One-person Household	33%	31%
65 years and over	12%	11%
Non-family household with more than 1 person	10%	9%

Source: 2010 U.S. Census.

Residents Living in Poverty

Table 3-6 displays the 2014 U.S. Department of Health and Human Services poverty guidelines for the 48 contiguous states and the District of Columbia, based on the size of a family or household.

Table 3-6: 2014 Poverty Guidelines

Persons in family/household	Poverty guideline
1	\$11,670
2	\$15,730
3	\$19,790
4	\$23,850
5	\$27,910
6	\$31,970
7	\$36,030
8	\$40,090

Source: U.S. Department of Health and Human Services.

Poverty in Montague is the most prevalent among single-parent households and children. In 2012, an estimated 21% of Montague families with children under age 18 lived below the poverty level, and approximately 41% of single-female households with children lived below the poverty level. Overall, an estimated 16% of Montague residents (1,324 people) lived below the poverty line in 2012. In Turners Falls, the poverty rate is estimated to be 23% for all people. In comparison, in the rest of Montague, the poverty rate is approximately 8%, and in Franklin County, the poverty rate is 11.9%.

Table 0-7: Estimated Population Living in Poverty in Turners Falls, by Age and Household Type, 2012

Household Type and Age	Percentage Whose Income In The Past 12 Months Is Below The Poverty Level		
	Montague	Turners Falls	Rest of Montague
All families	11%	21%	3%
With related children under 18 years	21%	34%	5%
Married couple families	6%	10%	3%
With related children under 18 years	10%	17%	2%
Families with female householder, no husband present	30%	49%	4%
With related children under 18 years	41%	60%	6%
All people	16%	23%	8%
Under 18 years	29%	46%	5%
18 to 64 years	14%	19%	10%
65 years and over	5%	5%	6%
Unrelated individuals 15 years and over	23%	20%	28%

Source: 2008-2012 U.S. Census American Community Survey five-year estimates.

In Turners Falls poverty rates are generally much higher than the rest of the town. An estimated 46% of residents living in poverty were under age 18. This was a higher poverty rate than that for residents ages 18 to 64 (19% poverty) and for residents ages 65 and over (5%). Poverty rates are highest among single female-headed households with children, with an estimated 60% of these households living in poverty. Overall, families with children had an estimated poverty rate of 34% in Turners Falls. Married couple families with children were estimated to have a lower poverty rate of 17%. In addition, an estimated 20% of unrelated individuals over the age of 15 were living in poverty in 2012. This is one statistic that was higher in the rest of Montague, where 28% of unrelated individuals 15 years and over were living in poverty. This may be partially attributed to students living in rental units outside of Turners Falls.

The Census data suggest that among Montague's poorest residents, the housing needs are the greatest for single-parent households with children, families with children, and for non-family households. It is essential that the town continue to work to provide affordable housing options for these residents. Individuals and families with incomes below the poverty level have great difficulty finding suitable housing they can afford. A need exists for supportive housing with social services, particularly for single female-headed households with children. In addition to housing, affordable, quality child care near where people live and work is needed, and access to educational opportunities. Housing affordability in Montague by age group and income is discussed more under "Housing Costs and Affordability" in the next chapter.

Residents with Disabilities

The U.S. Census American Community Survey five-year estimates provide basic data on the prevalence of disabilities. Unfortunately, these data include little information regarding the severity of disabilities. As with most Census data, information on disabilities is self-reported by Census survey respondents.

Data on disabilities among Montague residents are presented in Table 3-8. The table excludes people living in institutionalized settings, such as group homes or nursing homes. In 2010, Montague had 121 such residents. Overall, an estimated 18% of Montague's population has a disability of some type. In comparison, an estimated 14% of the Franklin County population has a disability. Montague's higher percentage may be attributable to the fact that Montague has more affordable housing than many other towns in the County.

Table 0-8: Estimated Disabilities in the Civilian Non-Institutionalized Population in Montague, 2012

Age Group	Total Population	Population with a disability	Percent of Population with a disability	Franklin County Percent of Population with a disability
Total Civilian Noninstitutionalized Population	8,334	1,511	18%	14%
Under 18 years	1,684	228	14%	7%
18 to 64 years	5,440	875	16%	12%
65 years and over	1,210	408	34%	35%

Source: 2008-2012 U.S. Census American Community Survey five-year estimates.

The highest percentage of residents with disabilities is within the 65 and older age group. An estimated 34% of residents age 65 and over have a disability. An estimated 14% of Montague residents under the age of 18 have a disability, which is much higher than the County estimate of 7%. Overall disability percentages in Montague are higher than in the County with the exception of the 65 and over age group, which is comparable to the County.

The Citizen’s Housing and Planning Association (CHAPA) maintains a statewide list of housing with accessible units. This list primarily includes housing that was constructed or rehabbed using federal or state subsidies. Little information is available on privately-owned accessible housing. The following apartments are included in CHAPA’s listing:

- Power Town Apartments, Avenue A
- Park Villa Apartments, Turnpike Road (all units are senior housing)
- Keith Apartments, Canal Street
- Highland School Apartments, Millers Falls Road
- Winslow Wentworth Apartments, J Street
- Crocker Building, Avenue A
- Moltenbrey Apartments, Avenue A

At the time the housing database was accessed in May 2014 for this update, no barrier free units were available in any of these buildings. Persons with mobility impairments who rent housing often have a particularly difficult time finding accessible units, as much of the region’s rental stock is in multi-family buildings, few of which have elevators.

Montague has a housing rehabilitation program that offers loans to low- and moderate-income households for housing repairs and renovations, including accessibility improvements. This program is funded with Community Development Block Grant (CDBG) monies and administered by the Franklin County Regional Housing and Redevelopment Authority. The housing rehabilitation loans offered through this program are available to low- and moderate-income residents. Another potential source of funding for accessibility improvements is the USDA Rural Development Very Low-Income Housing Repair program, which provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or

to remove health and safety hazards. STAVROS and the Massachusetts Rehabilitation Commission sometimes also have funds available.

The Montague Building Inspector reports that in the last ten years, there have been 19 building permits to construct wheelchair ramps, averaging two permits per year. As Montague's population becomes older over the next few decades, mirroring state and national trends, it is expected that the demand for accessible housing will grow.

Students at Area Colleges and Other Post-Secondary Schools

College and other post-secondary students are another population with special housing needs. Students are typically young and living on limited incomes. They are also transient, and frequently require housing only during the academic year, approximately September 1–May 30.

The largest population of students living in Montague is enrolled at the Hallmark Institute of Photography, a private post-secondary educational institution located in the Turners Falls Airport Industrial Park. Hallmark offers a 10-month program in professional photography. In 2012, program enrollment was approximately 72 students. All of these students are currently housed off-campus, mainly in the village of Turners Falls. Finding quality, affordable housing for its students near the school has been a challenge for Hallmark.

The University of Massachusetts at Amherst (UMass) is located approximately 12 miles from the Town of Montague. UMass has a chronic housing shortage. The University has a total population of more than 28,000 graduate and undergraduate students, and provides housing for less than 50% of its student body, leaving more than 14,000 students to find their own housing in the area.⁵ As a result, many UMass students live off-campus. While there are no statistics on the number of UMass students living in Montague, it is reasonable to assume that this number may be significant given the proximity of the Town to campus and the relative affordability of rental housing in Montague.

Greenfield Community College (GCC) students also have an effect on Montague's housing. Montague is close to Greenfield, and there is frequent transit service between Turners Falls and Greenfield.

The impact of students on Montague's housing supply is complex. According to postings of students looking for apartments on the UMass Housing and Community Resources website, most students are seeking rentals in the \$600-\$800 range. Students likely compete with other low-income populations for rental housing in Montague. On the other hand, many students are willing to rent rooms in private homes. The availability of students as housemates may make homeownership more affordable for households with low or moderate incomes and extra living space. Such households could include elderly residents living alone, and married couples whose children are no longer living at home. Postings of available rental units in Montague on the UMass Housing and Community Resources website in May, 2014, showed a total of 9 listings in Montague. Eight of these were identified as either a room/suite in a private home, or an apartment in a small house/building, demonstrating that Montague residents are renting spare

⁵ University of Massachusetts Amherst website, accessed May 22, 2014. <http://www.umass.edu/studentlife/living>

rooms or apartments in their homes to students. Anecdotal evidence points to the likelihood that the majority of students renting in Montague are graduate students.

Veterans

Approximately 10 percent of Montague residents are veterans. Veterans are a population subgroup that, at the national level, tend to have a higher need for affordable housing than the general population and are homeless at higher rates.⁶ In addition, they tend to have disabilities at higher rates, and thus require special accessibility features for housing.⁷ Montague is served by the Central Franklin District Veteran Services Office (VSO), which serves as the VSO for 23 Franklin County towns. The VSO helps veterans and their dependents learn about, apply for, and receive federal, state, and local benefits to which they may be eligible. This may include housing assistance. According to the Central Franklin VSO, many veterans have low incomes, and a need exists in the county for affordable 1-bedroom and efficiency apartments. There is also a need for larger units for veterans with families, though the number of veterans in this category is smaller. The VSO noted that project-based Section 8 housing, which subsidizes apartments in specific buildings, has been vital to housing veterans in Franklin County. Without the Section 8 program, more veterans would be homeless.

Veterans and their dependents may also qualify for financial assistance from the town they live in. Under M.G.L. Ch. 115 Veteran's Benefits, qualifying veterans and their dependents receive necessary financial assistance for food, shelter, clothing, fuel, and medical care in accordance with a formula which takes into account the number of dependents and income from all sources. The town is responsible for paying the benefit out of its general fund. The Massachusetts Department of Veteran's Services reimburses the town 75 percent of these costs in the year after the expenditure. Because the amount of benefits to be paid by a town can change depending on how many qualifying veterans live in a town, it is difficult for towns to budget for this expense. This may be an un-anticipated cost that the town should be aware of.

There are a variety of public and private programs and policies that provide housing benefits to veterans. The Franklin County Regional Housing and Redevelopment Authority has chosen to give veterans preference for Section 8 vouchers. State public housing also offers preferences for veterans. There are also non-profit organizations that develop new private housing specifically for veterans. A group called Soldier On has developed several veterans' housing projects in Western Massachusetts, including permanent housing in Pittsfield, and a recent project that will build cooperative and transitional housing in Northampton. Some towns and cities in the state have used Community Preservation Act (CPA) funds to create affordable housing for veterans.⁸ While veterans certainly benefit from these special programs and preferences, the Central Franklin VSO notes that any new affordable housing would benefit veterans. Affordable housing does not need to be designated for veterans in order for them to benefit from it.

⁶ National Coalition for Homeless Veterans

⁷ U.S. Department of Veterans Affairs

⁸ See the Community Preservation Coalition housing success stories:
<http://www.communitypreservation.org/successstories/community-housing/413>.

Seniors

Population projections, discussed in Section 5, estimate that by 2030, roughly 30% of Montague's population will be aged 65 or older, compared to 16% in 2010. This almost doubling of the senior population in town will require a diversity of housing options for residents as they age. As mentioned above, 34% of Montague's residents age 65 and above currently live with a disability. As the population ages, more accessible housing units will be needed. Many seniors also have low incomes. Currently an estimated 68% of Montague senior households fall within a low income category; 26% are considered extremely low income. At extremely low income levels, seniors generally do not have sufficient income to pay market rents, and may struggle with the costs associated with owning homes, even if they do not have mortgages. Seniors may need or desire housing that is easy and affordable to maintain, energy efficient, and smaller than the homes they currently live in. Housing that is close to shopping, services, medical facilities, and transit may also be important to older residents who want to maintain personal mobility as they age. Montague's current supply of housing is not suited to meet the needs of a growing population of seniors with low incomes.

SECTION 4

HOUSING COSTS AND AFFORDABILITY

This section explores the cost of housing in Montague for renters and owners and the degree to which housing is affordable to households of different incomes.

Housing is generally defined to be “affordable” when households spend no more than 30% of gross income on housing costs. For renters, housing costs include rent and utilities, such as hot water, electricity, and heat. For homeowners, housing costs include mortgage principal, mortgage interest, mortgage insurance, property taxes and property insurance. Households that spend more than 30% of their income on housing are considered to be “cost-burdened.”

Data on housing costs show that housing in Montague is affordable for many residents, but that some residents, especially very low-income and extremely low-income residents, may be cost-burdened by their housing expenditures.

The housing costs described here, reported in the 2012 U.S. Census American Community Survey (ACS) five-year estimates, may differ from market-rate home and rental prices. There are a number of explanations for this. Market-rate prices reflect only what is being charged to new homeowners and renters, not the housing costs for households that have lived in the same dwelling for a long time. For example, rents for long-term tenants are often well below the rents charged to new tenants. In addition, a key limitation of the ACS information is that it is based on a sample of households over a five year time period, resulting in a margin of error for all of the statistics shown. However it still represents the most reliable available information concerning overall housing costs in the community. When possible, other data sources are used to supplement the ACS information.

Housing Costs

This section presents information on owner and renter housing costs in Montague, and on these costs relative to household income. The data presented here are estimates from the 2008-2012 U.S. Census American Community Survey (ACS) five-year estimates, and reflect the costs of all housing in the community, not just the housing that is available for sale or rent. According to the data, Montague has among the lowest rents in Franklin County (9th lowest median rent of 26 towns) and homeowner costs below the county median.

The 2008-2012 ACS estimated monthly housing costs for 2,190 owner-occupied homes in Montague. Homeowner costs can vary considerably depending on whether or not the home is mortgaged. For example, the median monthly total housing cost for homes without mortgages was \$598, and the median total cost for homes with mortgages is \$1,457, more than two times greater. (More information on monthly homeowner costs, including costs in Turners Falls, is contained in Appendix Table A-7).

Table 4-1: Estimated Owner-Occupied and Renter-Occupied Median Monthly Housing Costs

Geography	Median Monthly Housing Costs		
	Owner-occupied w/ mortgage	Owner-occupied w/out mortgage	Renter-occupied gross monthly rent*
Deerfield	\$1,826	\$601	\$813
Erving	\$1,295	\$390	\$853
Gill	\$1,412	\$591	\$748
Greenfield	\$1,493	\$623	\$788
Leverett	\$1,814	\$819	\$1,116
Montague	\$1,457	\$598	\$814
Sunderland	\$2,048	\$634	\$1,056
Wendell	\$1,333	\$468	\$844
Franklin County	\$1,557	\$583	\$835

* Renter-occupied housing units paying cash rent.

Source: 2008-2012 U.S. Census American Community Survey five year estimates.

For rental housing, the 2008-2012 Census data estimated the monthly expenditures for 1,382 rental units in Montague, and found the town’s median rental housing costs to be \$814 per month. Estimated total housing costs for rental housing in Montague ranged from under \$200 to \$1,500 or more. The median rental housing cost in Turners Falls was estimated to be \$842, compared to \$699 outside of Turners Falls. This difference may have to do with the fact that Turners Falls has many more rental units than the rest of Montague, including larger units that would rent at a higher price. Rents were estimated for 1,007 renter-occupied units in Turners Falls, compared to 375 renter-occupied units in the rest of town. (More information on monthly rental housing costs is contained in Appendix Table A-8).

It is important to note that the data includes units and tenants with subsidies. Because Montague has a significant number of subsidized rental housing units and a significant population of households using mobile rental vouchers, this is a factor in the Town’s lower than average reported rents.

A review of available rental units in Montague as listed on craigslist.org and in The Recorder newspaper resulted in a median rent of \$832 out of 20 rentals in May 2014. Rentals ranged from whole house rentals to studio apartments. Table 4-2 shows the current average monthly rents by bedroom size for apartments participating in the federal Section 8 program. The rents for Section 8-eligible apartments may vary somewhat from rental prices overall. The Section 8 program establishes standards for “Fair Market Rent,” which are set significantly lower than market rents on the whole. However, general rents are hard to estimate and obtain. The rents for the Section 8-eligible apartments are discussed here because they are the best available current data.

Table 4-2: Average Monthly Rents by Bedroom Size, for Apartments Participating in the Federal Section 8 Program, 2014

Bedroom Size	Turners Falls		Montague outside of Turners Falls (no data for Lake Pleasant or Montague City)	
	Average Gross Rent**	Average Contract Rent	Average Gross Rent*	Average Contract Rent
No bedrooms (studio apartment)	571	571	-	-
1 bedroom	662	662	632	564
2 bedrooms	745	749	834**	834**
3 bedrooms	917	917	831**	831**
4 bedrooms	1077	1077	1499**	1499**

*Gross rent includes estimated utilities; contract rent is only the paid rent.

**Average gross and contract rents are the same due to utilities being included in the participant's contract rents.

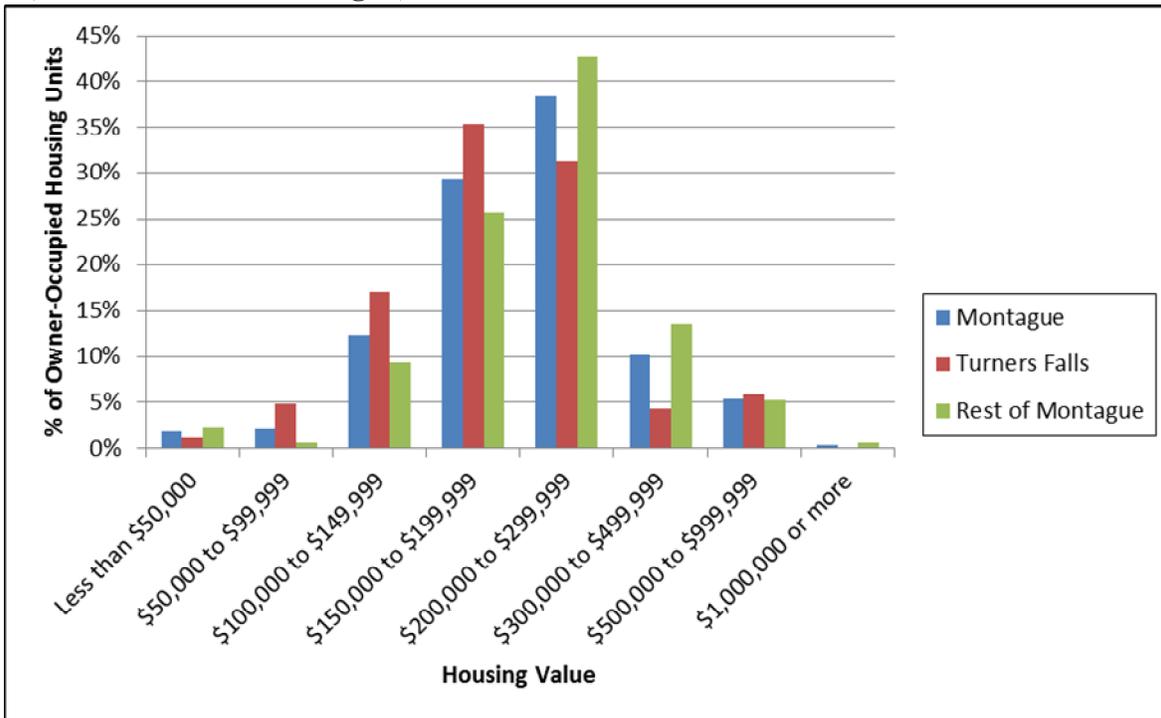
Source: Franklin Regional County Housing and Redevelopment Authority, 2014.

As indicated in Table 4-2, the average gross rent (rent plus utilities) for tenants with Section 8 vouchers in Turners Falls is currently \$571 for a one-bedroom apartment, \$702 for a two-bedroom, and \$864 for a three-bedroom. The average prices in Montague outside of Turners Falls are even higher. The rents in the table represent market prices, not reduced rents due to a Section subsidy (Section 8 vouchers entitle the voucher holder to pay reduced rents of less than 40% of market price.)

Housing Values

The Census Bureau gathers data on housing values by asking owners what they believe their homes, including land, to be worth in the current real estate market. Figure 4-1 contains data on housing values reported in the 2008-2012 U.S. Census American Community Survey five-year estimates. According to this information, in 2012, 38% of the town's owner-occupied homes were valued between \$200,000 and \$299,999, and another 29% were valued between \$150,000 and \$199,999. On the high end, 6% of homes had estimated values of \$500,000 or higher. This data should be viewed with a fair amount of skepticism, as homeowners frequently believe that their homes are worth more than they would actually sell for given current market conditions.

Figure 4-1: Estimated Housing Values for Owner-Occupied Homes in Montague, Turners Falls, and the Rest of Montague, 2012



Source: 2008-2012 American Community Survey Five-Year Estimates.

Housing prices are lower in Turners Falls than in the other parts of town. Turners Falls had a higher percentage of homes with estimated values between \$50,000 to \$99,999 (5%), \$100,000 to \$149,999 (17%), and \$150,000 to \$199,999 (35%). In the areas outside of Turners Falls, the largest percentage of homes had estimated values between \$200,000 to \$299,999 (43%). The median owner-occupied housing value in Turners Falls in 2012 was \$185,300 compared to \$222,800 elsewhere in Montague.

Montague’s overall median housing value in 2012 was estimated to be \$208,600, which was lower than the County median value of \$221,700. Compared to surrounding towns, only Wendell, Erving, and Greenfield had lower median values (see Table 4-3).

Table 4-3: Estimated Median Housing Values for Montague, Surrounding Towns, and Franklin County, 2012

Geography	Estimated Median Owner-Occupied Housing Value
Deerfield	\$298,600
Erving	\$194,500
Gill	\$214,100
Greenfield	\$182,700
Leverett	\$332,700
Montague	\$208,600
Sunderland	\$307,800
Wendell	\$200,400
Franklin County	\$221,700

Source: 2008-2012 U.S. Census American Community Survey Five-Year Estimates.

Over the last four years, estimated median housing values in Montague have increased modestly by \$3,900. The increase in value is slightly lower in Turners Falls, with an estimated increase in median value of \$3,000, compared to an increase of \$4,400 in the rest of town (Table 4-4). However, as noted below, actual median sale prices have declined significantly in recent years.

Table 4-4: Estimated Median Housing Values in Montague, Turners Falls, and the Rest of Montague, 2009 - 2012

Geography	2009	2010	2011	2012	Change 2009-2012	% Change 2009-2012
Montague	\$204,700	\$212,600	\$211,300	\$208,600	\$3,900	1.9%
Turners Falls	\$182,300	\$181,200	\$187,900	\$185,300	\$3,000	1.6%
Rest of Montague	\$218,400	\$227,500	\$225,200	\$222,800	\$4,400	2.0%

Source: 2005-2009, 2006-2010, 2007-2011, and 2008-2012 U.S. Census American Community Survey Five-Year Estimates.

Increased value of real estate in Montague can be attributed in part to public investment in improvements and redevelopment projects in downtown Turners Falls. Since 2000, RDI and the Town of Montague have invested more than \$10 million in the redevelopment of three buildings in downtown Turners Falls: the Crocker and Cutlery building projects and renovation of the town-owned Colle Opera House. There is good evidence that the level of public investment in Turners Falls is encouraging increasing private investment as well.

Residential Sales

As the price of land and homes has risen in Amherst, Northampton and other nearby towns, individuals and families with modest incomes have started to look to Montague for affordable real estate.

Table 4-5: Median Residential Sales Prices in Montague, 2004 to 2012, Adjusted for Inflation

Year	All Sales*		Single Family Sales		Condominium Sales		Two-Family Sales	
	# of Sales	Median Sale Price**	# of Sales	Median Sale Price**	# of Sales	Median Sale Price**	# of Sales	Median Sale Price**
2004	83	\$195,167	56	\$203,289	8	\$174,391	13	\$179,428
2005	93	\$213,129	66	\$213,129	9	\$181,464	15	\$207,040
2006	64	\$219,152	47	\$226,526	5	\$171,074	11	\$216,497
2007	52	\$207,863	39	\$218,532	4	\$155,725	8	\$182,683
2008	38	\$189,461	26	\$210,451	5	\$148,034	6	\$170,129
2009	60	\$194,573	50	\$199,562	3	\$144,128	6	\$181,546
2010	44	\$184,070	33	\$190,887	7	\$134,057	3	\$142,893
2011	38	\$176,587	31	\$182,931	2	\$132,493	5	\$164,955
2012	32	\$167,827	23	\$181,294	3	\$135,608	5	\$156,949
2004-2012 Change	-51	-\$27,340	-33	-\$21,995	-5	-\$38,783	-8	-\$22,479

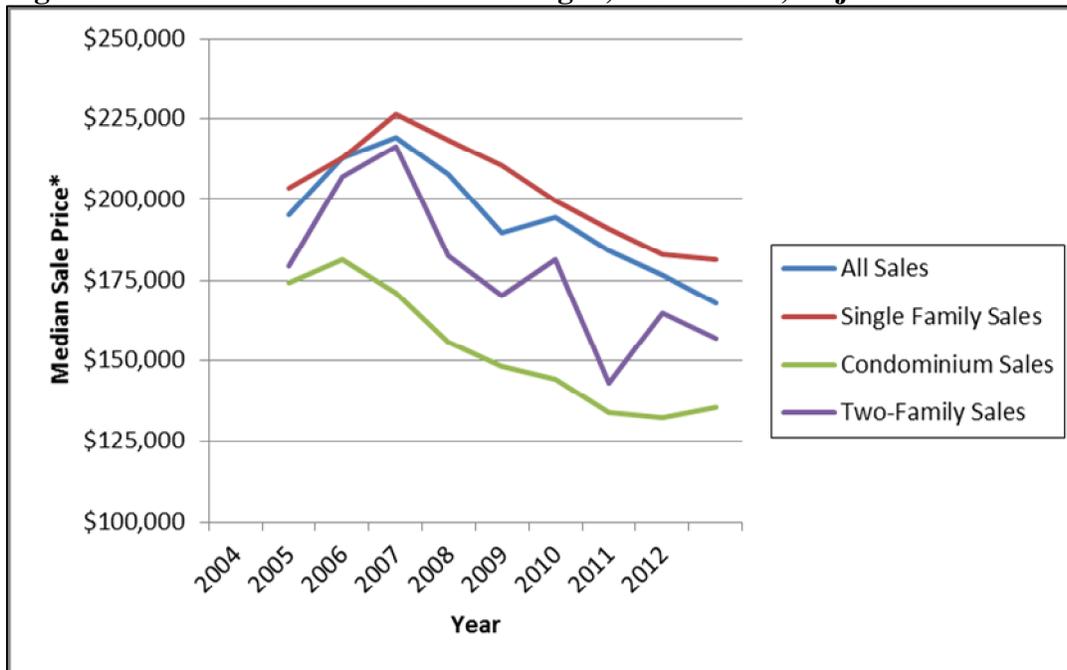
*Includes three-family sales. Three-family sales were not included as a separate column due to the small number of these sales that took place over the time period.

**Prices adjusted to 2014 Consumer Price Index as of October 1, 2014, using the U.S. Department of Labor CPI Inflation Calculator. http://www.bls.gov/data/inflation_calculator.htm.

Source: Massachusetts Department of Revenue Division of Local Services LA-3 Real Estate Sales. <https://dls.gateway.dor.state.ma.us/gateway/Public/WebForms/LA3/LA3Search.aspx>.

Table 4-5 summarizes the median prices for sales of residential properties in Montague for the 2004-2012 period, adjusted for inflation to 2014 dollars. The table shows a fluctuation in median sales prices over this time period, with prices rising until 2006, and then generally declining to 2012 with slight variations (see Figure 4-2 on the following page). While prices have fluctuated, the overall number of sales has declined over time, reflecting the slow economy during the recent recession. More recent MLS sales data from May 2013 through May 2014 show an increase in total sales. Fifty-four sales were recorded during this time period, 43 of which were for single family homes. The median sales prices for homes sold in the last year, however, are lower than the median prices in 2012. The median sales price for all sales was \$157,250, and \$162,000 for single family home sales. The sales data likely provide a more realistic picture of actual home values in Montague compared to homeowner estimates discussed above.

Figure 4-2: Median Sale Prices in Montague, 2004 – 2012, Adjusted for Inflation



Source: Massachusetts Department of Revenue Division of Local Services LA-3 Real Estate Sales.

From 2009 through 2013, 13 building permits were issued for new homes. Two of these permits were for duplexes, resulting in a total of 15 new housing units permitted in the last 5 years. Seven of the 13 permits were issued for construction in or around Montague Center. Two permits were issued for locations in Turners Falls, and one permit each was issued for Millers Falls, Montague City, and Lake Pleasant. The median value of these homes at the time of issuance of the building permit was \$123,000. There was no clear distinction of values between one area of town and another, though the three highest valued homes were located in Montague Center. Given the small number of new homes constructed in this time period, it is difficult to assess differences in new home values throughout town.

Housing Affordability

This section assesses Montague’s housing prices and costs in terms of how affordable housing is for residents based on household incomes and average wages.

Number of Extremely Low, Very Low, Low, Moderate, and Middle-Income Households

The first step in assessing housing affordability in Montague involves estimating the number of extremely low, very low, low, moderate, and middle-income households that reside in the town. The U.S. Department of Housing and Urban Development (HUD) defines extremely low income households as those with incomes of 30% or less than the Area Median Income (AMI), very low income households as those with incomes from 30% to 50% of the AMI, and low income households as those with incomes from 50% to 80% of the AMI. In addition, the 2013 Franklin County Regional Housing Study defines categories for moderate income households – those with

incomes between 80% and 100% of the AMI – and middle income households – those with incomes between 100% and 120% of the AMI. The AMI is calculated by HUD, and is used to determine what households can qualify for affordable housing. Montague falls within the Franklin County AMI, which includes all towns in the county except Sunderland. In FY2013, the AMI for Montague was \$65,000.

With this median income level, extremely low-income households are considered to be those households earning \$19,500 or less, very low income households earn \$32,500 or less, low income households earn \$52,000 or less, moderate income households earn \$65,000 or less, and middle income households earn \$78,000 or less. For the purposes of assessing housing affordability, AMI is calculated based on household size. See Table 4-13 for actual AMI income thresholds based on household size.

Table 4-6 estimates the number of Montague households in each income category, based on estimates from the 2008-2012 U.S. Census American Community Survey. The Census does not break incomes out into categories that match the above groupings exactly, so approximate groupings are used. The table shows that 25% of Montague households are low income, another 9% are very low income and 21% are extremely low income. Turners Falls has a higher estimated percentage of households (64%) within the three low income categories than the rest of the town. Additionally, the estimated median household income in Turners Falls is \$38,494, compared to \$57,548 for areas outside of Turners Falls, and \$45,019 for the town as a whole. Montague has the lowest median household income among all surrounding towns, and is well below the County median of \$53,298.

Table 0-6: Households by Income Level in Montague 2012 Estimates

Income Category	Maximum Household Income	Montague	Turners Falls	Rest of Montague
Extremely Low	\$19,500	21%	25%	17%
Very Low	\$32,500	9%	13%	6%
Low	\$52,000	25%	26%	23%
Moderate	\$65,000	7%	8%	5%
Middle	\$78,000	10%	8%	12%
Total		72%	80%	63%
Median Household Income		\$45,019	\$38,494	\$57,548

Source: 2008-2012 U.S. Census American Community Survey Five-Year Estimates.

In Montague, low-income status is the most prevalent among the oldest and the youngest residents. As shown in Table 4-7, for example, 49% of households where the householder (head of household) is under the age of 25 have incomes under \$19,500. A total of 89% of young householders are estimated to be either low, very low, or extremely low income. A large percentage (68%) of householders aged 65 or older also have low incomes. For households in the middle age groups, with householders aged 25 to 44 and aged 44 to 64, incomes are distributed more evenly, though it is important to note that even in these age groups, roughly 50% of householders fall within the low income categories.

Table 0-7: Households by Income Level, by Householder Age, in Montague, 2012 Estimates

Income Category	Maximum Household Income	Under 25 Years Old	25 to 44 Years Old	45 to 64 Years Old	65 Years and Older
Extremely Low	\$19,500	49%	16%	21%	26%
Very Low	\$32,500	0%	7%	9%	14%
Low	\$52,000	39%	28%	20%	28%
Moderate	\$65,000	0%	2%	8%	14%
Middle	\$78,000	0%	12%	10%	8%
Total		89%	64%	68%	90%

Source: 2008-2012 U.S. Census American Community Survey five-year estimates.

Affordability of Home Ownership for Low- and Moderate-Income Households

One important measure of housing affordability is the purchasing power for prospective first-time home buyers who are currently renting in the community. According to the 2008-2012 American Community Survey, an estimated 81% of renter households in Montague are of low income, and earn under \$50,000 per year (gross income of \$4,167 per month) or less.

An average household earning the median income in Montague of roughly \$45,000 a year (\$3,750 per month, considered “low income” according to the HUD income limits), can afford up to \$1,125 per month for housing costs. With the following assumptions regarding a potential home purchase, a household with a gross income of \$3,750 per month could theoretically afford to buy a house valued at up to \$157,000.

Assumptions:

- The home will be bought with a 30-year mortgage at 4.5% interest;
- 10% of the purchase price will be paid as a down payment;
- An FY2014 local tax rate of \$16.34/\$1,000 valuation

Between May 2013 and May 2014, a total of 54 home sales occurred, with a median sale price of \$157,250. This includes one condo sale, five two-family sales, five multi-family sales (buildings with three or more units), and 43 single family sales. This suggests that actual home prices in town could be affordable to households earning median income in Montague. This analysis does not take into account additional special district taxes for fire or water, which could strain the budget of some median income households seeking to buy a home in Montague.

In actuality, however, home ownership may not be a feasible option for many households in this income category, due to inability to save more than \$10,000 for a down payment, little or poor credit history, and/or other debt, including but not limited to student loans, car payments, and credit card debt. In addition, if a household is looking for a single family home with more than two bedrooms, the median housing price increases to \$169,000, meaning there may be less opportunities for larger families to find affordable housing in this price range.

For very low-income households earning \$30,000 per year (\$2,500 per month), homeownership is less affordable. A household at this income level can afford to spend \$750 per month on

housing costs. Using the same assumptions as above, such a household could afford to buy a home valued at \$100,000 or less. There were only six sales of homes in this price range between May 2013 and May 2014. Based on the details in the real estate listings, all but two of these sales required significant rehabilitation and investment after purchase to make the home livable. Very low income households typically do not have the funds to make down payments, or the savings needed to make repairs to homes that are inexpensive due to deferred maintenance.

There are mortgage programs available for income-eligible households that require little to no down payment, such as the USDA Rural Development Single Family Housing Guaranteed Loan Program (no down payment required) and the Massachusetts Housing Partnership's One Mortgage Program (requires a 3% minimum down payment). These programs may be good options for low income households with good credit and stable employment.

The 2013 Franklin County Regional Housing Study identified an estimated housing deficit of 2,656 units for extremely low income households and an estimated deficit of 1,426 units for very low income households in Franklin County, indicating a strong need for more affordable housing options for these income groups across the county. Table 4-8 shows the same analysis for the central region of Franklin County, including Montague. The central sub-region has the lowest shortage of affordable housing despite the fact that it contains the largest share of the county's population. The smaller size of the shortage can be attributed to the fact that this region has the largest supply of existing subsidized housing. The presence of this housing has made a beneficial difference for its population. The biggest need for affordable housing in the central sub-region is again in the Extremely Low Income group, followed by the Very Low Income group. A housing deficit for the Middle Income group was identified for both the county and the central region. There may be a need for housing for households within this income range; however the report points out that households in the middle income category can and often do purchase homes that are less expensive than the maximum they might be able to afford.

Table 4-8: Affordable Housing Analysis for the Central Sub-Region, 2013

Income Category	Affordable Monthly Housing Costs	Affordable Rented Units Available*	Affordable Owned Units Available**	Total Affordable Units Available	Total Number of Households	Estimated Affordable Supply/(Deficit)
Middle Income	\$1,750	541	2,774	3,315	3,747	(432)
Moderate Income	\$1,250	1,399	1,033	2,432	2,146	286
Low Income	\$1,000	2,773	966	3,739	3,120	619
Very Low Income	\$625	707	157	864	1,725	(861)
Extremely Low Income	\$375	793	16	808	2,556	(1,748)

* Based on Gross Rent (includes monthly owner costs)

** Based on Mortgage Status & Selected Monthly Owner Costs

Source: Franklin County Regional Housing Study, 2013.

Although there are only a limited number of homes in Montague that are affordable for extremely low and very low-income residents to purchase, the town has a larger supply of rental housing that may be affordable to these households.

Housing Costs Compared to Incomes

Although housing in Montague is affordable for many residents, some low-income residents, especially renters, are cost-burdened by their housing. The 2008-2012 U.S. Census American Community Survey estimated that 47% of households who rent, and 31% of households who own, spend more than 30% of their gross monthly income on housing costs, and are therefore “cost-burdened” by housing. Montague’s percentages of cost-burdened households are consistent with Franklin County, though the percentages vary widely among surrounding towns (Tables 4-9 and 4-10).

Table 4-9: Owner-Occupied Housing Cost Burden

Geography	Owner-Occupied Housing Units	30.0 to 34.9 percent	35.0 percent or more	% Households paying more than 30%
Deerfield	1,530	70	421	32%
Erving	517	16	129	28%
Gill	507	41	97	27%
Greenfield	4,296	354	1,179	36%
Leverett	610	31	131	27%
Montague	2,172	138	529	31%
Sunderland	751	57	108	22%
Wendell	373	12	108	32%
Franklin County	20,870	1,505	5,034	31%

Source: 2008-2012 U.S. Census American Community Survey Five-Year Estimates.

Table 4-10: Renter-Occupied Housing Cost Burden

Geography	Renter-Occupied Housing Units	30.0 to 34.9 percent	35.0 percent or more	% Households paying more than 30%
Deerfield	562	74	164	42%
Erving	177	0	83	47%
Gill	63	3	21	38%
Greenfield	3,282	277	1,146	43%
Leverett	115	11	47	50%
Montague	1,382	164	487	47%
Sunderland	737	72	374	61%
Wendell	76	2	59	80%
Franklin County	8,836	771	3,262	46%

Source: 2008-2012 U.S. Census American Community Survey Five-Year Estimates.

The Census data indicate that lower income households in Montague have greater rates of burdensome housing costs than higher income households, and that low-income renters and owners have trouble finding affordable housing. The Town has a large subset of very low-income renters who subsist with incomes below the poverty line. Despite Montague's continual and ongoing efforts to assist this segment of the population and to provide additional affordable housing options for low-income renters, more assistance is needed.

For low-income owners, a key issue is the rising cost of homeownership beyond the home purchase price, including increasing property taxes and utilities. For example, between Fiscal Year 2003 and FY 2014, the average property tax bill for a single-family home in Montague increased by \$825, a 38 percent increase. This is due largely to increases in assessed value, while the tax rate has been reduced since FY2003. However since 2007 the general trend has been a yearly increase in the tax rate, as the Town struggles to maintain public services in the face of growing federal and state mandates and shrinking state contributions to local coffers. Rising costs present a challenge for low-income owners, especially seniors and others with fixed incomes.

One approach to decrease housing cost burden for households is to provide education and training and create better employment opportunities for those residents who want to work full-time, but are presently under-employed or unemployed, or who currently have low paying jobs. In addition, families with children, particularly single parent households, need access to affordable, quality child care and transit services to be able to work or go to school. The other approach is to provide new affordable housing options, including through the rehabilitation of existing underutilized or abandoned housing. The Town of Montague is working to address housing and community issues on both fronts.

Affordable Housing under Chapter 40B

Chapter 40B of the Massachusetts General Laws, enacted in 1969, was the State's first major legislation to promote affordable housing. It encouraged towns to increase long-term affordable housing to 10% of total housing units. As was discussed earlier, the Chapter 40B definition of "affordable housing" is more restrictive than the general definition of affordability. Despite this restricted definition, as of March 16, 2015, Montague had achieved 9.96% affordable housing under Chapter 40B. Montague has a higher percentage of affordable housing than any community in Franklin County with the exception of Greenfield and Orange.

The Massachusetts Department of Housing and Community Development (DHCD) estimated that Montague had 391 units of affordable housing as defined by Chapter 40B as of 2015. Table 4-11 displays the properties in Montague that meet the Chapter 40B affordability requirements, and are listed on the State's Subsidized Housing Inventory, the official listing of affordable units by town. Montague's Chapter 40B affordable housing supply includes the 110 apartments owned and managed by the Montague Housing Authority: Hillcrest Homes (30 units), Sunrise Terrace (40 units), Keith Apartments (31 units), and Highland School Apartments (9 units). The Chapter 40B affordable housing supply also includes the Power Town Apartment, Crocker Block / Cutlery Apartments, The Moltenbrey, Park Villa complexes, and Winslow Wentworth House managed by HRA, and investor-owned rental property rehabilitated with CDBG loan funds

managed by HRA. Single-family homes built for low-income families by RDI can count as Chapter 40B if they have long-term deed restrictions to guarantee their affordability. The RDI units built to date in Montague do have the 30-year deed restriction on affordability required to be counted in the 40B inventory, although some of these units are not included on the list.

It should be noted that the list may contain a number of errors, including listing units where affordability has already expired, or missing units that do count as affordable housing under Chapter 40B. Towns are able to review the list and submit changes to the Department of Housing and Community Development. As can be seen in Table 4-11, fifteen units are due to lose their affordability by 2016, and there may be other errors that will reduce the actual number of units in Montague over the next few years.

Table 4-11: Subsidized Housing Inventory Property List for Montague

Property Name	Address	SHI Units	Affordability Due to Expire	Own or Rent?
Hillcrest Apartments	Davis St	30	Perpetuity	Rental
Sunrise Terrace Apartments	Sunrise Terrace	40	Perpetuity	Rental
Highland School Apts.	446 Millers Falls Road	9	Perpetuity	Rental
Keith Apts	Canal St	31	Perpetuity	Rental
Winslow Wentworth House	J Street (Turners Falls)	17	Perpetuity	Rental
Franklin Homeownership 2K	Winthrop Street & Morris Avenue	2	2016	Ownership
Park Villa Apartments	Turnpike Rd	56	2043	Rental
Pines at "O" Street		7	-	Ownership
Power Town	152,118,175 Ave A, 11-19, 18,25 4th Sts	82	2015 (Being Renewed)	Rental
Randall Wood	Randall Wood Drive	23	-	Ownership
Kettle Hole Lane	Kettle Hole Lane	5	2015	Ownership
Self-Help Program	Oakman St & Morris Ave	2	2015	Ownership
Crocker Block/ Cutlery Apts	99 & 101 Third Ave; 52-56 Avenue A	48	Perpetuity	Rental
The Moltenbrey	76 Avenue A	26	2034	Rental
DDS Group Homes	Confidential	5	N/A	Rental
FCRHA HOR Program	98 Fifth Street	6	8/27/16	Rental
FCRHA HOR Program	H Street	1	8/27/18	Rental
Habitat for Humanity- Warner Street	Warner Street	1	Perpetuity	Ownership
Total		391		

Source: Massachusetts Department of Housing and Community Development, March 2015.

Table 4-12: Residential Units in Montague and Neighboring Towns that Count as Affordable under Chapter 40B, 2014

Town	2010 Census Year Round Housing Units	Ch. 40B Affordable Units	% Affordable
Deerfield	2154	33	1.5%
Erving	778	0	0.0%
Gill	591	24	4.1%
Greenfield	8325	1143	13.7%
Leverett	792	2	0.3%
Montague	3926	391	10.0%*
Sunderland	1718	8	0.5%
Wendell	419	5	1.2%

* Montague is at 9.96 percent affordable housing units. The Chapter 40B standard requires an “excess of ten percent.” Montague does not currently exceed 10 percent.

Source: Massachusetts Department of Housing and Community Development, December 2014.

Table 4-12 lists the percentage of housing in each of the neighboring towns around Montague that is affordable according to Chapter 40B. Montague has a higher percentage of affordable housing than all its neighboring towns except for Greenfield. In Erving, Leverett, and Sunderland, less than 1% of the year-round housing stock is considered to be affordable according to the definition of Chapter 40B. It is likely, however, that Montague’s percentage is actually lower than currently reported, and will continue to fall if affordability expires for some units and not enough new units are created to replace them.

Since the passage of Chapter 40B in 1969, the State has expanded the Chapter 40B definition of affordable housing to count additional types of units towards the 10% goal. Among the units that can now count as affordable are locally subsidized housing units, long-term housing for the mentally ill or mentally retarded, housing created through the Community Preservation Act, and housing created through inclusionary zoning bylaws, where affordable units are required as part of larger residential developments. The Local Initiative Program (LIP), administered by the Department of Housing and Community Development (DHCD), serves as the “subsidy” for affordable housing created through a local initiative such as zoning or use of CPA funds. Units still need to meet the other requirements of Chapter 40B. They must have long-term affordability restrictions assuring that the units will be sold or rented at prices affordable to low and moderate income households and they must be marketed according to fair housing laws.

To be considered “affordable” under Chapter 40B, a housing unit must be affordable to a household earning no more than 80 percent of the Area Median Income, a figure that is determined by the U.S. Department of Housing and Urban Development (HUD). Montague falls within the Franklin County area, which includes all towns in Franklin County except Sunderland. Table 4-13 below shows the FY2014 income limits for one to five person households, and the corresponding maximum sales prices and rents for affordable units. Households with gross incomes below the HUD limits can be eligible to purchase or rent affordable housing units developed to meet the requirements of Chapter 40B in Montague. In Montague, the median

single family home price is lower than the 3 bedroom affordable price. This indicates that housing in Montague is theoretically affordable. However there is a large percentage of the population that falls within the low, very low, and extremely low income categories, that could benefit from affordable housing for households at lower income levels. Affordable units can be restricted to households at lower income levels than the 80 percent threshold set by HUD. As noted earlier, there is a shortage of housing for households within the very low and extremely low income categories within the central Franklin County region. In Montague, this need appears to be most prevalent for young adults and seniors.

Table 4-13: FY2014 Estimated Affordable Housing Prices and Rents for Montague

Household Size	HUD 2014 80% Income Limits for Franklin County	Bedroom Size	Maximum Sales Price*	Maximum Rents**
5	\$69,050	4	\$207,000	\$1,510
4	\$63,900	3	\$191,000	\$1,398
3	\$57,550	2	\$170,500	\$1,259
2	\$51,150	1	\$150,000	\$1,119
1	\$44,750	1	\$129,500	\$979

** Note that these are estimates for planning purposes only. Maximum Sales Price per Bedroom is ultimately determined by DHCD and is adjusted annually to account for updated municipal tax rates, interest rates, and updated Area Median Income limits.*

***Rents must include heat and utilities or a utility allowance*

Source: HUD and DHCD

SECTION 5

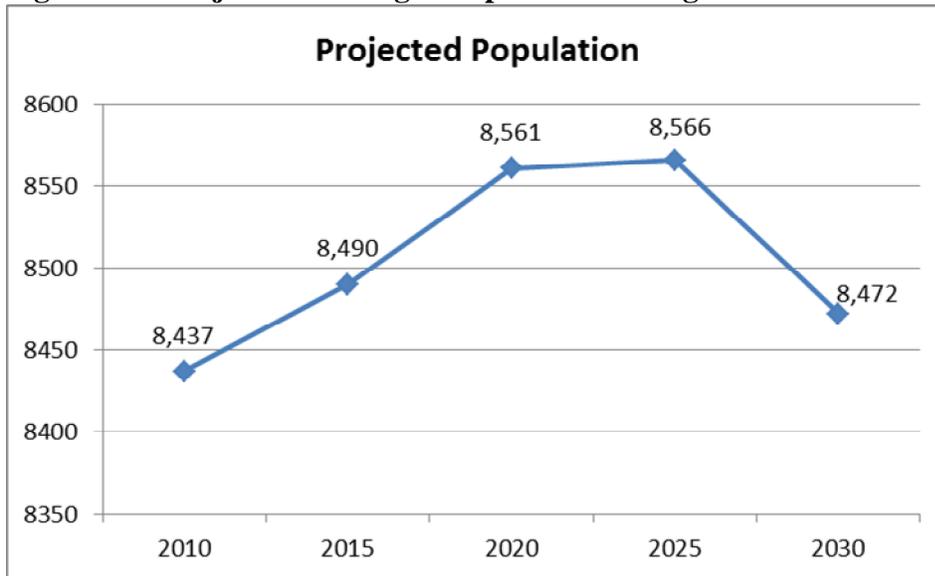
POPULATION PROJECTIONS AND FUTURE HOUSING DEMAND

This section discusses population projections for Montague and the anticipated future demand for housing in town.

Population Projections

In 2013, the UMass Donahue Institute published population projections for all Massachusetts cities and towns, projected from 2010 to 2030 at five year increments. Figure 5-1 below shows the projections for Montague's population. Montague's population is projected to increase by over 100 people in the next 10 to 15 years, but then decline sharply, ending at nearly the same population in 2030 as in 2010. This decline is associated with increasing deaths due to an aging population.

Figure 5-1: Projected Montague Population through 2030



Source: 2010 U.S. Census; UMass Donahue Institute Population Projections. December 2013.

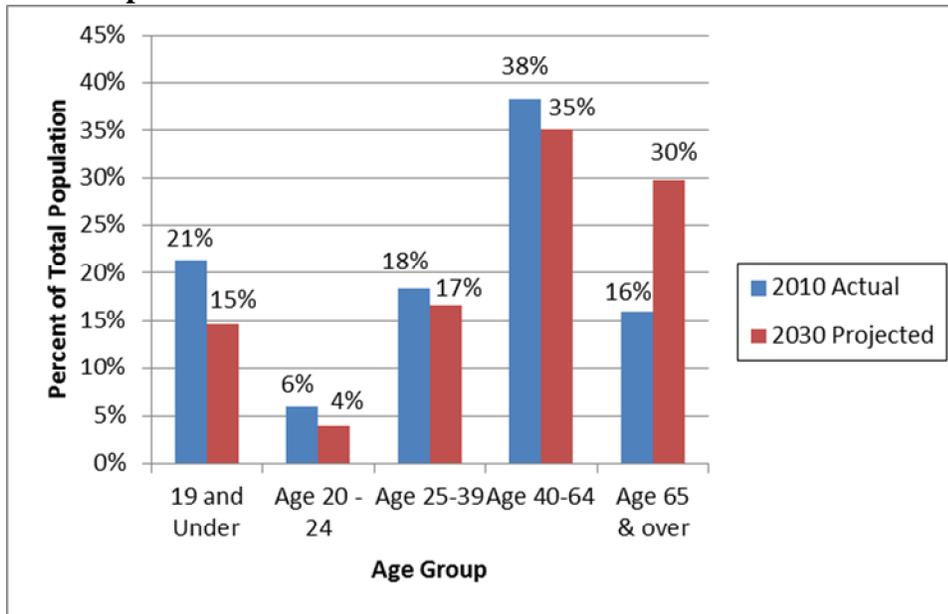
Although the total population is expected to be similar in 2030 as in 2010 (an increase of 35 people), the age makeup of the population is expected to change dramatically. Table 5-1 shows the projected change for age groups within Montague. All age groups under 65 years of age are expected to decline in population, while the 65 years and older age group is expected to increase by over 1,000 people. Figure 5-2 shows how the senior population is expected to make up 30 percent of the town's population in 2030, almost double the percentage of senior residents in town in 2010.

Table 5-1: Projected Population Change in Montague, 2010 to 2030, by Age Group

Year	19 and Under	Age 20 - 24	Age 25-39	Age 40-64	Age 65 & over
2010 Actual	1,804	505	1,551	3,231	1,346
2030 Projected	1,237	331	1,408	2,970	2,526
Change	-567	-174	-143	-261	1,180

Source: 2010 U.S. Census; UMass Donahue Institute Population Projections. December 2013.

Figure 5-2: Projected Montague Population Change by Age Group, as a Total Percentage of the Population



Source: 2010 U.S. Census; UMass Donahue Institute Population Projections. December 2013.

Future Housing Demand

According to the population projections, Montague’s population will increase by approximately 129 people to the year 2025, before declining to near 2010 levels. Assuming the current average household size of 2.25, 129 people would translate to roughly 57 households needing housing in town during this time period. Some of these households can probably be accommodated in existing housing, while some will be accommodated through new construction. However, long term, a large amount of new housing construction may not be needed.

Table 5-2 displays the estimated housing needs in Montague by 2030, by age and income. All of the new housing demand by 2030 falls within the senior age category, as this segment of the population is expected to almost double in the next 20 years. It should be noted that not all senior households will need to move out of their existing homes, so the actual number of new units needed may be less. However there will still be a strong need for accessible, affordable senior housing in town as the population ages. A majority of these new senior housing units should be affordable to low, very low, and extremely low income households.

Table 5-2: Estimated Housing Needs in Montague by 2030, by Age and Income Level

Income Brackets as a percent of the Area Median Income	% Senior HH within Income Bracket	2030 Senior Housing Units Needed	% Working Age HH within Income Bracket	2030 Working Age Housing Units Needed	2030 Total Housing Units Needed by Income
Extremely Low - Less than 30% AMI	26%	174	20%	-57	117
Low - Between 30% and 80% AMI	42%	276	32%	-100	176
Middle - Between 80% and 120% AMI	22%	149	15%	-62	87
Totals	90%	598	67%	-219	380

Source: 2008-2010 American Community Survey Five-Year Estimates; UMass Donahue Institute Population Projections. December 2013.

Senior housing needs could be met in a variety of ways, including assisted living facilities, condominiums, accessory apartments, and affordable and market rate rentals. Beyond the next 20 years, the senior population will eventually begin to shrink, so any new housing geared towards seniors should also be built with future generations in mind. Housing that may be suitable for seniors now, but that could accommodate a young couple or family in the future, will serve the town for many generations to come.

It is important to note that the population projections are based on demographic models and historic trends, and do not incorporate many of the factors that can influence a town's future population growth. These factors include employment opportunities and the availability of land for new construction. The Town is currently working on developing a new industrial park off of Turnpike Road that could create many new jobs, which may bring new residents to town. Revitalization efforts in downtown Turners Falls and Millers Falls will continue to result in new jobs and improved livability that could attract new residents to town.

The building of new housing in Montague is to a large extent controlled by the availability of land. Over the past several decades, the supply of land for development has been very limited. Most of the large parcels of developable land remaining in town are owned by a handful of families, and are currently in use for agriculture or forestry. Virtually all of these major landowners are over age 60. As these landowners age and make decisions about the disposition of their properties, it is likely that some of this land will come on the market. Land prices in Montague are currently significantly lower than in neighboring Franklin and Hampshire county communities. A large increase in the supply of developable land could result in population increases beyond those predicted.

SECTION 6

DEVELOPMENT CONDITIONS AND CONSTRAINTS: OPPORTUNITIES AND CHALLENGES

This section discusses the current development conditions in Montague, including possible constraints on development and how the Town may be able to mitigate these constraints.

Housing and Sustainability

Sustainable development is defined as meeting the needs of the present without compromising the ability of future generations to meet their own needs.¹ Sustainable development also considers equally the impact of growth on the economy, the community and the environment. Sustainable development can help spur economic vitality, create more livable communities and protect the environment and natural resources. Sustainable development does not consider merely where new housing units might be sited but also where additional mixed use development might be sited, taking into account whether residents will have jobs and services nearby and public transit. It also considers how new housing is developed - whether it be reuse of existing structures, infill development within existing neighborhoods and village centers, development of compact neighborhoods with preserved open space, or large lot development along existing roads or in new subdivisions - and the resources consumed for such development.

Two land use factors that impact sustainability are *how* new development occurs, and *where* it occurs. Traditional large lot (1 acre or more) residential development typically develops more land than housing situated on small lots close together, where more people live on less land. In many Franklin County towns, it makes sense to ensure that farmland, forest land, and other open space resources are protected, which suggests that development within village centers should be encouraged in order to maintain the rural character of the region that so many residents value. In rural areas, the need for septic systems and private wells can constrain the ability of homes being built on small lots. New higher density development can be encouraged to take place in locations with existing town water and sewer, and small sewage package plants or shared septic systems could serve a group of homes outside of these service areas, enabling smaller individual lot sizes.

There is much research that shows a link between land use and travel behavior. Separating uses, such as residential, commercial, and light industrial development, from one another along with large lot development creates a situation where there are little to no alternatives to driving. Distances are too far between homes and businesses to walk, and transit cannot be supported at such low densities. While car-dependent residential development will continue to take place, it is

¹ Definition of sustainable development derived from the Environmental Protection Agency's definition of sustainability which is also the official definition used by the United Nations World Commission on Environment and Development

important to also give people a choice of living in a home within a short walk or bike ride to shops, jobs, offices, schools, and bus stops.

Finally, sustainable housing development takes into account who can afford to live in town, and what types of housing are available for different household make-ups and sizes. Having a variety of housing choices at various ranges of affordability allows residents at different stages of their lives to continue to live in town. Having a diverse and affordable housing stock also supports the local economy by enabling those who work in town to live in town.

Massachusetts Sustainable Development Principles

The Massachusetts Sustainable Development Principles are intended to guide state policy and programs as well as to guide cities and towns in planning for future development and implementation of development projects. The principles are as follows:

1. Concentrate Development and Mix Uses
2. Advance Equity
3. Make Efficient Decisions
4. Protect Land and Ecosystems
5. Use Natural Resources Wisely
6. Expand Housing Opportunities
7. Provide Transportation Choice
8. Increase Job and Business Opportunities
9. Promote Clean Energy
10. Plan Regionally

Principle #6, Expand Housing Opportunities, states the following:

Support the construction and rehabilitation of homes to meet the needs of people of all abilities, income levels, and household types. Build homes near jobs, transit, and where services are available. Foster the development of housing, particularly multifamily and smaller single-family homes, in a way that is compatible with a community's character and vision and with providing new housing choices for people of all means.

Sustainable Franklin County Housing Goals

As discussed in the Introduction, the Franklin Regional Council of Governments (FRCOG), with its project partners, including the Town of Montague, conducted a comprehensive planning process to create a Regional Plan for Sustainable Development (RPSD). This multi-year project began in 2011 with the establishment of a regional vision and goals for a sustainable Franklin County. The goals will help identify short and long term policies and projects that will support sustainable development and redevelopment. The goals for each subject area, including housing, were developed through a public survey early in the process, and reaffirmed through several

rounds of public workshops and through the work of volunteer sub-committees. The top three housing goals for Franklin County identified through this process are as follows:

1. Improve the energy efficiency of housing
2. Improve the quality of existing housing
3. Locate housing near employment and town centers

These goals are consistent with the state goals listed above. In addition, the Housing Chapter of the RPSD includes recommendations for promoting affordable housing, promoting residential infill in downtowns and village centers, providing housing options for elder and disabled populations, increasing rental housing stock, and preventing homelessness.

Application of Sustainability to Montague Housing

Many towns look towards their village centers and downtowns as a natural choice for new development or redevelopment to include diverse housing choices in a mixed use environment. Montague has focused on revitalization efforts in its villages and downtown areas for many years. The 1999 Comprehensive Plan provides a long-term vision for growth that is consistent with the Commonwealth's Sustainable Development Principles. It concentrates residential development in and adjacent to village centers, promotes growth of businesses in villages and along major roads, and identifies prime farmland, productive forest and wildlife habitat for protection.

More recently, the 2013 Downtown Turners Falls Livability Plan offers numerous recommendations to improve the quality of life and physical appearance and functionality of downtown Turners Falls. With regard to housing, participants involved in the planning process expressed a desire for housing to remain affordable in the downtown, while businesses also expressed the need for more market rate housing to increase the economic vitality of the downtown. The plan identifies areas for infill development with commercial businesses on the ground floor and residential units on the upper floors.

A slum and blight study is currently under way to examine the physical condition of buildings and infrastructure (sidewalks, water and sewer) in downtown Turners Falls and Millers Falls. The study, being funded by Community Development Block Grant (CDBG) funds, could result in a designation that would make the downtown areas eligible for additional funding to implement improvements to infrastructure and help property owners renovate their buildings.

The Town is actively involved in the marketing and redevelopment of vacant municipal properties in village centers, which is identified as the top priority in the 2014 Montague Community Development Strategy. Current efforts include the Strathmore Mill Complex in Turners Falls, the Montague Center School in Montague Center, and a block of vacant buildings in downtown Millers Falls. Through the Town's commercial homesteading program, developers are sought to redevelop the properties in a manner that is consistent with Town goals, in exchange for the sale of the property to the developer for a minimal cost. The program has resulted in the reuse and renovation of vacant historic structures in Montague's village centers.

The Town is also seeking funding to develop an industrial park off of Turnpike Road in Turners Falls. This 45-acre green industrial park will provide much needed space to help retain and promote the growth of Franklin County businesses. The park will provide jobs within close proximity to the densely populated neighborhoods in Turners Falls, and will be located on an existing transit route.

The preservation, renovation, and continued use of older homes is an important component of sustainable housing, especially in a town like Montague where 44% of housing units were built prior to 1940. While older homes may need significant repairs if maintenance has been deferred over the years, in many cases reusing an existing home has less negative impact to the environment than tearing it down and building a new home. Conserving historic buildings prevents demolition waste from going to the landfill, and encourages the revitalization of existing neighborhoods and village centers, thereby reducing sprawl in the rural areas of town. Additionally, older homes are often oriented to maximize passive heating and cooling, and materials found in older homes can be superior to typical construction materials today. In the past five years, Montague has utilized Community Development Block Grant funding to assist in the rehabilitation of over 30 private housing units through the Franklin County Regional Housing and Redevelopment Authority's Housing Rehabilitation Loan Program.

Fair Housing

Fair housing is defined as the right of all individuals and families to have equal access to housing. Safe, accessible, and healthy housing not only allows residents to live in decent conditions, but to also have the opportunity to access jobs, schools, and services to engage as fully equal members of their community. The Secretary of the U.S. Department of Housing and Urban Development (HUD), Shaun Donovan, summarized the vital importance of suitable housing and its relationship to sustainability in 2010, when he said:

“Sustainability also means creating ‘geographies of opportunity,’ places that effectively connect people to jobs, to quality schools, and other amenities. Today, too many HUD-assisted families are stuck in neighborhoods of concentrated poverty and segregation, where one’s zip code predicts poor education, employment, and even health outcomes. These neighborhoods are not sustainable in their present state.”

In 1968, Congress passed the Fair Housing and Equal Opportunity Act. This Act prohibits housing discrimination on the basis of race, color, national origin, religion, sex, familial status, and disability. HUD is charged with enforcing this legislation and ensuring that everyone has the opportunity for fair housing. In 2013 the Franklin Regional Council of Governments (FRCOG) completed a Fair Housing and Equity Assessment (FHEA) that examined Franklin County's communities within the context of the Fair Housing Act to ensure that all residents have the ability to find suitable housing.

The analysis found that there are seven “target areas” in the county where racial minorities comprise seven percent or more of the population and at least 12 percent of the area's population lives below the poverty level. Turners Falls and Millers Falls both fall within these parameters. The assessment found that the most significant deficiency in all seven target areas is the quality of the housing and the lack of living wage jobs, which are also issues for the county as a whole.

While Turners Falls and Millers Falls were found to have high concentrations of minority populations and people living in poverty, they were also identified as high opportunity areas, along with Greenfield, Deerfield, and Orange, defined as areas containing or within close proximity to jobs, transportation options, health care services, libraries, recreational areas, and grocery and retail stores. Additionally, Montague's schools are comparable to state averages, with the exception of a higher dropout rate. Crime rates are also low and comparable to the state.

The assessment recommends that to ensure that all population groups have equal access to these high opportunity areas, it is important to make sure that affordable housing is available in these locations. However, the high opportunity areas already contain the vast majority of the affordable housing in the region. To avoid an over-concentration of low-income households, new affordable housing in these areas should be mixed with market rate housing when possible.

Open Space and Natural Resources

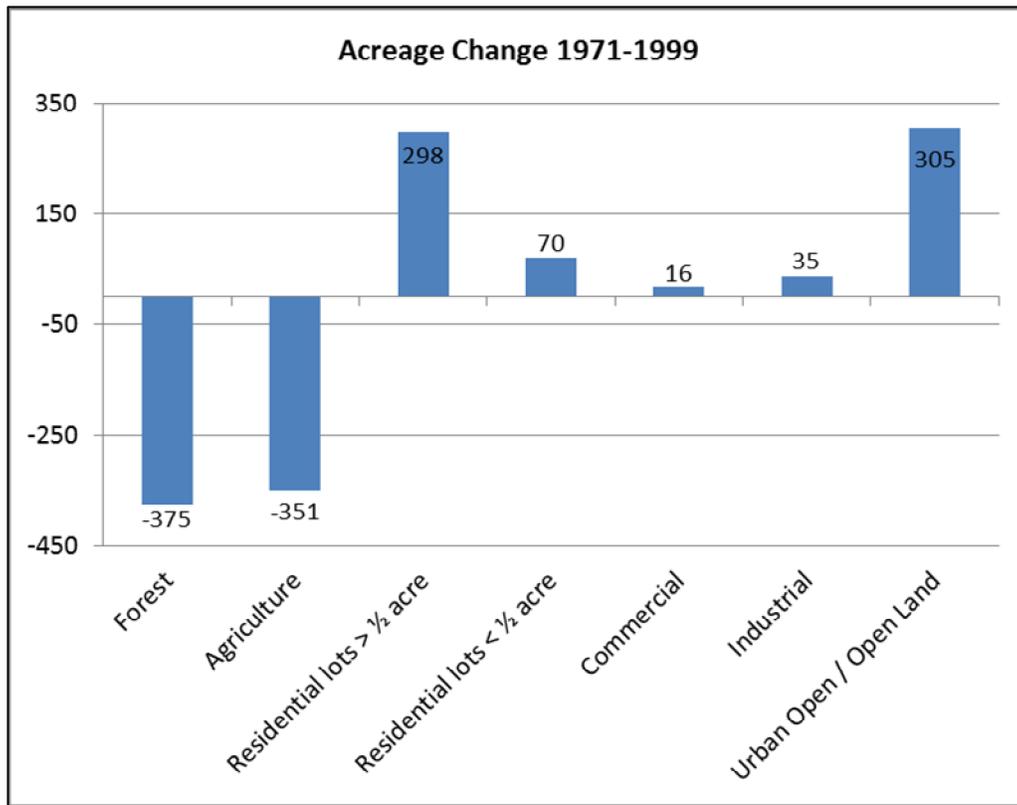
The natural resources and scenic landscapes of Montague have been valued by residents for generations. The Town completed an update to its *Open Space and Recreation Plan* (OSRP) in 2010, which in part is intended to help protect the town's scenic value and natural resources in the face of development pressure, while recognizing that people need places to live, learn, work and play. The following section summarizes the findings from the OSRP, and will explore the opportunities and challenges new housing development can pose on the town's natural resources.

Land Use Change

The major land use changes in Montague between 1971 and 1999 were a loss in forest and agricultural acreage, and an increase in residential development, primarily on lots over a half acre in size, and urban open / open land (Figure 6-1). Urban open refers to land that is in transition from one use to another, while open land refers to vacant land, idle agriculture, and barren areas that do not support large plant growth. According to the 2010 Montague Open Space and Recreation Plan (OSRP), the period between 1971 and 1999 saw the following changes:

- Infill development of high density residential uses in and around Turners Falls;
- Abandonment of commercial and industrial activity on Avenue A between the Gill-Montague Bridge and First Street in preparation for development of the Great Falls Discovery Center
- Increase in the amount of land occupied by the Turners Falls Airport;
- Expansion of the Airport Industrial Park;
- Abandonment of pasture north and west of Taylor Hill;
- Development of ¼ to ½ acre residential lots on Randall Road and in the Randall Wood Drive subdivision;
- Development of residences on large lots along the frontage of Taylor Hill Road, East Taylor Hill Road, Turners Falls Road, Federal Street, Wendell Road, Ripley Road, West Chestnut Hill Road, and Chestnut Hill Loop Road.

Figure 6-1: Land Use Change in Montague, 1971 - 1999



Source: 1971 and 1999 MassGIS Land Use data.

It is not possible to compare the most recent land use data from 2005 with the 1971 and 1999 data presented above due to changes in technology and the methodology of data collection and reporting which make comparisons inaccurate. Table 6-1 below provides a summary of the percentage of select land uses in Montague in 2005, the most recent year that land use data was collected. In 2005, approximately 70% of the total area in town was forested, 8 percent was in agricultural use, 8% was in residential use, divided evenly between low density residential development on lot greater than a half acre, and higher density residential lots on less than a half acre, and less than 1 percent was in industrial or commercial use.

Table 6-1: Summary of Montague Land Use, 2005

Land Use Category	Acres	Percentage of Total Acreage in Town
Forest	14,175	70%
Agriculture	1,537	8%
Water	871	4%
Residential (< .5 acre lots & multi-family)	777	4%
Residential (> .5 acre lots)	752	4%
Wetlands	472	2%
Open Land	450	2%

Land Use Category	Acres	Percentage of Total Acreage in Town
Powerline/Utility	316	2%
Urban Public/Institutional	142	1%
Recreation	126	1%
Commercial	98	0%
Industrial	75	0%
Other	319	2%
Total	20,108	100%

Source: 2005 MassGIS Land Use data.

According to the 2010 OSRP, approximately 7,229 acres, or 36% of Montague’s total acreage, is permanently protected from development. Much of this acreage is state-owned forest land or privately owned agricultural land. There is also roughly 3,228 acres, or 16% of Montague’s total acreage, that is under some form of limited protection from development. The majority of this acreage is privately owned land enrolled in the Chapter 61 program, which reduces property taxes on agricultural, forest, or recreation lands in return for the landowner keeping the land from being developed into another use for a specific time period.

Farmland

Farmland is both a natural resource and an economic resource. Roughly 15 percent of the Town of Montague, or 2,964 acres, consists of prime farmland. According to the Natural Resources Conservation Service (NRCS), prime farmland is land that has the best combination of physical and chemical characteristics for producing food, feed, forage, fiber, and oilseed crops and that is available for these uses (i.e. not built upon). Prime farmland soil is a finite resource that is significant for the town and the greater region in terms of providing enough productive land for current and future generations to grow food. When prime farmland is developed into homes or other developed uses, the capacity for food and fiber production is lost.

In Montague prime farmland soils are primarily located in the southwestern section of the town along the Connecticut River as far west as Greenfield Road; in the Sawmill River and Goddard Brook floodplains; and along Route 63. Another pocket of prime farmland also exists to the east of West Mineral Road in Millers Falls.

The characteristics that make prime farmland soils suitable for agricultural use also make them easy to develop. Large tracts of level, well-drained farmland are attractive to developers because the cost of installing roads and other infrastructure is relatively low. As of the 2010 Montague Open Space and Recreation Plan, roughly 1,227 acres of active farmland are permanently protected from development. This accounts for 80% of land in active agriculture in Town. Most of this land is protected through the Agricultural Preservation Restriction (APR) program. Active farmland with prime soils or soils of Statewide Importance may be eligible for enrollment in the APR program. The APR program purchases the development rights and attaches a restriction to the deed, which legally bars development, keeping land permanently available for agriculture.

Forests

Forests make up 70 percent of the Montague's total land area. The town's forests are diverse, including hardwoods and conifers, pitch pine-scrub oak forest, and floodplain forest. The majority of Montague's forested land is located east of Route 63, characterized by northern hardwoods. The Montague Plains is the largest inland Pitch-Pine Scrub Oak (PPSO) community in southern New England, and the only large remnant of this ecosystem in the Connecticut River Valley. PPSO barrens are vegetative communities occurring on deep, coarse, well-drained sands derived from glacial outwash. The sands are acidic, poor in nutrients and prone to drought.

Floodplain forests are deciduous, forested wetland communities found along rivers and streams that flood on an annual or semi-annual basis. According to the Natural Heritage and Endangered Species Program of the Massachusetts Division of Fisheries and Wildlife, there are several types of floodplain forests in the Town of Montague: major river floodplain forests which occur along the Connecticut River; transitional floodplain forests such as those that are found along the lower Sawmill River; and the small-river floodplain forest found along tributaries of the Connecticut River.

Roughly 5,914 acres, or 42% of forest land in Montague, is permanently protected from development, according to the 2010 Montague Open Space and Recreation Plan (OSRP). The plan identifies the types of forests in town that may be vulnerable to development, particularly if current landowners do not have a successor interested in taking over stewardship of the land. The plan also notes several large forested parcels that have been purchased for potential development. The OSRP states that large-lot zoning in the eastern half of town has the potential to create residential sprawl if these parcels are developed at full density (4 acre minimum lot size) and recommends that the town revise its zoning bylaws to include conservation subdivision, also known as open space design or natural resource protection zoning, to allow for clustering of homes on smaller lots in exchange for permanently protecting the remaining land. This approach would allow for new homes to be built while helping to protect large blocks of contiguous forest land.

Plant and Wildlife Habitat

The Natural Heritage and Endangered Species Program (NHESP) of the Massachusetts Division of Fisheries and Wildlife (MassWildlife) has designated several "Priority Habitat" and "Estimated Habitat" areas in the Town of Montague. A Priority or Estimated Habitat is an area where plant and animal populations protected by the Massachusetts Endangered Species Act Regulations (321 CMR 10.00) may occur. Most development activities proposed within an Estimated or Priority Habitat area would need NHESP review and approval.

The Priority and Estimated Habitat Areas in Montague include:

- Along the banks of the Connecticut and Millers Rivers;
- Most of the Montague Plains State Wildlife Management Area;
- A large area surrounding the confluence of Goddard Brook and the Sawmill River and continuing south to encompass Taylor Hill and its environs;
- An area on Route 63 south of the intersection of Sunderland Street and North Leverett Road (where Podlenski's Pond, Cranberry Pond Brook, and the trout hatchery is located) which extends south into Leverett;

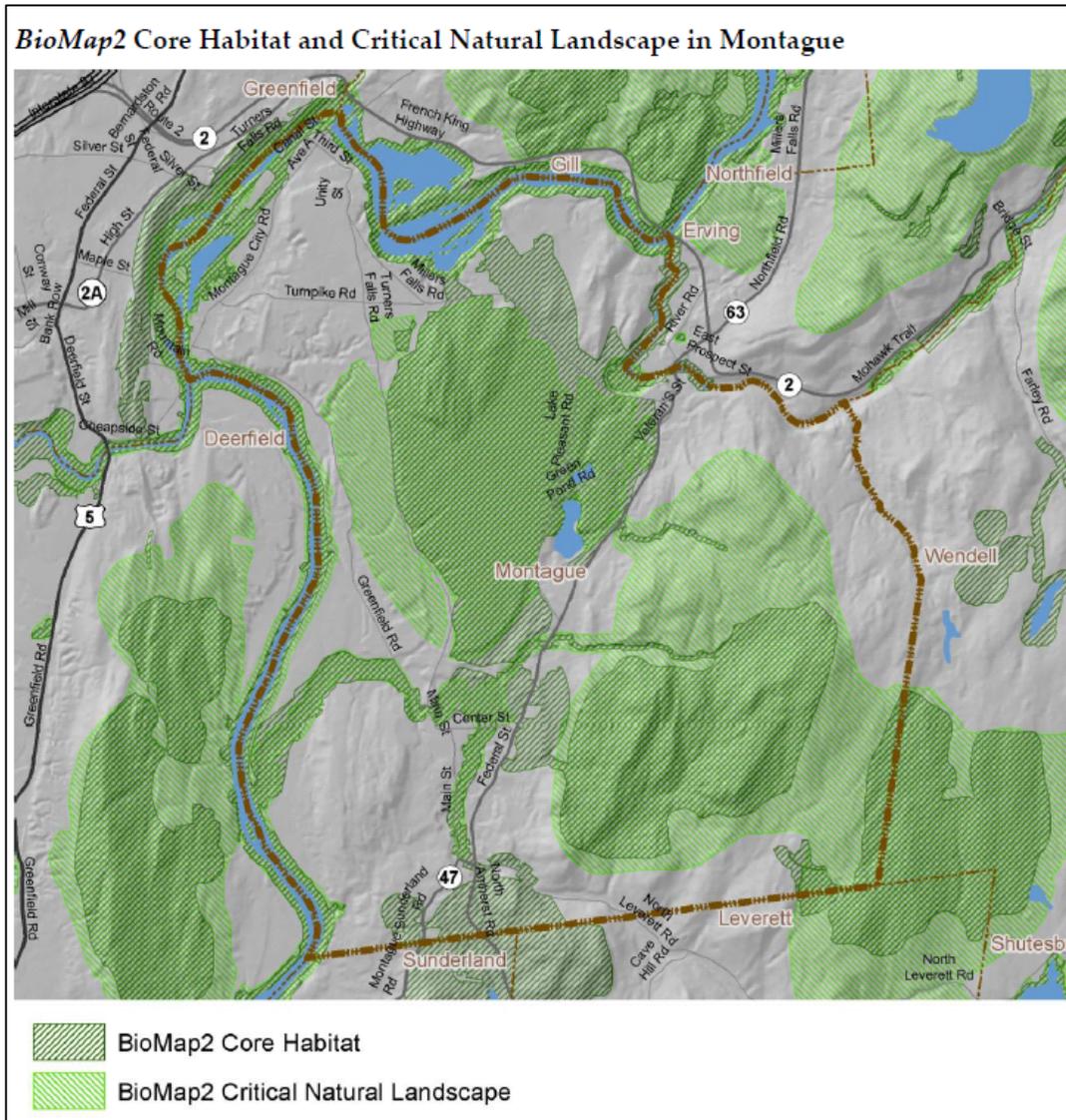
- The Turners Falls Airport; and
- An area between Green Pond and Millers Falls

In addition, NHESP and the Nature Conservancy's *BioMap2* project maps "Core Habitats" and "Critical Natural Landscapes" that support the long-term persistence of rare and native species.² Wildlife benefit from having land to move within that is isolated from human uses. Permanently protected wildlife corridors are particularly critical in a landscape which is experiencing development pressures, to ensure that animals have the ability to travel across vegetated areas between large blocks of habitat. The project is meant to be used for town and regional planning purposes, and does not have any regulatory authority over development.

The *BioMap2* project identified 8,289 acres of Core Habitat and 10,365 acres of Critical Natural Landscapes (the two types of landscapes overlap in many areas, see Figure 6-2) in Montague that currently support a broad range of wildlife and plant species. These areas include the Connecticut, Millers, and Sawmill River corridors, the Montague Plains, an area between Greenfield Road and Turners Falls Road, most of the forested area east of Route 63, and an area south of Montague Center along the border of Sunderland and Leverett. When possible, new housing development should avoid encroaching on and fragmenting these important landscapes. However there is still a need for areas in town to build new housing. The Zoning Regulations section provides more information on techniques for allowing new housing in rural areas of town while also protecting important natural resources.

² For more information on BioMap2, see <http://www.mass.gov/eea/agencies/dfg/dfw/natural-heritage/land-protection-and-management/biomap2/>.

Figure 6-2



Source: Natural Heritage and Endangered Species Program, Massachusetts Division of Fisheries and Wildlife, 2012.

Water and Wetlands

Montague is rich in water resources, including brooks, streams, ponds, vernal pools, wetlands, and aquifers. Land in the town drains into two main watersheds: the Connecticut River and the Millers River. Most of Montague lies in the Connecticut River Watershed. The Sawmill River is an important sub-watershed within the Connecticut River Watershed. Flood events have occurred in recent years on the Connecticut River and the Sawmill River, and along the smaller tributaries feeding into these rivers.

Development activity within 100 feet of water or wetlands in town is limited by the Massachusetts Wetlands Protection Act and the River Protection Act. In addition, development is regulated within the 100-year floodplain, as identified on the Montague Flood Insurance Map

and the Flood Boundary- Floodway Maps. The term “floodplain” refers to the land affected by flooding from a storm predicted to occur at a particular interval. The 100-year floodplain is the area predicted to flood as the result of a very severe storm that has a one percent chance of occurring in any given year. There are approximately 1,454 acres within the floodplain in Montague. Development is still allowed in the floodplain. The Floodplain Overlay District Bylaw will be discussed in more detail in the Zoning Regulation section below.

Zoning Regulations

Zoning provides one means for Montague to conserve important town features while encouraging development and land uses in a manner that agrees with the community’s values and its vision for the future. Zoning districts and zoning regulations affect the character of a community and how the community develops and grows over time.

The Town of Montague encourages appropriate residential development through its zoning regulations, which allow different housing types and densities in different sections of town based on each area’s character. Montague has fourteen (14) principal use districts, and three overlay districts. The zoning districts are shown on the zoning map at the back of this section.

Six of the town’s 14 zoning districts allow one-family dwellings by right. Two-family dwellings are currently allowed by right in the Neighborhood Business district, and by special permit in five other districts. In the Central Business District, one- and two-family dwellings are allowed by-right within a mixed-use building, with the street level devoted to commercial use.

Multi-family dwellings of three or more units are allowed by special permit in the General Business, Neighborhood Business, Rural Business and Central Business districts. In the Rural Business District, multi-family structures are limited to 4 units. In the Central Business District, residential units must be in a mixed-use building, with the street level devoted to commercial use.

The Montague Zoning Bylaws provide a special permit option for the reduction of residential frontage and lot size requirements where public water and sewer are available. The Zoning Board of Appeals regularly grants such requests, which have the effect of promoting affordable housing on small, infill lots in existing neighborhoods. Non-profit developer Rural Development, Inc. built several homes on lots subject to special permits under this simple but effective provision of the zoning bylaws.

The bylaws have a provision for accessory apartments, which allows for an additional housing unit to be created within an existing single family home. Accessory apartments offer homeowners an additional potential source of income, and give renters a new affordable housing option. Montague allows accessory apartments in single-family homes by special permit. To be considered an accessory apartment, a living space must meet all the following criteria: (1) the space must be less than 700 square feet in area; (2) The space must be smaller than the remaining area of the house; and (3) The space must have only one bedroom. The Town may want to consider allowing accessory apartments by-right within some zoning districts to further

encourage this form of housing, and to allow accessory apartments by special permit in secondary structures such as garages and barns.

The standard minimum lot size in Montague for residential development is 22,500 square feet (0.52 acres) for a single-family dwelling, and an additional 22,500 square feet for each additional dwelling unit. Minimum lot sizes in the Agricultural-Forestry districts AF-2 and AF-4 are two and four acres respectively, and one acre in the Rural Business and the Water Supply Protection Overlay District. In 1999, the Town revised the zoning bylaws to allow increased density in the Central Business (CB) and Neighborhood Business (NB) districts to encourage greater residential development in those areas. In the CB and NB districts, the minimum lot size is now 10,000 square feet for a single-family dwelling and 15,000 square feet for a two-family dwelling.

A review of existing lot sizes versus the required minimum lot sizes within the villages of Turners Falls and Millers Falls shows a large discrepancy between what exists on the ground and what is required in the zoning bylaws. Many lots fall below the 10,000 and 15,000 square foot minimums for single family and two-family dwellings within the Central Business (CB) and Neighborhood Business (NB) districts. Approximately 85% of lots within these two districts do not conform to the 10,000 square foot minimum for single family homes. The same is true within the Residential (RS) neighborhoods surrounding the central village areas. These lots are required to have just over a half acre for a single family home, with an additional half acre for each additional dwelling unit. This results in many non-conforming lots and buildings, which require property owners to go through a Special Permit process to alter a building or replace it, unless it is destroyed by a fire or other natural cause, in which case a structure equivalent in appearance and character to the original may be constructed within 24 months of the original structure being destroyed. For example, within the “patch” neighborhood between the power canal and the Connecticut River, approximately 97% of lots are non-conforming.

While the Zoning Bylaw offers a special permit provision for reducing lot size requirements where public water and sewer are available, the Town may want to consider reducing the minimum lot size requirements within Turners Falls and Millers Falls to better align with the lot sizes that currently exist, thereby maintaining the character of these neighborhoods into the future. This would allow for existing properties to be updated and modified more easily, and for new housing to be built on vacant lots without always needing to go through a special permit process.

In 2001, Montague created a Historic Industrial District. The purpose of the district is to “encourage adaptive reuse of historic industrial buildings and sites” (Montague Zoning Bylaws, Section 5.2.12). In 2004, The Town amended the Historic-Industrial Zoning District to allow residential uses by special permit, provided that the residential uses are accessory or secondary to a primary use and include a management plan.

In 2010, the Town amended the zoning map to create a Neighborhood Business District in Montague Center, allowing for multi-family uses by special permit, in an effort to support redevelopment of the Montague Center School building. A local developer has plans to convert the former school building into 22 apartments, and is in final negotiations with the Town to purchase the property.

In 2010, the Town added a Water Supply Protection District for the Hannegan Brook Well in Lake Pleasant/ Millers Falls. In areas where sewer is not available, the minimum lot size for a single family home is increased to 45,000 square feet, and to 67,500 square feet for a two-family home.

In 2013, the Town amended section 5.4.7 of the Zoning Bylaws to allow dwelling units less than 700 square feet in Montague. The changes removed minimum living space requirements for single family and two-family homes, and reduced the requirement for multi-family units to 500 square feet, with the option of seeking a special permit for relief below the minimum. The Town prepared a Q&A for Town Meeting members voting on the issue and identified the following as reasons for permitting smaller dwelling units in town, consistent with town plans:

- Promotes energy efficiency because smaller units take less energy to heat and cool;
- Allows sustainable land use patterns because smaller units consume less land and materials;
- Encourages adaptive reuse of historic structures;
- Provides a diversity in housing units and types;
- Decreases the cost of housing;
- Supports inclusivity for all demographics including but not limited to teachers, single parents, grandparents, young couples, future homeowners, graduate students, writers, the working poor, and people with expendable incomes.

The Flood Plain Overlay District regulates development within the 100-year flood plain in Montague. Permitted uses are allowed if they meet certain standards, including certification from a Registered Professional Engineer that the development will not result in an increase in flood levels during a 100-year flood, and State Building Code standards for building within the flood plain. The 2014 Montague Multi-Hazard Mitigation Plan recommends that the Town consider prohibiting all new development within the 100-year floodplain, or require a special permit for development in the floodplain in addition to current requirements. Further restricting development within the flood plain will mitigate flooding risks to homes.

Montague's Zoning Bylaws offer considerable flexibility for future housing development. Single-family structures are allowed by right in most areas and minimum lot sizes in many districts are smaller than in most surrounding towns. The bylaws facilitate the construction of higher housing densities in downtown areas, and the reuse of historic downtown structures for residential uses, as appropriate. The bylaws could be revised to further encourage revitalization and infill development downtown and in surrounding village neighborhoods by better aligning the minimum lot sizes with what currently exists on the ground.

The town's zoning bylaws also help promote the preservation of open space and farmland through the Back Lot Development Bylaw and through lower densities in rural areas. The Back Lot Development Bylaw allows for lots within the Agricultural Business Overlay District that do not have adequate frontage, to be built upon by Special Permit in exchange for protecting farmland along roadways that is vulnerable to approval not required (ANR) development. Back lots are accessed via a common driveway, and are located on areas of a parcel with the least agricultural value. The intent is to avoid development of prime farmland soils and to maintain contiguous parcels of agricultural land. However the current bylaw does not provide any

incentives for a developer to choose this type of development over ANR development. The bylaw requires that an equal number of buildable ANR lots be protected for each back lot developed. The Town could incentivize this type of development by allowing for a reduction in minimum lot size for back lots and providing a density bonus for protecting a certain number of buildable ANR lots.

The Town could improve upon the preservation of open space and natural resources through implementing the recommendation from the 2010 Montague Open Space and Recreation Plan to consider conservation subdivision, also known as open space design or natural resource protection zoning, in the rural areas of town to allow for new housing while also protecting large areas of forest or farmland.

Zoning Opportunities for Affordable Housing

While Montague's zoning currently supports development of a diversity of housing types in a number of ways, there are additional opportunities to further support affordable housing development within town.

Inclusionary Zoning

Inclusionary zoning is a planning tool used by towns in Massachusetts to increase the affordable housing inventory in a community as new development occurs. Inclusionary zoning helps a town reach its 10 percent affordable housing goal, as prescribed by M.G.L. Ch. 40B, and remain above 10 percent as new homes are added to the year-round housing stock. Most towns with this type of zoning require developments of 10 units or more to include at least one affordable unit (or 10% of a project over 10 units), but the percentage could be set by the town as there is no state requirement. Many communities also allow developers to opt out of building the units by donating land or providing a fee-in-lieu to a local affordable housing trust fund equivalent to the units in cash when opting out. Special considerations can also be negotiated with developers.

Affordable units developed through inclusionary zoning can qualify for the Subsidized Housing Inventory as Local Action Units through the Local Initiative Program. This program, administered by the Massachusetts Department of Housing and Community Development (DHCD), recognizes the various ways that affordable units can be created, and provides guidelines to ensure that new affordable units created through zoning meet the requirements of Chapter 40B.

Chapter 40R Smart Growth Zoning Overlay District

The 2013 *Downtown Turners Falls Livability Plan* includes a recommendation to consider Chapter 40R Smart Growth Zoning within the downtown. M.G.L. Chapter 40R is a zoning enabling act that encourages towns and cities in Massachusetts to adopt overlay zoning districts that will facilitate housing development, including affordable housing, in mixed use areas. The following locations are eligible to be a 40R smart growth district:

- Areas near transit stations;
- Areas of concentrated development, including town and city centers, other existing commercial districts in cities and towns, and existing rural village districts; or

- Areas that by virtue of their infrastructure, transportation access, existing underutilized facilities, and/or location make highly suitable places for residential or mixed use smart growth zoning districts.

In order to be eligible, the overlay zoning district must allow densities of 8 units per acre for single family homes, 12 units per acre for 2 and 3 family homes, and 20 units per acre for condominiums and apartments. Residential uses must be allowed by right, but can include a limited site plan review process and design guidelines to regulate the physical characteristics and design of the development. The district must require that 20 percent of new housing developed within the district be affordable to households earning less than 80 percent of the area median income, adjusted for household size.

Before adopting the zoning district, it must be approved by the Massachusetts Department of Housing and Community Development (DHCD). Once approved and adopted by the community, the town can receive anywhere from \$10,000 to \$600,000 as an incentive payment, depending on the number of new housing units permissible under the overlay district as opposed to the underlying district (see Table 6-2 below). Communities also receive a bonus payment of \$3,000 for each housing unit that is created within the district, payable when the building permit has been issued for the unit. Additionally, through M.G.L. Chapter 40S, towns and cities with smart growth overlay districts are reimbursed any net cost of educating students living in the new housing in a smart growth district. The reimbursement is equal to the cost of educating students living in new housing in a smart growth district minus the percentage of new revenues from the district that would otherwise be devoted to educational costs, and any increase in state educational aid resulting from students living in new housing in the district.

Table 6-2: Incentive Payments to Towns for Adopting Chapter 40R Zoning, Based on Number of Additional Units Allowed within the Zoning District

Additional Units Allowed under Ch.40R Zoning	Incentive Payment
Up to 20	\$10,000
21 to 100	\$75,000
101 to 200	\$200,000
201 to 500	\$350,000
501 or more	\$600,000

Source: Chapter 40R Regulation.

In addition to these benefits, towns and cities with smart growth districts are given preference when applying for state discretionary funds such as the MassWorks program, and may be given relief from a Chapter 40B Comprehensive Permit application, since a town or city that adopts a smart growth overlay district is showing a commitment to creating affordable housing.

Compact Neighborhoods

Recognizing that the Chapter 40R smart growth district may not be appropriate for all communities, DHCD recently launched a new zoning incentive program called Compact Neighborhoods. Compact Neighborhoods can be base or overlay zoning districts. The same types of locations identified above for smart growth districts are eligible to be Compact

Neighborhoods. The district must allow, as of right, at least one of the following densities: 8 units per acre for multi-family (2-family or more) homes, or at least 4 units per acre for single family homes. The district must have enough developable land to allow for a minimum number of “Future Zoned Units,” which is generally one percent of the year-round housing units in the community.

Compact Neighborhoods must require that at least 10 percent of all units constructed within projects of more than 12 units are affordable to households making less than 80 percent of the area median income, adjusted for household size. Additionally, the district cannot impose restrictions on age or any other form of occupancy restrictions as a whole. However projects within the district can have occupancy restrictions, if in compliance with fair housing laws, such as housing for seniors, persons with disabilities, or assisted living facilities.

Communities that have a Compact Neighborhood zoning district approved by DHCD and adopted by the town will receive preference when applying for state discretionary funding such as the MassWorks Infrastructure Program. In addition, a town may receive relief from a Chapter 40B Comprehensive Permit. Unlike Chapter 40R smart growth districts, adopting a Compact Neighborhood does not provide any incentive or bonus payments. DHCD staff are available to assist towns who are interested in creating a Compact Neighborhood zoning district.

Chapter 40B Comprehensive Permit

Municipalities can work with a developer to create affordable housing that meets the town’s needs and is consistent with community character. This can be accomplished through a Comprehensive Permit, through a “friendly” 40B process. The Comprehensive Permit allows for development of various housing types in zoning districts that may only be zoned for single family homes or commercial uses, or where minimum dimensional requirements make affordable housing development difficult. Comprehensive Permit projects must contain at least 20-25 percent affordable units and have long-term affordability restrictions. Housing of various types can be built through the process. It is difficult for communities that are under the 10 percent threshold of year-round affordable housing to meet affordable housing production goals without utilizing the Comprehensive Permit tool. This is particularly true in communities with slow housing growth, where inclusionary zoning and other techniques discussed in this section may not produce affordable housing at a quick enough pace.

Brownfields

As defined by the U.S. Environmental Protection Agency (EPA), "Brownfields" are properties on which the actual presence or perceived potential presence of a hazardous substance, pollutant, or contaminant may complicate expansion, redevelopment or reuse. Montague has been working with the Franklin Regional Council of Governments (FRCOG) and property owners to assess the extent of contamination and promote redevelopment of identified brownfield sites in Town. A number of sites within the village centers have been assessed and appropriate cleanups completed. A Phase I Environmental Site Assessment report assesses a site’s potential contamination by conducting historical research and reconnaissance of the site. If needed, additional assessment such as a Phase II, will be conducted to determine the impact of potential

contamination through sampling and laboratory analysis of soil, groundwater, or building materials. A Phase III Remediation Plan may be prepared if contamination is found in sufficient concentrations that action should be undertaken. The Phase III Remediation Plan outlines how a clean-up should be conducted and the estimated cost for cleanup.

In addition to the FRCOG program, the Massachusetts Department of Environmental Protection (DEP) maintains a list of brownfield sites where known contamination has occurred. In Montague, 46 sites have been reported to the DEP as of September 23, 2014, most of which have either been cleaned up or determined to pose no significant risk to public health.³

Infrastructure Capacity

Understanding where infrastructure is located, and in what condition and/or capacity it exists, is integral to planning for new housing development. Homes require a certain amount of infrastructure, such as water, wastewater disposal, electricity, a safe and accessible road, etc. There are also forms of infrastructure that more widely support a community, such as public schools, sidewalks, bike lanes and paths, and public transit, which can help increase the livability and quality of life in a town. This section will explore the infrastructure in Montague and how it can support, or constrain, new housing development or redevelopment.

Sewer and Water

Montague has a municipal wastewater treatment facility on Greenfield Road with a capacity of 1.83 million gallons per day of flow; 7,440 pounds Biological Oxygen Demand (BOD) per day and 6,000 pounds Total Suspended Solids (TSS) per day. The plant is currently operating at approximately 55% capacity. Treated effluent is discharged to the Connecticut River; sludge is shipped out of town for disposal.

With the exception of Millers Falls, which is served by the Town of Erving's wastewater treatment facility, all of the densely developed areas of town are served by the sewer system, including the remaining four village centers and the Airport Industrial Park off Millers Falls Road. Sewer service is also available at the old landfill off Turnpike Road, where a new industrial park is planned. A study of the eight pump stations in town is underway, with improvements planned for pump stations in Turners Falls and Montague City.

Areas not served consist of rural areas surrounding Montague Center, including Meadow Road, North Leverett Road and the Taylor Hill and Chestnut Hill areas, Route 47 and Route 63 south of Millers Falls, Dry Hill Road, and Turners Falls Road between Hatchery Road and the cemetery, Greenfield Road south of Greenfield Cross Road, Hillside Road, Millers Falls Road between the Airport Industrial Park and Winthrop Street, Lake Pleasant and Green Pond Roads and Wendell Road.

³ The full list of sites can be found by searching the DEP database at <http://public.dep.state.ma.us/SearchableSites2/Search.aspx>.

Approximately 84% of the town's residents receive their drinking water from the municipal water supply system. A single shallow well serves the village of Montague Center and is owned and operated by the Montague Center Water District, which is composed of 189 member households in the village center. In 2008, the District provided an average annual daily amount of roughly 35,000 gallons to approximately 450 people. This well is only 12 feet deep and is highly vulnerable to contamination.

The Turners Falls Water Department owns and operates two wells in the Tolan Farm well field, and the newly developed Hannegan Brook well located next to Lake Pleasant. The Department serves 2,057 households/businesses in Turners Falls, Millers Falls, Montague City, Lake Pleasant, and the airport industrial park. The Hannegan Brook well became operational in 2014, and doubled the existing public drinking water capacity for the areas served by the Department. Prior to the development of the new well, the Tolan Farm wells were being pumped close to their capacity, which would have constrained any new large scale industrial or residential development.

The Turners Falls and Montague Center wells are hydrologically connected. During drought or times of high demand, pumping the Tolan Farm wells drains the Montague Center well. There is a valve connecting the two systems that allows the Turners Falls Water Department to supply Montague Center when necessary.

Transportation

Transportation plays a large role in the ability of residents to access jobs and services. Siting new housing in close proximity to employment, schools, and shopping reduces the amount of driving for residents, and increases the potential for using alternative forms of transportation to access these destinations. Having the choice to safely and conveniently walk, bike, or ride transit, helps households save money, increases physical health, reduces traffic congestion and air pollution, and generally increases the quality of life in a community.

Roads and Bridges

Montague has a total of 135 miles of roadway.⁴ State Route 2, a major east-west route located just north of the Montague border, connects Montague with Greenfield and Route 91 to the west and Erving and Orange to the east. State Routes 63 and 47 are the major commuter roads connecting Montague to larger cultural and employment centers to the south such as Amherst.

Major town roads include Avenue A/Montague City Road, connecting Turners Falls and Montague City; Millers Falls Road, connecting Turners Falls and Millers Falls; Turners Falls Road connecting Montague Center and Turners Falls; and Greenfield Road, connecting Montague Center to Montague City. Greenfield Road is scheduled for comprehensive renovation in the next few years, including drainage repair, bridge restoration and addition of "share the road" signs alerting motorists to the presence of bicyclists. The town has many smaller roads,

⁴ Massachusetts Department of Transportation 2007 Road Inventory GIS File.

including several gravel roads in the eastern section of town that have been paved during the last five years.⁵ Gravel roads make up 21 miles, or nearly 16% of Montague’s streets.⁶

Major renovations on the Gill-Montague Bridge, which was constructed in 1937 and crosses the Connecticut River and Power Canal in Turners Falls, began in 2010, and were completed in 2014. The \$40.1 million project ensures that the 700-foot long span remains a critical link for industry, commerce and public safety in Montague.

Repairs to the General Pierce Bridge over the confluence of the Connecticut and Deerfield Rivers on Montague’s border with Greenfield, formerly listed as “structurally deficient” by MassDOT, was required before work on the Gill-Montague Bridge could begin. MassDOT plans to rehabilitate the bridge starting in 2015. This overhaul represents a main infrastructure priority for the town.

The Greenfield Road Bridge over the New England Central Railroad tracks failed and was dismantled in 1999. MassDOT plans to construct a span for pedestrian and bicycle use on the site of the former bridge. No start date has been specified, however. A related project includes the reconstruction of Hatchery Road linking Greenfield Road to Turners Falls Road forming a major collector route circumventing the former bridge site.

The town-owned Sixth Street Bridge in Turners Falls, offers primary access for the old Griswold Cotton Mill and for residents of “The Patch,” a neighborhood on a peninsula of land in the canals of the Connecticut River between Turners Falls and Greenfield. The bridge, closed in 2006 when the deterioration of the old mill building caused dangerous conditions on the bridge, was reopened to in-bound traffic in the summer of 2010 after Patch residents complained about the lack of access to their homes (Montague Department of Public Works, personal communication). The Eleventh Street Bridge remains open in both directions, connecting the mainland of Turners Falls to the Patch. Redevelopment of the old mill for intensive commercial or residential use could create temporary access problems.

Transit

The Franklin Regional Transit Authority (FRTA) operates three fixed routes that serve the Town of Montague. The Route 22 Montague/Greenfield Route runs eight times per day between downtown Greenfield and Turners Falls via Montague City, with three runs extending to Millers Falls and Montague Center. In 2013 total ridership on this route was 25,875. Route 32 Orange/Greenfield travels through Montague City, Turners Falls, and Millers Falls on its way between downtown Orange and Greenfield. Ridership on this route in 2013 was 35,029, the highest ridership out of FRTA’s six fixed bus routes. Route 32 runs seven times per day. Route 23 Amherst/Greenfield runs twice a day from downtown Greenfield through Montague City, Turners Falls, Millers Falls, and Montague Center, connecting to UMass Amherst via Route 63. Buses run approximately between 6 a.m. and 7 p.m., Monday through Friday. Currently there is no evening or weekend service available. Ridership on Route 23 in 2013 was 5,088.

⁵ Montague Department of Public Works, personal communication.

⁶ Massachusetts Department of Transportation 2007 Road Inventory GIS File.

The FRTA is in the process of developing a Regional Transit Plan that will include an analysis of current service and recommendations to improve upon the fixed route bus service in the region. Public outreach for the plan has shown that people want more frequent bus service, and evening and weekend bus service. The plan will be complete by June 2015, and may result in changes to the bus service in Montague. According to the 2008-2012 American Community Survey estimates, roughly 17% of occupied housing units in Turners Falls did not have a vehicle available to the occupants, compared to 2% in the rest of Montague. Public transit is important to residents for accessing work, education, child care, and services.

Passenger Rail

Beginning in 2015, Amtrak passenger rail service from St. Albans, Vermont to New York City will begin stopping twice daily in Franklin County at the JWO Transit Center in Greenfield. Ideally bus transit service will coordinate with the train schedule when possible to provide access from Montague to this service. As of the writing of this plan, the State of Massachusetts is in the process of purchasing the rail line, with the possibility of increasing passenger rail service along this route in the future to Northampton, Holyoke, and Springfield, which are major employment and education centers.

Sidewalks and Bicycle Facilities

Sidewalks exist in Montague's villages, which are generally very walkable. The industrial village of Turners Falls was originally planned with walking as the main mode of transportation. Workers lived within walking distance to the mills, and everyday needs were available in the shops along Avenue A. Today the village maintains its pedestrian character, although an increase in traffic and other hazards impact how safe or comfortable a pedestrian feels. The 2013 Downtown Turners Falls Livability Plan notes that while the village remains very walkable, getting to the village by foot or bicycle remains more difficult. From Montague City, the Canalside Trail Bike Path provides a great connection. This 3.6 mile multi-use path connects Unity Park in Turners Falls to McClelland Farm Road in northeast Deerfield. The path travels along the power canal to Montague City before crossing over the Connecticut River to Deerfield. The path is a well-used community resource, though a way to access downtown from the path is needed between 5th Street and the Discovery Center.

The Livability plan states that adequate sidewalks or bike lanes are lacking on routes approaching from most other directions. Accessing Greenfield by bike or foot was seen as particularly problematic because the shortest route across the 5th Street Bridge and up Turners Falls Road to Greenfield has no sidewalk and very little shoulder, and cars speed along the route. The Town of Greenfield is working on determining what improvements could be made along the road to provide a safer route for pedestrians and bicyclists.

The Franklin County Bikeway is a project under implementation by the Franklin Regional Council of Governments (FRCOG) with the aim to provide a biking network, with both on-road and off-road facilities, throughout Franklin County, linking employment, recreational, and educational destinations. Routes within Montague include the Canalside Trail Bike Path, the Northfield Connector (Millers Falls Road to East Mineral Road), the Leverett-Amherst Route

(Lake Pleasant Road, Old Northfield Road, Old Stage Road), the Orange-Greenfield Route (Wendell Road), the Shutesbury Loop (Ripley Road), and the Connecticut River Route (Greenfield Road, South Ferry Road, Meadow Road). These routes are all marked with Franklin County Bikeway signs, and vary in terms of bicycle skills needed, from beginner, intermediate, and advanced skill levels.

Park and Rides

There are no official park and ride lots in Montague. The closest park and ride is located in Greenfield at the Registry of Motor Vehicles parking lot. A 2008 park and ride study conducted by the Franklin Regional Council of Governments assessed the Great Falls Discovery Center parking lot as a possible location for a new park and ride. The lot has approximately 40 parking spaces, with easy access to Route 2, bus transit, and the bike path. While this was deemed a good central location for a park and ride lot, it was not prioritized for implementation. However the lot is available for use as an informal park and ride.

Transportation and Affordability

Transportation costs should be taken into consideration when determining the true affordability of a region, especially in rural areas such as Franklin County. However, this expense is often not calculated even though it is the second largest cost for families after housing. The Center for Neighborhood Technology (CNT) has created an index that combines both housing and transportation costs as a tool to assess the true affordability of locations. The index is based on the premise that households should spend no more than 45 percent of their income on housing and transportation combined.

According to the CNT, all of Montague is considered affordable when looking at housing costs alone. When transportation costs are included, however, almost all areas of Montague become unaffordable except for downtown Turners Falls and an area on the “hill” section of Turners Falls. In these areas residents spend just under 45% of their income on housing and transportation combined. According to the index, the area in town with the highest percentage is within the southern half of town, encompassing Montague Center and the surrounding rural areas, where residents spend on average 61% of household income on housing and transportation.⁷

Utilities

Utilities can be a huge expense for households. Today, it is not uncommon for a household to pay \$3,000 - \$5,000 each year for heat and electricity.⁸ Lower income populations are more likely to have high utility bills because they often live in older buildings that are less energy efficient. While utility costs are high today, the cost of fossil fuels is likely to go up as demand increases for these finite resources.

⁷ “Housing and Transportation Affordability Index,” Center for Neighborhood Technology. <http://htaindex.cnt.org/> October 2014.

⁸ *Massachusetts Clean Energy and Climate Plan for 2020*, (2010)

Approximately 45% of occupied homes in Montague are heated with fuel oil, which is the most expensive form of heat and can be particularly burdensome on fixed or low income households. Roughly 29% of homes are heated with natural gas, 12% with electricity, and 8% with wood. Natural gas is currently the most affordable heating option; however, with recent increases in natural gas prices this may not continue. Natural gas is only available to a small portion of the region, and there is currently a moratorium on new service. The highest percentage of heating with natural gas is within Turners Falls, where approximately 50% of occupied homes use natural gas. Wood is fairly inexpensive, but it can cause air quality problems when old, inefficient wood burning appliances are used, and is generally not a good option for elders and persons with disabilities.

To help control energy costs for homeowners and renters, new construction should be energy efficient, and incorporate when possible passive heating and cooling strategies and renewable energy sources such as solar photovoltaic systems and efficient wood heating systems. Additionally, replacing aging heating equipment in existing homes with energy efficient models, as well as making homes more energy efficient, will help reduce utility costs over time. Montague, as a designated Green Community by the state, has adopted the Stretch Energy Code, an appendix to the Building Code which requires greater energy efficiency in new home construction and renovations.

Montague is fortunate to be part of the Massachusetts Broadband Institute's MassBroadband 123 fiber telecom network. This network of fiber optic cables travels through Montague City, Turners Falls, the Airport Industrial Park, and Millers Falls. There are a number of Community Anchor Institutions, such as the library, town hall, schools, and public safety building which are directly connected to the network by fiber optic cable.⁹ DSL and cable are also available in most parts of Montague.

Public Schools

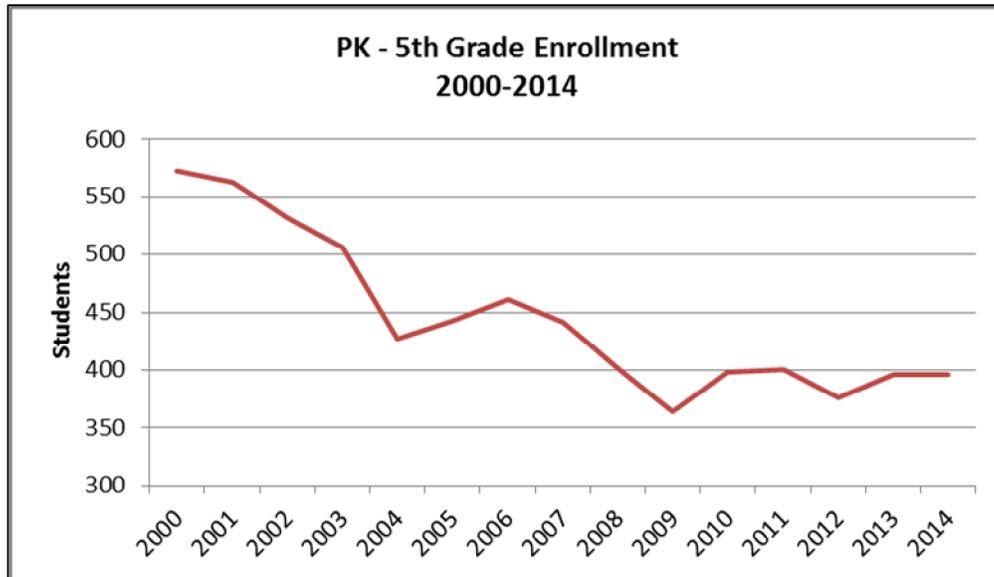
Schools are fundamental institutions in our communities. From educating our children, to serving as community meeting space, to providing recreation opportunities, they serve various functions. When schools become overcrowded, it can impact the learning environment, and require physical additions to the school as well as new teachers and staff to accommodate the larger student body. These additions come at a price, and many towns and cities in Massachusetts have struggled with accommodating a growing population in their school systems. Conversely, when schools are operating well below capacity, the cost per student can be unaffordable. Many communities with declining school enrollment have had to close school buildings and consolidate students to save money.

Enrollment in Pre-K through 5th grade at Montague elementary schools (Hillcrest, Sheffield, Montague Center, and Great Falls Middle School Pre-School) has fluctuated from a high in 2000 of 572 students, to a low in 2009 of 364 students. In the last five years enrollment has remained at or near 400 students. In 2008 the Montague Center School was closed. All elementary students

⁹ A map showing the network in Montague as of January 2014 is available at: <http://broadband.masstech.org/sites/mbi/files/documents/map-gallery/community-network-maps/massbroadband123-network-Montague.pdf>.

now attend the Hillcrest Elementary School (pre-k – 1st grade) and Sheffield Elementary School (grades 2-5) in Turners Falls.

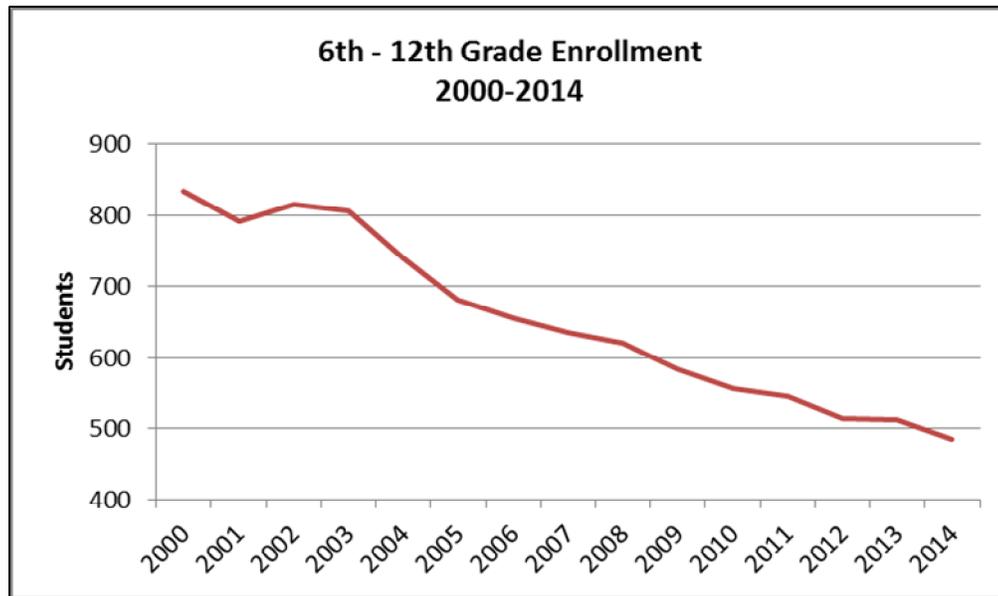
Figure 6-3: Total Student Enrollment, Pre-K – 5th Grade



Source: Massachusetts Department of Education.

Enrollment at the Great Falls Middle School and the Turners Falls High School has steadily declined since the early 2000s, from a high of 833 students in 2000 to a low of 485 students in 2014. The middle and high school serve students living in the towns of Montague, Gill, and Erving. The decline in student enrollment in Montague is consistent with demographic trends over the past decade. From 2000 to 2010, the population age 19 and under living within town declined by 358. Over the same period, school enrollment at the elementary, middle, and high schools dropped by 451. School choice also plays a role in enrollment, as children who live in Montague may attend public schools in other communities.

Figure 6-4: Total Student Enrollment, Grades 6 - 12



Source: Massachusetts Department of Education.

Local Capacity for Affordable Housing Development

Montague has a representative Town Meeting form of government with a three-person Board of Selectmen. Like most small towns, Montague relies on many volunteers to fill town boards, commissions, and committees, in addition to staff. The Montague Housing Partnership (MHP) was formed in the late 1980s to promote the creation of affordable low- and moderate-income housing in the community. The partnership's members included the Montague Building Inspector and representatives from the Montague Planning Board, Montague Housing Authority and HRA. Unfortunately the MHP is no longer active in town.

Montague has a Town Planner, Building Inspector, and Health Director who collaborate with regional organizations such as the Franklin Regional Council of Governments and the Franklin County Regional Housing and Redevelopment Authority on housing related projects. These agencies offer technical assistance related to planning and development, and can help the Town access funding resources for its planning and development initiatives.

Franklin County Regional Housing and Redevelopment Authority

The Town of Montague works closely with the Franklin County Regional Housing and Redevelopment Authority (HRA) to address local housing needs. HRA was created in 1973 by the Massachusetts Legislature as the Commonwealth's first regional public housing authority and its only regional redevelopment authority. At that time, the State recognized that the 26 towns of Franklin County, as small communities in the State's most rural county, did not have sufficient access to housing and community development resources, and were unlikely to develop and sustain adequate housing and community development capacity independently.

HRA was established to help address housing and development issues and to assist with development projects, both for the region as a whole and for local communities.

HRA works with Montague and other communities in the region on a variety of housing concerns. HRA provides counseling for first-time homebuyers, tenants and landlords, and offers assistance and funding for the rehabilitation of single-family and multi-family structures, compliance with state septic system (Title 5) requirements and municipal infrastructure improvements. HRA also owns the Winslow Wentworth House, and manages the Crocker, Cutlery and the Moltenbrey buildings in Montague, a total of 91 units of housing. HRA rehabbed Keith Apartments and the Highland School for senior housing, and then the Commonwealth turned them over to the Montague Housing Authority for management. HRA's funding primarily comes from public state and federal sources.

At the local level, HRA assists Montague with its Community Development Block Grant (CDBG) applications and provides program administration for the grants. CDBG funds come from the U.S. Department of Housing and Urban Development (HUD), and in Massachusetts, are channeled to communities through DHCD. HRA coordinates Montague's housing rehabilitation program with CDBG funds. This program provides zero interest, deferred payment loans to low- and moderate-income households for home repairs, lead paint abatement, Title 5 upgrades and home improvements. As of 2014, fifty percent of loans repaid to the Town are returned to HRA to be used to make new loans. Between 1999 and 2001, Montague also had CDBG funds to operate a housing and code enforcement program. The program targeted substandard housing in downtown Turners Falls and Millers Falls.

HRA works closely with Rural Development Inc. (RDI), an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families and people with special needs. HRA and RDI have conducted a number of projects in Montague to create and/or upgrade affordable housing. RDI has constructed 18 single-family homes in developments on Kettle Hole Lane in Montague Center, and on Winthrop Street and Birchwood Circle in Millers Falls, and 4 homes elsewhere in Turners Falls. Eleven of the 22 homes have deed restrictions to guarantee that they will provide affordable housing to low-income residents for at least 15 years.

Other RDI projects include a comprehensive renovation of the historic Crocker and Cutlery buildings in downtown Turners Falls in 2000. This renovation yielded 48 units of high-quality affordable rental housing, including three wheelchair accessible units. Redevelopment of the historic Moltenbrey building in Turners Falls to upgrade its 26 drug- and alcohol-free single room occupancy apartments was completed in 2006, and included two accessible units and upgraded commercial space on the building's first floor.

Montague Housing Authority

The Montague Housing Authority was established in 1948. It owns and manages four state public housing complexes in town for low- and moderate-income residents. Sunrise Terrace, Keith Apartments, and Highland School Apartments offer affordable housing for seniors. The Montague Housing Authority also owns Hillcrest Homes. Hillcrest Homes is family-oriented housing, and consists of 30 apartments: 16 two-bedroom units and 14 three-bedrooms units.

When it was constructed in the late 1940s, Hillcrest Homes offered subsidized housing for veterans. Today, Hillcrest Homes continues to give preference to veterans, but accepts non-veterans as well.

Pioneer Valley Habitat for Humanity

In 2003, the national nonprofit organization Pioneer Valley Habitat for Humanity purchased a dilapidated multi-family apartment building in downtown Turners Falls. The building had been vacant and abandoned for many years, and was condemned by Town officials. Habitat for Humanity demolished the building, and collaborated with the Franklin County Technical School to build two single-family homes on the site for low-income families. In 2012, Habitat for Humanity completed construction of a single-family home in Montague City. These homes are subject to deed restrictions to ensure that the homes remain affordable in perpetuity.

SECTION 7

SUMMARY OF MONTAGUE'S HOUSING ASSETS AND ISSUES

Based on the information that has been gathered about Montague housing, the following primary housing assets and issues have been identified.

Housing Assets

- Housing diversity. Montague's housing stock contains a range of housing types, including single-family homes, duplexes, multi-family housing and mobile homes. Approximately 58% of the town's 3,936 housing units are single-family homes, 17% are in two-family homes, and 24% are in multi-family structures with three housing units or more. Montague also has a mix of renter and homeowner housing, with renter-occupied units accounting for 39% of the town's housing stock.
- Relatively affordable housing costs. As of 2012, Montague had the ninth lowest median rent in Franklin County (of 26 towns) and housing values that are below the county average. Based on the current housing prices and costs, as documented by recent home sales data, homeownership in Montague is affordable for many moderate-income residents and some low-income residents.
- Large long-term affordable housing supply. Montague's level of long-term affordable housing (9.96% of its housing stock) is larger than that of any other Franklin County community besides Greenfield (13.7%) and Orange (12.5%). Montague currently provides 18% of the Chapter 40B affordable housing units in Franklin County, and the town is working with the Franklin County Housing and Redevelopment Authority (HRA), Rural Development Inc. (RDI), and other partners to promote additional appropriate affordable housing options.
- Strong commitment to housing issues by town leadership. Montague's current level of affordable housing, and the ongoing support from Town officials for the creation of additional affordable housing and the maintenance and upgrading of the town's older housing stock, demonstrate Montague's longstanding commitment to providing quality and affordable housing options for town residents.

- Planning and zoning for residential development. In the 1999 Comprehensive Plan, the Montague Planning Board designated the town's existing villages and additional areas for future residential development. Duplexes are allowed by right in some areas of Turners Falls and Millers Falls, and by special permit in every other zone where residential development is permitted. Frontage and lot size requirements may be reduced by special permit, with no limits specified in the Zoning Bylaws, where water and sewer are available. Multi-family homes are allowed by special permit in several areas. Development of prime farmland and large tracts of forested land is discouraged by the Comprehensive Plan, Open Space and Recreation Plan and Zoning Bylaws.
- Noteworthy historic structures. Montague is fortunate to have a number of historic buildings and homes, many of which are located in the historic village centers. These village centers include Millers Falls, Turners Falls, Montague City, Montague Center, and Lake Pleasant. The town's historic buildings contribute significantly to the town's character and sense of place.
- Good management of large apartment complexes. Montague is fortunate to have good managers of many of its large residential properties. The Franklin County Regional Housing and Redevelopment Authority (Winslow Wentworth, Crocker, Cutlery and Moltenbrey Buildings), the Montague Housing Authority, and HallKeen Management (Power Town Apartments), maintain their properties in good condition and actively address problem tenants.
- Mixed-use, walkable village centers and downtowns. The historic development patterns in the town's villages have created opportunities for residents to live within walking and biking distance to jobs, shopping, and services. Higher densities within the villages also help to support transit ridership. Households can save money on gas and car ownership when viable transportation alternatives exist.

Housing Issues

- The need to continue to renovate or replace substandard housing. This issue was identified as a key housing concern in the Montague Comprehensive Plan. From 1999 through 2001, the Town of Montague used Community Development Block Grant funds for a housing and code enforcement program that focused on improving dilapidated dwellings in Turners Falls and Millers Falls. Another area in town with a number of substandard dwellings is Lake Pleasant. The Town of Montague no longer has the funds available for a housing and code enforcement program. However, it is important that these activities continue to the extent possible, and that the upgrading of substandard dwellings continues to be a priority.

- The need for additional affordable housing options for low-income residents. It is estimated that approximately 60% of low-income residents in Montague have unaffordable housing costs based on their household incomes. This problem is not unique to Montague. Many low-income households across Massachusetts and nationwide have difficulty finding apartments and homes they can afford. Nonetheless, it is essential that more be done to assist low-income households with burdensome housing costs.

Low-income residents in Montague could benefit from new low-cost or subsidized housing and from better access to programs to make the current housing more affordable. Such programs include assistance for first-time home buyers, down payment assistance, and housing rehabilitation loans to help low- and moderate-income residents make home repairs and bring their houses up to code. It is worth noting that since two-thirds of elderly residents in Montague are considered to be low-income, any strategy to assist low-income residents will also help the community's seniors.

An important subset of the very low income population is female-headed households with children. Units that are free of lead paint, have multiple bedrooms, are affordable for the very lowest of income groups, and include supportive services, are needed for these families.

- The need to create a mix of low income and market rate housing development in village centers. To address the need for new low income housing options while avoiding an over-concentration of low income households in one area, new housing developments should include a mix of market rate and affordable housing options for a range of household incomes.
- Lack of control over the siting of new residential development. While Montague has been proactive in planning for new residential development in and adjacent to existing villages and along major roads, it remains vulnerable to proposals for development on prime farmland, and along narrow, poorly drained dirt roads in forested areas. A small number of large landowners hold most of the land within Montague that is still available for development. Much of this land is prime farmland. The Town has no control over construction of homes on "Approval Not Required" lots in these areas. Until significant changes are made in MGL Chapter 40A, the State's zoning law the Town runs the risk that new housing will be built in areas without appropriate water, sewer or transportation services.
- Lack of land for residential development. There is a limited amount of land still available for potential development in Montague. Approximately 36% of Montague's total acreage is permanently protected from development, while another 16% is under some form of limited protection from development. There are also large areas of town where any development activities require regulatory review by the Natural Heritage Endangered Species Program. As mentioned above, much of the remaining land is under the control of a few large property owners. Little land is available for individuals or small developers wishing to acquire a lot or two for residential construction.

- Rising property taxes. Recent property tax increases may be unaffordable to residents on fixed or limited incomes. Between Fiscal Year 2003 and FY 2014, the average property tax bill for a single-family home in Montague increased by \$825, a 38 percent increase. This is due largely to increases in assessed value, while the tax rate has been reduced since FY2003. However since 2007 the general trend has been a yearly increase in the tax rate. Tax increases can place a great burden on residents with limited and fixed incomes, and can leave them with little money for necessary home repairs and maintenance. Low-income, elderly and disabled residents may also be more dependent than other residents on public services, including libraries and other cultural services, recreational programs, health care and special education, all of which are expensive to provide. As the State continues to cut its budget for such services, Town officials are keenly aware of being in a dilemma with respect to the welfare of its low-income residents, forced to choose between raising taxes to pay for programs such as the Senior Center and part-time Town Nurse, which benefit low-income, elderly and disabled residents, or cutting these services in an effort to maintain housing affordability.
- Outdated and cumbersome Subdivision Regulations. The town's subdivision regulations, last amended in 1989, are in need of major revisions to make them easier to use and more amenable to construction of affordable housing. The Town also lacks a Conservation Subdivision Zoning Bylaw for rural areas of town. This zoning tool, also known as open space development or natural resource protection zoning, supports the creation of smaller lot subdivisions in conjunction with the protection of forest and farmland.
- The need for better employment opportunities for Montague's very low-income residents. Sixteen percent of Montague residents live in poverty. In Turners Falls, the poverty rate is even higher: 23%. Montague's housing is relatively affordable compared to neighboring communities. However, at very low-income levels, it is still very difficult for people to find housing they can afford. Many of the households living in poverty are non-elderly. For these households, housing costs are burdensome not because of housing costs are unreasonably high, but because their income levels are so low. It is important that these residents have access to education and employment opportunities that can help raise their income levels, and help make their housing more affordable. The Town updated its Economic Development Plan in 2004, and is currently seeking State funding to develop a new 45-acre industrial park on Turnpike Road.
- Decrease in families with children. Between 2000 and 2010, Montague saw a 16% decrease in families with children. During the same time period, the population age 19 and under declined by 17%, while the population age 25-39 declined by 7%. These trends are expected to continue over the next 20 years. Enrollment in Montague's elementary schools and middle and high school has dropped steadily in the last 15 years. Housing can play a role in retaining and attracting young families to town. Having quality housing, combined with living wage jobs and good schools, will help make Montague an attractive place for families with children to live.

- Projected increase in the senior population. While the 65 and over population declined slightly between 2000 and 2010, this segment of the population is expected to almost double over the next 20 years, to encompass 30% of the town's total population, compared to 16% in 2010. If these projections play out, an estimated additional 380 units of senior housing will be needed in town, with the majority of these units needing to be affordable to low income seniors. While some of this demand can be met through existing housing stock, the need for new accessible, affordable housing for seniors already exists and will continue to grow.
- Cost of development and redevelopment. Franklin County has a weak housing market with little demand for new development. The lack of development or redevelopment is due to the fact that the cost to develop properties in the region often cannot be recouped through current market housing values or rentals. Additionally, while a goal is to redevelop and revitalize village centers and downtowns, redevelopment of existing buildings can be more costly than constructing a new building. The construction of affordable housing is made even more challenging due to the limited availability of incentives to help offset the costs of development; particularly subsidies that are needed for the operation and maintenance costs. Without this funding, it is very difficult for developers to put together sufficient funding sources to make a project feasible. Additional federal government funding for the construction and maintenance of new housing seems very unlikely and, in all probability, may decrease, especially with the effects of continued federal budget austerity.
- The need to better align zoning within Turners Falls and Millers Falls to support housing infill. Even though single family homes are allowed by-right in the Residential Districts (RS) and single-family and two-family homes are allowed by-right in the Neighborhood Business (NB) Districts, there are very few lots that meet the minimum lot size requirements in the zoning bylaw. This results in almost all new housing development within the villages needing to go through a special permit process, creating uncertainty and adding expense for developers.

SECTION 8

HOUSING GOALS

The following are key goals and objectives for housing in Montague. These goals and objectives have been developed with input from town staff and from the members of the Montague Housing Plan Committee, which is overseeing this plan.

Goals

- To maintain and enhance quality of life in the town's residential neighborhoods.
- To encourage a mix of housing types, densities, prices and ownership patterns that serve diverse Montague households while maintaining the community's character.
- To direct growth and development of new housing to areas that have the infrastructure and services to accommodate it, while protecting important agricultural, natural, scenic and historic resources from residential sprawl.

Objectives

- Preserve and improve the existing housing stock, especially in downtown areas of Turners Falls and Millers Falls, and in the Lake Pleasant neighborhood, which are the communities where most of the towns' distressed housing is located.
- Support the reuse of vacant and underutilized structures in the downtown areas for housing or mixed residential and commercial development, as appropriate.
- Maintain and create new affordable housing options for homeowners and renters.
- Develop specific projects and initiatives to provide housing for special needs populations, including the elderly, disabled and low-income families.
- Continue to expand the current regional approach to addressing housing issues, including homelessness, senior housing needs, and low-income housing needs, through collaboration with the Franklin County Regional Housing and Redevelopment Authority, the Franklin Regional Council of Governments and other regional organizations.
- Encourage creation of new housing units in the areas that have been designated as the most suitable for future residential growth.

- Protect areas with important natural and agricultural resources from residential development that could be detrimental.
- Review the Montague Zoning Bylaws and consider zoning changes to promote the town's housing goals.

Mix of Housing Types Desired in the Community

Montague has a diverse housing stock. However, in recent years, most new homes being built are single family homes. The Town will continue to support a mix of housing types, particularly within the village centers, including single-family, two-family, multi-family, and rental and homeownership units. The Town also supports the redevelopment and adaptive reuse of buildings with a mix of housing, commercial, or industrial uses. A range of housing types will support a diverse population, including students, artists, teachers, single parents, grandparents, young couples, future homeowners, and the town's workforce.

A particular emphasis will be made on providing housing that is suitable and affordable for senior residents, which may include smaller single family homes, attached condominiums, assisted living facilities, and apartment complexes. The Town will also support quality, safe, affordable housing for families with children.

Identification of Areas in Town to Target Housing Development and Rehabilitation

The Montague Comprehensive Plan, adopted by the Town in 1999, included a Future Land Use Map which showed preferred locations for residential, commercial and industrial development, as well as areas planned for future agricultural use and conservation. The Future Land Use Map was developed by the Planning Board with input from residents during the comprehensive planning process. Shown in this Housing Plan at the end of this section, the map is a useful guide for developers and town officials planning for future residential growth.

The Comprehensive Plan recommends that residential growth be concentrated in and adjacent to existing village centers. In addition, the Future Land Use Map provides for residential growth areas between Hillside Road and Turners Falls Road (shown on the map as part of the Village Expanded (VE) area), and between the east side of Greenfield Road north of Hatchery Road and Turners Falls Road (shown on the map mainly as Residential (R)).

Areas for low-density rural residential development (RR) include:

- East of the village of Millers Falls along Wendell Road and the north side of Mormon Hollow Road;
- Along Dry Hill Road;
- Along Ripley Road, West Chestnut Hill Road, the southern section of East Chestnut Hill Road and Chestnut Hill Loop; and
- In the Taylor Hill area of Montague Center

The Principles and Guidelines for Affordable Housing, developed by the Montague Housing Partnership in 1992, included specific location-based guidelines for different types of housing. The plan designated four separate regions of town, and identified what types of housing were desirable in each area. The Montague Housing Advisory Group reviewed the 1992 guidelines as part of this Housing Plan update, and made modifications to better align the guidelines to the current needs of the population.

The guidelines for development in each area are summarized in Table 8-1. The areas identified in the guidelines correspond to areas on the Future Land Use map.

Table 8-1: Guidelines for Future Housing Development Established by the Montague Housing Partnership

	Conversion of Rental Units to Owner-Occupied Units	Rehabilitation of Existing Homes	Creation of New Owner-Occupied Units	Creation of New Renter-Occupied Units	Creation of Single-Room Occupancy Units
Downtown Turners Falls	Encourage owner-occupied multi-unit buildings (such as a 2 or 3-family home)	Encourage; Housing for mixed income levels desirable	Desirable; Housing for mixed income levels desirable	Encourage a mix of market rate and affordable units; Allow new non-assisted units	Possibly desirable
Other Village Centers, Neighborhood Centers, and Village Expanded Areas	Allow	Encourage; Housing for mixed income levels desirable	Desirable; Housing for mixed income levels desirable	Encourage a mix of market rate and affordable units; Elderly housing desirable	Possibly desirable
Residential Areas	Allow	Encourage	Allow; Encourage subdivision developments; Discourage Approval Not Required (ANR) development along existing roads; Housing for mixed income levels desirable	Mix of renter- and owner-occupied units in same development desirable	Not addressed
Rural Residential Areas	Allow	Encourage	Allow conservation subdivision developments with protected open space	Mix of renter- and owner-occupied units in same development desirable	Not addressed
Woodland, Forestry, and Farm Areas	Allow	Encourage	Discourage	Discourage	Not addressed

Encourage: The Town should actively encourage this type of housing.

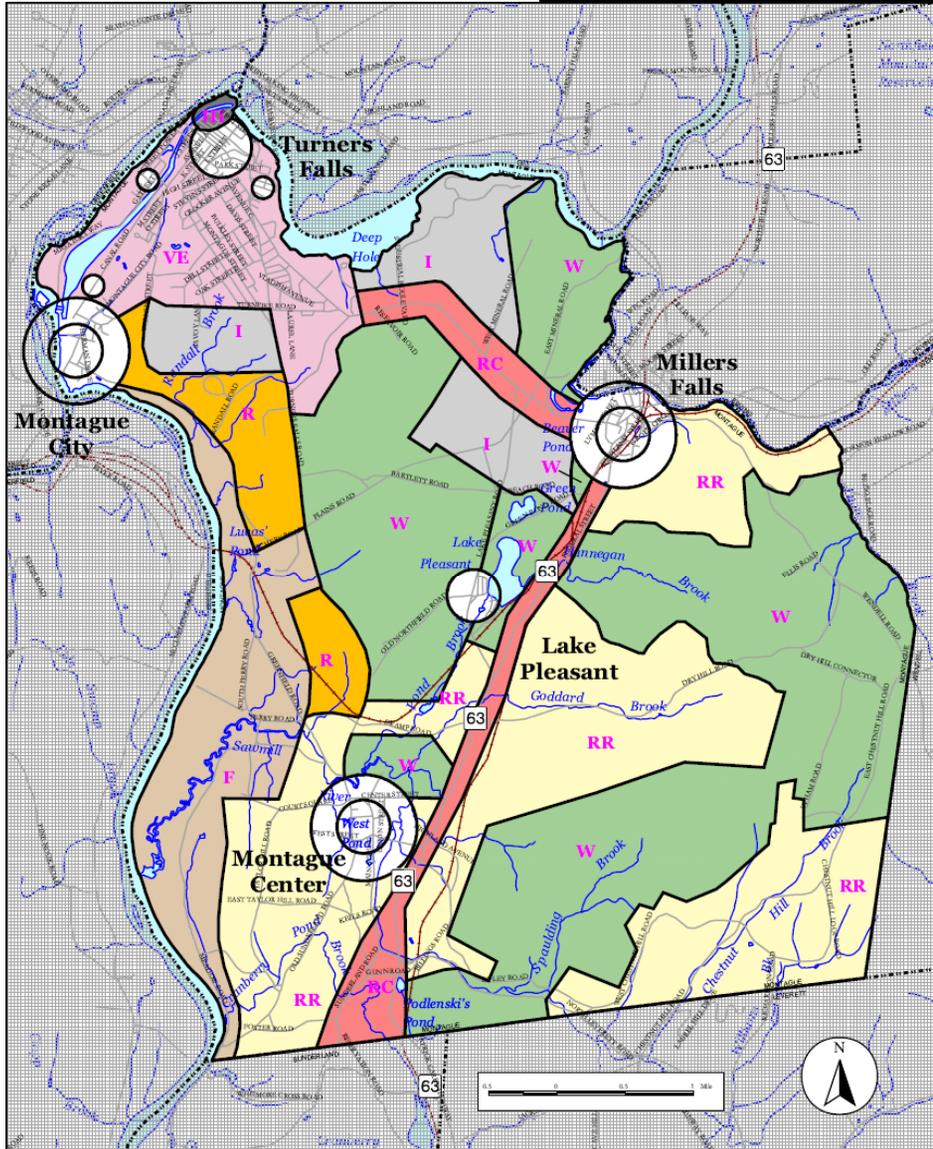
Desirable: The type of housing is good for the Town but not a priority for active assistance.

Housing Goals

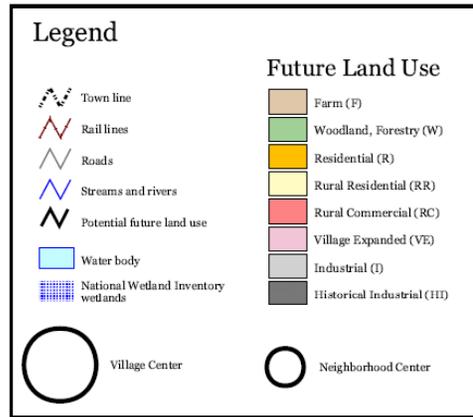
Allow: The Town should be neutral towards this type of housing.
Discourage: The Town should actively discourage this type of housing.

Source: Modified in 2014 from the Montague Housing Partnership, Principles and Guidelines for Affordable Housing Developments, 1992.

2004 FUTURE LAND USE MAP



Town of Montague Community Development Plan Future Land Use

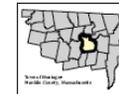


Map Sources:

Map produced by The Franklin Regional Council of Governments Planning Department. GIS data sources include the FRCOG Planning Department, the Massachusetts Highway Department and MassGIS. Digital data obtained from MassGIS represent the efforts of the Massachusetts Executive Office of Environmental Affairs and its agencies to record information from the sources cited in the associated documentation. EOEIA maintains an ongoing program to record and correct errors in the GIS data that are brought to its attention. EOEIA makes no claims as to the reliability of the GIS data or as to the implied validity of any uses of the GIS data. EOEIA maintains records regarding all methods used to collect and process these digital data and will provide this information on request. Executive Office of Environmental Affairs, MassGIS EOEIA Data Center, 251 Causeway Street, Suite 900, Boston, MA, 617-626-1000.

Road data provided by Massachusetts Highway Department. Town line, rail line, transmission line, river, stream, pond, and National Wetlands Inventory data provided by MassGIS. Future land use zones digitized by FRCOG staff and based on the Montague Comprehensive Plan (1999).

Note: Depicted boundaries are an approximate and are intended for planning purposes only. Portions of the source data were obtained from 1:100,000 scale maps, therefore the accuracy of the line work on this map is +/- 100 feet.



June 10, 2004

Montague's Affordable Housing Production Goal

If a town has an approved Housing Production Plan (HPP) *and* meets its annual affordable housing production goal, it can be certified to be in compliance with the plan for a period of one or two years. If a community is certified compliant, decisions made by the town's Zoning Board of Appeals (ZBA) will be deemed Consistent with Local Needs under the Comprehensive Permit Act (Chapter 40B), and the ZBA's denial or approval with conditions of a comprehensive permit application will be upheld as a matter of law. Essentially, a town has control over comprehensive permit applications, also known as 40B developments, during the certification period.

A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income year round housing units, as counted on the Subsidized Housing Inventory (SHI), in an amount equal to or greater than its housing production goal. The housing production goal for each community is based on the year round housing unit count as of the last U.S. Decennial Census. Montague's current goal is based on the 2010 U.S. Census total housing unit count of 3,926.

To be certified for a one year period, the number of affordable housing units created within a calendar year must be equal to or greater than 0.5% of a town's year round housing stock. For a two year certification, the number of affordable units created in a calendar year must be equal to or greater than 1% of year-round housing units. In Montague, this equates to 20 units for a one-year certification, and 39 units for a two-year certification. Montague will strive to meet these goals through the strategies outlined in this Housing Production Plan.

If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to the Department of Housing and Community Development (DHCD), that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the DHCD, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

SECTION 9

RECOMMENDATIONS AND STRATEGIES

The following strategies are recommended to maintain, increase and diversify Montague's housing stock and ensure continued affordability to residents with low incomes and special needs.

General Strategies

- Continue partnership with HRA on CDBG funding. The Town should continue its partnership with the Franklin County Regional Housing and Redevelopment Authority in applying for Community Development Block Grant funds to support affordable housing programs in Montague. The Town should take a more proactive role in working with HRA to determine the most effective use of CDBG funds for this purpose.
- Work with HRA and RDI to ensure consistency of new development. The Town should work closely with the Franklin County Regional Housing and Redevelopment Authority and Rural Development, Inc., to ensure that new housing developed by the agencies is consistent with this plan, the Comprehensive Plan, Future Land Use Map, and Open Space and Recreation Plan.
- Work with housing developers to ensure long-term affordability. The Town should work closely with the Franklin County Regional Housing and Redevelopment Authority, Rural Development, Inc. and other builders of affordable housing to ensure that new housing developed by these agencies remains affordable to low- and moderate-income households and meets the requirements of Chapter 40B for inclusion on the State's Subsidized Housing Inventory (SHI).
- Work with developers or non-profits that wish to provide housing development strategies outside of Chapter 40B and other direct governmental programs. Such programs may include Habitat for Humanity, reliable co-op programs, elderly housing specialized assistance, Department of Developmental Services, historic preservation, other renovation/restoration strategies, and energy assistance programs.
- Revive the Montague Housing Partnership. The Montague Housing Partnership should be reconstituted as an active entity to advocate for the retention, improvement and creation of affordable housing opportunities in Montague. Its membership should include Town staff (Building Inspector, Health Director, Town Planner, ADA Coordinator), representatives of HRA, RDI and the Montague Housing Authority, a banker, a landlord, and residents who can represent the special housing needs of low-income, elderly, young and disabled populations.

- Monitor sales of affordable units. The Town should work with HRA and the Montague Housing Partnership to monitor sales of dedicated affordable homeownership units to ensure that they remain affordable. The Town should also work with HRA and the Montague Housing Partnership to monitor sales of expiring affordable rental units to preserve residential affordability as a major component of any redevelopment or change in use or ownership.
- Preserve affordability of existing units. Work with the Franklin County Regional Housing and Redevelopment Authority to ensure that current units will remain affordable for the long term.
- Encourage artist housing. The Town should work with the Franklin County Regional Housing and Redevelopment Authority, private developers, Turners Falls RiverCulture, and the local arts community to encourage development of affordable live-work space for artists in Montague. In particular artist housing is encouraged as an accessory use in the Historic Industrial Zoning District.
- Encourage senior housing. The Town should work with the Franklin County Regional Housing and Redevelopment Authority, Rural Development Inc., and other non-profit and for-profit housing developers to encourage the development of diverse types of housing specifically designed for older residents. Ensure these units meet ADA compliance, including features such as one floor living, appropriate door widths, accessible bathrooms, etc. Projects that include both market-rate and affordable units are preferable.
- Support modifications to existing homes to allow for aging in place. Provide information to residents and landlords about available funding programs to make accessibility modifications to their homes and rental units, including the Housing Rehabilitation Program administered by the Franklin County Regional Housing and Redevelopment Authority, and the CEDAC Home Modification Loan Program.
- Renew Housing Code Inspection program. The Town should seek funding to renew the Housing Code Inspection Program to improve the quality of rental housing in Montague. The Inspection Program could include inspections of rental property prior to new tenants moving in; this could help protect tenants from substandard rental housing, and also protect landlords from tenants who cause property damage. The program could also support the Board of Health in developing a plan to conduct annual inspections in areas of town where conditions and violations are a chronic problem.
- Continue to promote the rehabilitation of substandard housing. Upgrading of substandard dwellings is a priority for the Town. It is especially important to upgrade or replace the two-family and multi-family structures which are currently in extreme disrepair and which contribute disproportionately to Montague's housing problems. Consider working with the HRA, RDI and other affordable housing developers to seek funding to establish a home preservation program to purchase below-market homes in need of repairs, rehabilitate the home as necessary, and then sell it to an income-eligible buyer. A deed restriction would be placed on the property to preserve affordability.

- Continue to participate in the Abandoned Housing Initiative through the Massachusetts Attorney General’s Office. Montague is currently participating in a program offered through the Attorney General’s office (AGO) to repair abandoned properties in town. Working in close partnership with the town, the AGO will contact delinquent owners of abandoned residential property and encourage them to voluntarily repair their properties and make them secure. If owners refuse, then AGO attorneys will petition the court to appoint a receiver to bring the property up to code. The program results in homes that are no longer a public health and safety threat, no longer a threat to property values in the neighborhood, and are back on the Town’s tax rolls.
- Make Town-owned land available for affordable housing creation. The Town should consider making tax title properties available for the development of a mix of affordable and market rate housing, with a preference for home ownership, where such use is consistent with the Comprehensive Plan, Future Land Use Map, Open Space and Recreation Plan and the Montague Zoning Bylaws.
- Consider adoption of the Community Preservation Act. The Town should consider adoption of the Community Preservation Act (CPA) to generate a new source of funding for the development of affordable housing. Communities that adopt the CPA can impose a property tax surcharge which sets aside funds to address local needs related to open space protection, affordable housing, historic preservation, and recreation. Local CPA funds are matched by the Commonwealth through the Massachusetts Community Preservation Trust Fund. Towns can choose certain exemptions, such as exempting the first \$100,000 of a home’s value and exempting low-income residents from paying the tax surcharge.
- Seek new ideas to make home ownership more affordable. Seek funding to establish a First-Time Homebuyers Program. This program could provide financial assistance to income-eligible first-time homebuyers to cover the down payment and closing costs. A deed restriction would be required on the home to preserve affordability, and the program should ensure that homes meet the requirements of the Local Initiative Program for inclusion on the State’s Subsidized Housing Inventory. Work with entities such as Habitat for Humanity, nearby housing coops, nearby community land trusts, and others as possible models for additional affordable home ownership.
- Encourage greater levels of homeownership in Turners Falls. Currently less than half (47%) of housing units in Turners Falls are owner occupied. In Montague outside of Turners Falls, the homeowner rate is 75%. A higher level of homeownership in Turners Falls would contribute to the area’s revitalization and would help make the village a more attractive place to live. To encourage homeownership in Turners Falls, some homeownership assistance programs, such as first-time homebuyers programs, could be targeted to residents considering purchasing homes in Turners Falls. In addition, the Town could further publicize the village’s recent and ongoing reinvestment, redevelopment, and streetscape improvements to promote Turners Falls as an attractive place in which to buy a home.

- Encourage affordable housing policies and funding programs that work for rural areas. Work with legislators to make it easier to develop affordable housing in rural areas.
- Encourage more public education and outreach on the need for new housing in Montague. For the strategies outlined in this plan to be successful, the community needs to be supportive. A public outreach effort is needed to educate the public on the housing needs in Montague.

Zoning Strategies

- Allow a greater variety of housing types, including townhouses, condos, and garden apartments, and develop additional standards and guidelines for housing development.
- Amend the Zoning Bylaws to refer specifically to assisted living facilities and to allow assisted living facilities by special permit in appropriate areas. Presently, Montague’s zoning regulates assisted living facilities as “lodging houses.”
- Consider revising the Zoning Bylaws to expand the number of residential districts and allow duplexes by right and multi-family dwellings by special permit in additional areas. Require new multi-family construction to meet design standards and limits on the number of units to ensure compatibility with existing neighborhoods.
- Consider allowing conservation subdivision, also known as open space design or natural resource protection zoning, in the rural areas of town to allow for new housing while also protecting large areas of forest or farmland. This type of zoning generally provides flexible development options to allow clustering of homes on smaller lots, in exchange for protecting anywhere from 50-80% of a parcel as open space.
- Create a special permit option allowing a density bonus for the creation of affordable housing and assisted living in selected zoning districts within or adjacent to village centers.
- Evaluate whether the Town should establish an inclusionary zoning bylaw mandating creation of affordable units in new developments and redevelopment, or the donation of land or contribution to an affordable housing fund in lieu of housing creation.
- Consider creating a Chapter 40R Smart Growth Overlay Zoning District in downtown Turners Falls. Chapter 40R districts encourage a mix of affordable and market rate housing in downtowns. The State provides towns an incentive payment for adopting an overlay district that meets Chapter 40R requirements, and additional payments for new housing developed through the bylaw.
- Amend the Accessory Apartment Bylaw to allow accessory apartments by right within existing single family homes, and to allow for the creation of accessory apartments in garages, barns and other secondary structures by special permit.

- Consider innovative strategies, such as transfer of development rights, that could promote housing development in areas identified for residential growth in this plan, while creating disincentives for development of prime farmland and isolated rural areas.
- To incentivize housing development and redevelopment within Turners Falls and Millers Falls, consider changing the minimum lot size and other dimensional requirements in the Central Business, Neighborhood Business, and Residential zoning districts to better align with existing lot dimensions. Currently most residential development in the two villages must go through a special permit process because the majority of lots are non-conforming under the existing zoning.
- In areas served by public water and sewer, consider removing the requirement that two-family homes be built on larger lots than single-family homes, provided that adequate off-street parking is provided.
- Consider revising the Back Lot Development zoning bylaw to incentivize this type of development by allowing for a reduction in minimum lot size for back lots, and providing a density bonus for protecting a certain number of buildable ANR lots.

Comprehensive Permits

The Town should work proactively with developers to support comprehensive permit projects that are consistent with this plan, the Montague Comprehensive Plan and Open Space and Recreation Plan. The following Town-owned and privately-owned parcels of land were identified during the development of this plan as areas that have been planned and zoned for future residential growth, and where comprehensive permit applications should be encouraged. These parcels are identified on the map at the end of this section.

Table 9-1: Potential Locations for Comprehensive Permit Developments in Montague

Map #	Ownership	Map-Lot	Acreage	Street	Notes
1	Town	6-171	7.8	High Street	Steep slopes. Potentially 2 acres developable
2	Private	21-62, 21-39	41.1	Hillside Road	Vacant wooded parcels, good potential for subdivision and senior housing
3	Private	26-23, 26-20	93.3	Greenfield Road, Turners Falls Road	Vacant wooded parcels, good potential for subdivision and senior housing
4	Private	4-132	0.2	L Street	In receivership to be brought up to code. Currently has a 8-unit structure on the lot
5	Private	4-220	0.1	L Street	In receivership to be brought up to code. Currently has a 6-unit structure on the lot
6	Town	2-1	1.9	Canal Road	Strathmore Mill, affordable artist housing desired as an accessory use. Access problems, constrained site

Map #	Ownership	Map-Lot	Acreage	Street	Notes
7	Town	29-116	0.1	East Main Street	6 market rate units proposed as part of a mixed-use commercial block redevelopment. Potential to make some units affordable
8	Private	29-31	0.4	Franklin Street	8 rental townhouse units permitted. Potential to make some units affordable, need to identify a subsidy source
9	Private	23-26, 23-27	12.8	Millers Falls Road	Semi-wooded parcels, good site for multi-family rental units and senior housing
10	Private	15-114, 15-235, 15-236	5.0	Millers Falls Road	Former nursery, good site for multi-family rental units and senior housing
11	Private (multiple owners)	12-64, 12-52, 19-55, 19-21	6.2	Rod Shop Road	Combination of wooded land and former industrial buildings. Potential wetlands, next to bike path.
12	Town	19-57	0.4	Rod Shop Road	Wooded parcel adjacent to above parcels.

The Zoning Board of Appeals should develop Comprehensive Permit policies, guidelines and regulations that:

- Reflect the recommendations of the Montague Comprehensive Plan and this Housing Plan with respect to preferred locations for future residential development and preferred types of housing;
- Ensure that housing developed under Comprehensive Permits contributes to Montague’s stock of long-term affordable housing while respecting whenever possible the scale and context of the neighborhoods in which they will be built. Development subject to Comprehensive Permits should be designed as mixed-income development with both market rate and affordable units;
- Establish guidelines for approval of Comprehensive Permits when and if the threshold of 10% of Montague’s year-round housing stock with guaranteed long-term affordability has been reached; and
- Establish a monitoring process to ensure that affordable units developed under a Comprehensive Permit remain affordable when properties change hands.

Participation in Regional Collaborations

- Town staff and members of the Montague Housing Partnership should participate in housing workshops and trainings offered by the Department of Housing and Community Development (DHCD), the Massachusetts Housing Partnership (MHP), Citizen’s Housing and Planning Association (CHAPA), and other organizations.

- The 2014 Franklin County Regional Housing Study recommends the creation of a Franklin County Affordable Housing Task Force to increase the stock of affordable housing throughout the region. The Town of Montague should be an active participant in the Task Force if created.
- Continue to utilize the resources of the Franklin Regional Council of Governments and the Franklin County Regional Housing and Redevelopment Authority. Both regional agencies can provide technical assistance and help with grant writing to pursue funding to implement many of the strategies in this plan.
- Consider further housing authority regionalization, which would bring additional resources and capacity for public housing and possibly housing development.

Potential Funding Sources and Available Resources for Affordable Housing

Implementation of the strategies proposed to create housing depends on the availability of public funding through HRA, RDI or other sources to support them. If public funds are not available, Montague's ability to address community housing issues will be limited, though there are some local options such as the Community Preservation Act, or providing density bonuses to developers as an internal subsidy. It is also important to note that the Town of Montague does not currently have the capacity to develop housing. It relies on non-profit organizations, such as Rural Development Inc., and on private developers for creation of both subsidized and market-rate housing. Therefore, the Town's ability to meet housing creation targets depends on the availability of technical assistance for affordable housing development, the interest and capacity of private developers to implement projects in Montague, and the availability of sites appropriate for creation of housing.

Potential Funding Sources for Affordable Housing Development and Programs

Community Development Block Grant (CDBG) Program

The CDBG program provides assistance for housing, community, and economic development projects that assist low and moderate-income residents in eligible communities. Municipalities with populations under 50,000 must apply to the competitive state program. Within the CDBG Program is the Economic Development Fund. The purpose of this Fund is to provide financing for projects that create and/or retain jobs, improve the tax base, or otherwise enhance the quality of life in the community. For example, public infrastructure or rehabilitation costs funding can support the re-use of a downtown commercial or mixed commercial/residential building. The Franklin County Regional Housing & Redevelopment Authority (HRA) has a community development program that works with municipalities interested in pursuing CDBG program grants. HRA administers deferred payment housing rehabilitation loans, funded through the CDBG program, on behalf of many of Montague and many other Franklin County towns. These loans provide an affordable means for homeowners to bring their homes into compliance with building codes, perform needed repairs including accessibility modifications, and weatherize their homes. These loans are also available for investor-owned rental properties and owner-occupied buildings with rental units.

Community Preservation Act

The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000, and allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic preservation, affordable housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund. The percentage of the match varies year to year, but can be up to 100% of what the local community raises.

To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low income residents from paying the surcharge, or exempting the first \$100,000 of a property's assessed value.

Each year at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining 70% of funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be created that makes recommendations to the Select Board and Town Meeting on how to use the funds. The law is flexible with how funds can be spent on housing, stating that funds can be used for the "acquisition, creation, preservation and support of community housing; and for the rehabilitation and restoration of community housing that is acquired or created" using CPA funds.¹ "Community housing" is defined as housing that is affordable (through a long-term deed restriction) for households earning at or below 100% of the area median income. However communities can use CPA funds to create housing that meets the definition of affordable under Chapter 40B by requiring units to be affordable to households earning less than 80% of the area median income.

The Massachusetts Housing Partnership (MHP) and the Citizens' Housing and Planning Association (CHAPA) developed a guidebook in 2008 that outlines eligible CPA housing activities and provides examples of what towns and cities in Massachusetts have done so far. The MHP website has additional resources and case studies on housing developed with the help of CPA funds.² The Community Preservation Coalition website provides a database of projects in all of the CPA eligible categories that towns and cities have completed using CPA dollars.³

The Massachusetts Affordable Housing Trust Fund (AHTF)

The AHTF provides resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. Funds are available for rental, home ownership and mixed-use projects as well as housing for the disabled and homeless, but may be applied only to the affordable units. AHTF funds are used primarily to support private housing projects that provide for the acquisition, construction or preservation of affordable housing. MassHousing and DHCD jointly administer AHTF. Eligible applicants

¹ Massachusetts Housing Partnership (MHP) and Citizens' Housing and Planning Association (CHAPA). *CPA and Affordable Housing: A Guidebook on How Cities and Towns Can Use Community Preservation Act Funds to Support Local Housing Efforts*. 2008. <http://www.chapa.org/about-chapa/chapa-publications/cpa-and-affordable-housing-guidebook-how-cities-and-towns-can-use>.

² http://www.mhp.net/community_initiatives/resources.php.

³ <http://www.communitypreservation.org/>.

include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other non-profit organizations, for-profit entities, and private employers.

CEDAC Seed Funding and Technical Assistance

The Community Economic Development Assistance Corporation (CEDAC) is a quasi-public state agency created to provide technical assistance and pre-development funding for nonprofit, community-based development organizations, limited equity cooperatives, and public agencies. It can help communities working with qualified nonprofits. CEDAC also offers help with expiring use projects—privately owned, subsidized rental units at risk of losing affordability status due to expiring use restrictions. CEDAC maintains a list of affordable housing developments by date of expiration of the subsidy and can assist in developing a preservation strategy.

CEDAC also offers the state-funded Home Modification Loan Program, which provides loans to make access and safety modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. Such modifications allow people to remain in their homes and live more independently in their communities. Any homeowner who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan.⁴

USDA Rural Development

The U.S. Department of Agriculture Rural Development housing programs offer a variety of resources for single family and multi-family affordable housing. Programs include loans and grants to develop, rehabilitate, and preserve affordable home-ownership and rental properties in rural areas.

MassWorks Infrastructure Program

The MassWorks Infrastructure Program coordinates the administration of six infrastructure programs: Public Works Economic Development (PWED), Community Development Action Grant (CDAG), Growth District Initiative (GDI) Grants, Massachusetts Opportunity Relocation and Expansion (MORE) Grants, Small Town Rural Assistance Program (STRAP), and Transit Oriented Development (TOD) Grants. These programs fund a range of publicly owned infrastructure projects. The CDAG Program provides funding to local governments for projects that “build local economies, eliminate blight, create jobs and produce workforce and affordable housing that would not occur by private enterprise alone.” The Program requires that projects do not benefit any single individual or business, and that the project must be publicly owned/managed for a minimum of 30 years.

MassHousing

MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency

⁴ See <http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/> for more information.

that sells bonds to fund its programs, and has provided more than \$17 billion in financing for homebuyers and homeowners and developers of affordable housing.

Federal Low-Income Housing Tax Credit (LIHTC)

The LIHTC Program was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise capital (or equity) for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents.

The law gives states an annual tax credit allocation based on population. States allocate housing tax credits through a competitive process. Federal law requires that states give priority to projects that (a) serve the lowest income families; and (b) are structured to remain affordable for the longest period of time. Federal law also requires that 10 percent of each state's annual housing tax credit allocation be set aside for projects owned by nonprofit organizations. To be eligible, the low-income project must comply with a number of requirements regarding tenant income, maximum rent levels, and the percentage of low-income occupancy. Due to soft costs involved in LIHTC projects, the minimum project size is at least 25 units

Available Resources for Affordable Housing Development

Franklin County Regional Housing and Redevelopment Authority and Rural Development Inc.

The Town of Montague works closely with the Franklin County Regional Housing and Redevelopment Authority (HRA) to address local housing needs. HRA was created in 1973 by the Massachusetts Legislature as the Commonwealth's first regional public housing authority and its only regional redevelopment authority. At that time, the State recognized that the 26 towns of Franklin County, as small communities in the State's most rural county, did not have sufficient access to housing and community development resources, and were unlikely to develop and sustain adequate housing and community development capacity independently. HRA was established to help address housing and development issues and to assist with development projects, both for the region as a whole and for local communities.

HRA works with Montague and other communities in the region on a variety of housing concerns. HRA provides counseling for first-time homebuyers, tenants and landlords, and offers assistance and funding for the rehabilitation of single-family and multi-family structures, compliance with state septic system (Title 5) requirements and municipal infrastructure improvements. HRA's funding primarily comes from state and federal sources.

New state housing authority reform legislation approved in 2014 creates the opportunity and incentives for further regionalization of housing authorities. If the Montague Housing Authority were to become part of a larger regional housing authority, it would receive a 20 percent increase in state funding.

HRA works closely with Rural Development Inc. (RDI), an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families and

people with special needs. Since its creation in 1991, RDI has developed over \$8.4 million in single and multi-family housing in the region, consisting of over 80 units. The resources that RDI uses for its projects come from a variety of sources, including the Massachusetts Department of Community Development (DHCD) HOME Program, U.S. Department of Agriculture Rural Development Program, and Self-Help Opportunity Program of the Housing Assistance Council.

Pioneer Valley Habitat for Humanity

Pioneer Valley Habitat for Humanity (PVHH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Since its inception, Pioneer Valley Habitat has provided permanent housing for 33 families, including single family and duplex homes in Montague and Greenfield. Each year the PVHH Board of Directors decides on the building schedule for the upcoming year. This decision is based upon land availability, access to volunteer builders, and the fundraising capacity that can support it.

Massachusetts Housing Partnership

The Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development (DHCD) to help increase the supply of affordable housing in Massachusetts.

MHP was established in 1985 to increase the state's overall rate of housing production and find creative new solutions to address the need for affordable housing. MHP offers an array of resources and services, including financing for affordable rental developments, workshops and trainings for local officials and non-profit organizations, and documents, reports, and technical assistance that support community efforts to create affordable housing.

Citizen's Housing and Planning Association (CHAPA)

Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA's mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development. CHAPA conducts and publishes research on affordable housing, and hosts workshops and trainings for communities throughout the year.

Welcome Home Massachusetts Affordable Housing Toolbox

Recently CHAPA partnered with MHP to create an online affordable housing toolbox called Welcome Home Massachusetts, which brings together various resources to one website.

Resources are grouped into six categories:

- Creating a Housing Needs Assessment
- Building Local Support for Affordable Housing
- Effective Zoning and Land Use Strategies
- Preserving or Creating Affordability in Existing Properties

- Finance Basics and Funding Strategies
- Basics of Homeownership⁵

The toolbox is meant for local governments and community groups and organizations interested in supporting affordable housing in their town or city.

Local Initiative Program

The Local Initiative Program (LIP) is a state housing program that was established to give cities and towns more flexibility in their efforts to provide low and moderate-income housing. It is administered by the Department of Housing and Community Development (DHCD). The program provides a subsidy through extensive technical assistance and other services from DHCD to towns and cities in the development, operation, and management of housing supported by local government that will serve households below 80 percent of the area median income. Housing units can be developed either through a “friendly” 40B Comprehensive Permit process whereby a town works collaboratively with a developer on the project, or units can be created as Local Action Units (LAU).

Local Action Units must result from city or town action or approval and typically involve new construction, building conversion, adaptive re-use or substantial rehabilitation. The following types of actions will generally be sufficient to satisfy the Local Action requirement provided that the municipal actions or approvals are conditioned, as a matter of record, upon the provision of low- or moderate-income housing:

- a. Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- b. Substantial financial assistance from funds raised, appropriated or administered by the city or town (such as CPA funds); or
- c. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

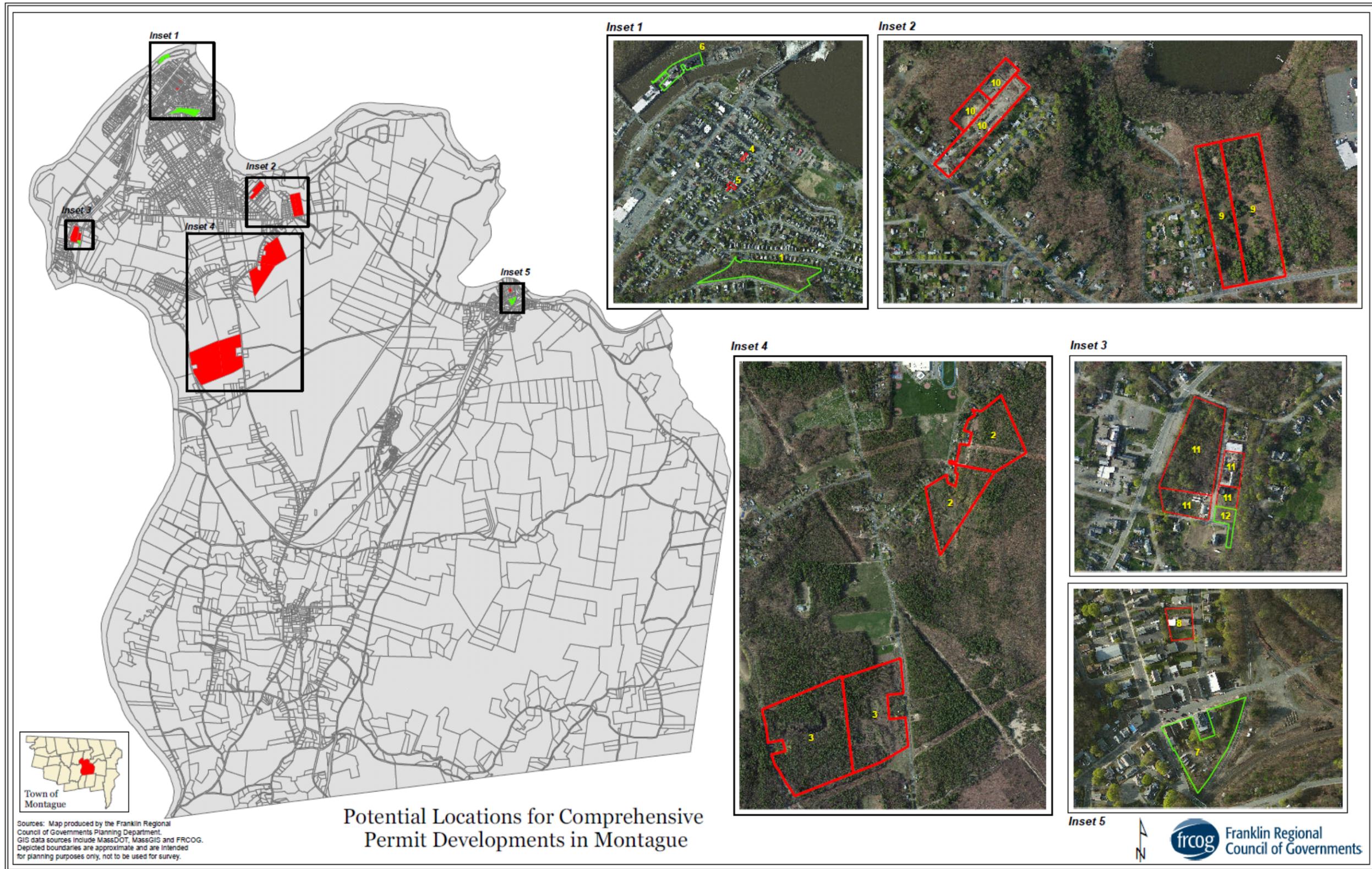
Many of the strategies outlined in this plan could create affordable housing units through the Local Initiative Program.

Massachusetts Department of Housing and Community Development (DHCD)

In addition to the Local Initiative Program, DHCD provides technical assistance to communities, and administers a number of funding programs for the development and maintenance of affordable housing, including Community Development Block Grants and the Affordable Housing Trust Fund. Programs are available for rental and homeownership housing units, and for municipal as well as non-profit and private developers.⁶

⁵ Go to http://www.housingpolicy.org/toolbox/index_MA.html to access the Welcome Home Massachusetts toolbox.

⁶ See DHCD’s website for more information: <http://www.mass.gov/hed/economic/eohed/dhcd/>.



APPENDIX

A. Housing Section of the Montague Comprehensive Plan, 1999

B. Additional Housing and Demographic Data for Montague from the U.S. Census

Table A-1: Age of Montague Housing by Tenure 2012

Table A-2: Number of Rooms in Montague Housing by Tenancy 2012

Table A-3: Estimated Number of Bedrooms in Montague Housing by Tenancy 2012

Table A-4: Estimated Tenancy by Age of Householder in Montague, 2012

Table A-5: Estimated Tenancy by Age of Householder by Location in Montague, 2012

Table A-6: Estimated Monthly Costs in Montague for Homeowners with Mortgages, 2012

Table A-7: Estimated Monthly Costs in Montague for Homeowners without Mortgages, 2012

Table A-8: Estimated Monthly Costs in Montague for Renters, 2012

Table A-9: Estimated Household Income Distribution in Montague, 2012

Table A-10: Estimated Percentage of Household Income Spent on Housing Costs, by Income Level and Tenancy, in Montague, 2012

C. Comparative Housing Statistics for Montague and Nearby Towns from the U.S. Census

Table A-11: Number of Housing Units, 1990, 2000, and 2010

Table A-12: Type of Housing Structures, 2012

Table A-13: Estimated Housing Tenancy and Vacancy Rates, 2012

Table A-14: Estimated Homeownership Housing Costs and Housing Values, 2012

Table A-15: Estimated Rental Housing Costs, 2012

D. Income Eligibility Guidelines for Programs Administered by the Franklin County Housing and Redevelopment Authority (HRA) and for Montague Housing Authority (MHA) Apartments (Table A-16)

E. Meeting Agendas, Sign-Ins, Publicity, and Public Comment

F. DHCD Submission Letters and Letter of Approval

A. Housing Section of the Montague Comprehensive Plan, 1999

The quality of housing in Montague has an obvious and direct impact on every household in the town. This is true of both the current housing and future housing options. In particular a fundamental challenge to the well being of the town and many of its residents is the quality of the housing experience and housing stock in downtown Turners Falls and, to a lesser extent, Millers Falls. Beyond these two villages, however, there are housing concerns which impact all areas of town and all portions of the population.

Improving the livability of neighborhoods by reducing crime, improving the availability of goods and services, resolving traffic problems and maintaining parks and open spaces is as important as the physical condition of the housing stock. The future construction of new or redeveloped housing in the community will occur only if individuals and families choose to make Montague their home.

Action Steps:

The need to take action on housing issues is addressed most especially by one of the eight comprehensive goals, **Ensure the quality of our residential neighborhoods and our residential growth.** In order to do so the following steps should be taken.

Substandard housing in the downtown areas.

The town needs to address the substandard housing situation in downtown Turners Falls and, to a lesser extent, in downtown Millers Falls, with a coordinated approach.

Inventory the housing stock in downtown areas.

(Lead: Community Development Planner; alternate lead: Building Inspector)

(Others: potential help from community members and/or student interns)

Create a team to improve the housing.

The town must bring together a team of town staff and community members to identify areas needing improvement and determine strategies for bringing about that improvement. While doing this, this team must keep in mind the primary goal of livability of the neighborhoods, seeking input from the community so that the effect of decisions on households is thought through carefully.

(Lead: Board of Selectmen; alternate lead: Town Administrator)

(Others: Community Development Planner, Health Agent, Police Chief, Building Inspector, local landlords, the Community Partnership for a safe Montague, and other community members)

The team needs to consider improvements to the livability through possible addition of park space, community gardens, and public meeting spaces.

Develop strategies to deal with severely negligent landlords.

Strategies should revolve particularly around the powers of the Health Board and should use the Attorney General’s receivership program, especially when a building can be rehabilitated. It should also consider the use of condemnation proceedings, but only when the housing in question is too far gone to be saved. This latter approach, combined with possible state demolition funds, is particularly appropriate if there are clusters of vacant, neglected housing. All these tactics will work towards improving the livability of the neighborhoods in Turners Falls and Millers Falls.

(Lead: Housing Team; alternate lead: Town Administrator)

(Others: Community Development Planner, Health Agent, Police Chief, Building Inspector, local landlords, Community Partnership for a Safe Montague, and other community members)

Develop strategies for upgrading/replacing housing stock.

When determining strategies for upgrade or replacement of housing stock, this team should give priority to a mixture of affordable and mixed income home ownership. Also viable would be a combination of home ownership and rental units. Banks are supportive of owner-occupied duplexes.

(Lead: Housing Team; alternate lead: Community Development Planner)

(Others: Town Administrator, Health Agent, Police Chief, Building Inspector, local landlords, Community Partnership for a Safe Montague, and other community members)

Allow mixed commercial/residential uses.

The Planning Board needs to modify existing zoning bylaws both to support the traditional patterns in these areas and to encourage a healthy mix of commerce and residences.

(Lead: Planning Board; alternate lead: Community Development Planner)

New housing and prime agricultural lands.

The town needs to develop housing options that help keep residential development off prime agricultural lands while protecting the viability of those farm businesses.

Implement flexible open space development options.

One or more of the following bylaw changes should be implemented: open space subdivision, farmland back lot development, transfer of development rights.

(Lead: Planning Board; alternate lead: Community Development Planner)

Future housing needs.

Inventory the housing stock throughout the remainder of the town.

Inventorying of the housing stock in downtown Turners Falls and Millers Falls has been addressed in an earlier action step. The housing stock throughout the other parts of town should be systematically inventoried, including both village and rural areas.

(Lead: Community Development Planner; alternate lead: Building Inspector)

(Others: potential help from community members and/or student interns)

Closely assess demographic trends.

Demographic trends and their possible future impacts on the housing in Montague should be closely analyzed.

(Lead: Community Development Planner; alternate lead: Planning Board)

Encourage private market answers to future needs by modifying bylaws.

Subdivision and zoning changes that encourage private market answers should be developed, depending on the identified need for future housing for family, elderly, and non-family households. Among suggested changes are the addition of greater flexibility in subdivision bylaws; changes to the types of housing allowed by right versus by special permit; and/or additional flexibility in zoning bylaws to allow more infill development, such as smaller lot sizes.

(Lead: Planning Board; alternate lead: Community Development Planner)

Pursue public housing strategies when appropriate.

Public housing strategies should be pursued where projections indicate an increased demand for housing for special needs populations, the homeless, and lower income elderly and family households. A point person should be selected to facilitate this initiative.

(Lead: Housing Team; alternate lead: Town Administrator)

(Others: Board of Selectmen, Montague Housing Authority, partnership with Franklin County Regional Housing and Redevelopment Authority)

Encourage an assisted living retirement facility.

An affordable facility which would allow residents to remain in town could be considered either as a private development or a public venture.

(Lead: Housing Team; alternate lead: Community Development Planner)

(Others: Town Administrator)

Extend infrastructure to designated residential growth areas.

Potential growth areas are identified on this plan's "Conceptual Future Land Use Map."

Infrastructure would include water and sewer as well as gas and cable. This should be incorporated into the town's overall capital improvements planning effort.

(Lead: Board of Selectmen; alternate lead: Highway Department)

(Others: Town Administrator, Community Development Planner, Waste Water Treatment Facility, Turners Falls Water Department, Cable Commission)

Develop phased growth bylaw.

The impact of phased growth bylaws on other towns should be studied. Such a bylaw would prepare the town for sudden heavy residential growth were it to develop, and ease the growth strains on schools and infrastructure.

(Lead: Planning Board; alternate lead: Community Development Planner)

New septic disposal regulations and technology.

The impact of these on current land use should be evaluated.

Study the updated Title V regulations.

In particular, the updated Title V regulations need to be closely studied and, if needed, subsequent actions determined. The updated state Title V regulations allow more flexibility for newer septic disposal technological solutions. This could lower the lot size required in areas where soil constraints have traditionally mandated large lots. If so, the town should balance this against the desire for areas that support wildlife and other ecological needs.

(Lead: Community Development Planner; alternate lead: Planning Board)

(Others: Health Agent, Health Board, Conservation Commission)

B. Additional Housing and Demographic Data for Montague from the U.S. Census

Table A-1: Age of Montague Housing by Tenure 2012

Year Built	Owner Occupied		Renter Occupied	
	Housing Units	Percent of Total	Housing Units	Percent of Total
2010 or later	0	0%	0	0%
2000 to 2009	77	4%	18	1%
1990 to 1999	183	8%	9	1%
1980 to 1989	271	12%	95	6%
1970 to 1979	146	7%	176	12%
1960 to 1969	176	8%	127	9%
1950 to 1959	348	16%	115	8%
1940 to 1949	230	11%	99	7%
1939 or earlier	759	35%	849	57%
Total	2,190	100%	1,488	100%
Median Year Built	1953		1939 or earlier	

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-2: Number of Rooms in Montague Housing by Tenancy 2012

Number of Rooms	Owner Occupied		Renter Occupied	
	Housing Units	Percent of Total	Housing Units	Percent of Total
1 room	0	0%	55	4%
2 rooms	0	0%	81	5%
3 rooms	50	2%	308	21%
4 rooms	134	6%	391	26%
5 rooms	446	20%	283	19%
6 rooms	639	29%	257	17%
7 rooms	423	19%	94	6%
8 rooms	253	12%	6	0%
9 or more rooms	245	11%	13	1%
Total	2,190	100%	1,488	100%
Median Number of Rooms	6.2		4.3	

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-3: Estimated Number of Bedrooms in Montague Housing by Tenancy 2012

Number of Bedrooms	Owner Occupied		Renter Occupied	
	Housing Units	Percent of Total	Housing Units	Percent of Total
No bedroom	0	0%	55	4%
1 bedroom	92	4%	358	24%
2 bedrooms	458	21%	651	44%
3 bedrooms	1,085	50%	317	21%
4 bedrooms	448	20%	94	6%
5 or more bedrooms	107	5%	13	1%
Total	2190	100%	1488	100%

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-4: Estimated Tenancy by Age of Householder in Montague, 2012

Age of Householder	Number of Households	Owner Households		Renter Households	
		Number	Percent	Number	Percent
15 to 24 years	79	9	0%	70	5%
25 to 34 years	489	141	6%	348	23%
35 to 44 years	640	402	18%	238	16%
45 to 54 years	829	503	23%	326	22%
55 to 59 years	475	291	13%	184	12%
60 to 64 years	412	239	11%	173	12%
65 to 74 years	409	342	16%	67	5%
75 to 84 years	213	158	7%	55	4%
85 years and over	132	105	5%	27	2%
Total	3,678	2,190	100%	1,488	100%

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-5: Estimated Tenancy by Age of Householder by Location in Montague, 2012

Age of Householder	Number of Households	Montague		Turners Falls		Rest of Montague	
		Owners	Renters	Owners	Renters	Owners	Renters
15 to 24 years	79	9	70	9	41	0	29
25 to 34 years	489	141	348	111	302	30	46
35 to 44 years	640	402	238	140	168	262	70
45 to 54 years	829	503	326	99	235	404	91
55 to 59 years	475	291	184	78	120	213	64
60 to 64 years	412	239	173	141	100	98	73
65 to 74 years	409	342	67	125	49	217	18
75 to 84 years	213	158	55	76	32	82	23
85 years & over	132	105	27	35	18	70	9
Total	3,678	2,190	1,488	814	1,065	1,376	423

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-6: Estimated Monthly Costs in Montague for Homeowners with Mortgages, 2012

Monthly Costs for Homeowners With Mortgages	Montague		Turners Falls		Rest of Montague	
	Number of Homes	Percent of Total	Number of Homes	Percent of Total	Number of Homes	Percent of Total
Less than \$300	0	0%	0	0%	0	0%
\$300 to \$499	0	0%	0	0%	0	0%
\$500 to \$699	61	4%	21	4%	40	4%
\$700 to \$999	199	13%	64	11%	135	14%
\$1,000 to \$1,499	568	37%	261	45%	307	32%
\$1,500 to \$1,999	468	30%	158	28%	310	32%
\$2,000 or more	244	16%	71	12%	173	18%
Total Housing Units	1,540	100%	575	100%	965	100%
Median Cost	\$1,457		\$1,409		\$1,501	

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-7: Estimated Monthly Costs in Montague for Homeowners without Mortgages, 2012

Monthly Costs for Homeowners without a Mortgage	Montague		Turners Falls		Rest of Montague	
	Number of Homes	Percent of Total	Number of Homes	Percent of Total	Number of Homes	Percent of Total
Less than \$100	0	0%	0	0%	0	0%
\$100 to \$199	0	0%	0	0%	0	0%
\$200 to \$299	16	2%	0	0%	16	4%
\$300 to \$399	53	8%	18	8%	35	9%
\$400 or more	581	89%	221	93%	360	88%
Total Housing Units	650	100%	239	100%	411	100%
Median (dollars)	\$598		\$616		\$588	

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-8: Estimated Monthly Costs in Montague for Renters, 2012

Monthly Costs for Renters	Montague		Turners Falls		Rest of Montague	
	Number of Homes	Percent of Total	Number of Homes	Percent of Total	Number of Homes	Percent of Total
Less than \$200	48	3%	48	4.8%	0	0.0%
\$200 to \$299	63	5%	14	1.4%	49	13.1%
\$300 to \$499	153	11%	109	10.8%	44	11.7%
\$500 to \$749	311	23%	215	21.4%	96	25.6%
\$750 to \$999	406	29%	297	29.5%	109	29.1%
\$1,000 to \$1,499	353	26%	297	29.5%	56	14.9%
\$1,500 or more	48	3%	27	2.7%	21	5.6%
Occupied units paying rent	1,382	100%	1,007	100%	375	100%
Median (dollars)	\$814		\$842		\$699	

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-9: Estimated Household Income Distribution in Montague, 2012

Estimated Household Income Level	Montague		Turners Falls		Rest of Montague	
	Number of Households	Percent of Households	Number of Households	Percent of Households	Number of Households	Percent of Households
Extremely Low Income						
Less than \$10,000	205	6%	121	6%	84	5%
\$10,000 to \$14,999	318	9%	219	12%	99	6%
\$15,000 to \$19,999	249	7%	129	7%	120	7%
Total Extremely Low Income	772	21%	469	25%	303	17%
Very Low Income						
\$20,000 to \$24,999	147	4%	108	6%	39	2%
\$25,000 to \$29,999	198	5%	130	7%	68	4%
Total Very Low Income	345	9%	238	13%	107	6%
Low Income						
\$30,000 to \$34,999	238	6%	137	7%	101	6%
\$35,000 to \$39,999	252	7%	166	9%	86	5%
\$40,000 to \$44,999	231	6%	78	4%	153	9%
\$45,000 to \$49,999	187	5%	109	6%	78	4%
Total Low Income	908	25%	490	26%	418	23%
Moderate Income						
\$50,000 to \$59,999	254	7%	157	8%	97	5%
Total Moderate Income	254	7%	157	8%	97	5%
Middle Income						
\$60,000 to \$74,999	361	10%	149	8%	212	12%
Total Middle Income	361	10%	149	8%	212	12%
Upper Income						
\$75,000 to \$99,999	515	14%	167	9%	348	19%
\$100,000 to \$124,999	238	6%	93	5%	145	8%
\$125,000 to \$149,999	166	5%	33	2%	133	7%
\$150,000 to \$199,999	86	2%	58	3%	28	2%
\$200,000 or more	33	1%	25	1%	8	0%
Total Upper Income	1038	28%	376	20%	662	37%
Total Households	3678	100%	1879	100%	1799	100%

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-10: Estimated Percentage of Household Income Spent on Housing Costs, by Income Level and Tenancy, in Montague, 2012

Tenancy and Household Income	Households with Cost Data*	Housing Costs as a Percentage of Household Income (# of Households)			% of Households in Income Group Paying 30% or More
		Less than 20 percent	20 to 29 percent	30 percent or more	
Homeowners					
Less than \$20,000	180	10	10	160	89%
\$20,000 to \$34,999	290	35	70	185	64%
\$35,000 to \$49,999	328	71	98	159	48%
\$50,000 to \$74,999	448	207	151	90	20%
\$75,000 or more	926	598	255	73	8%
Total for Homeowners	2172	921	584	667	31%
Renters					
Less than \$20,000	497	14	58	425	86%
\$20,000 to \$34,999	293	6	98	189	65%
\$35,000 to \$49,999	332	135	160	37	11%
\$50,000 to \$74,999	148	119	29	0	0%
\$75,000 or more	112	64	48	0	0%
Total for Renters	1382	338	393	651	47%

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

* Household costs were not estimated for 18 homeowner households with zero or negative income, and for 106 renter households paying no cash rent.

C. Comparative Housing Statistics for Montague and Nearby Towns from the U.S. Census

Table A-11: Number of Housing Units, 1990, 2000, and 2010

Geography	Total Housing Units 1990	Total Housing Units 2000	Total Housing Units 2010	Percent Change 1990-2010
Deerfield	2,083	2,060	2,181	5%
Erving	579	630	807	39%
Gill	646	560	608	-6%
Greenfield	8,067	8,301	8,377	4%
Leverett	699	648	811	16%
Montague	3,727	3,844	3,958	6%
Sunderland	1,504	1,666	1,729	15%
Wendell	400	439	436	9%
Franklin County	30,394	31,939	33,758	11%
Massachusetts	2,472,711	2,621,989	2,808,254	14%

Source: 1990, 2000, and 2010 U.S. Census.

Table A-12: Type of Housing Structures, 2012

Geography	Total Housing Units	1 Unit	2 Units	3 to 4 Units	5 to 9 units	10 or More Units	Mobile Homes
Deerfield	2,286	76%	15%	2%	2%	6%	0%
Erving	790	79%	8%	7%	1%	5%	0%
Gill	651	83%	9%	4%	0%	2%	2%
Greenfield	8,197	54%	15%	13%	8%	10%	1%
Leverett	771	93%	4%	0%	0%	0%	2%
Montague	3,936	58%	17%	14%	7%	3%	1%
Sunderland	1,589	48%	4%	2%	13%	34%	0%
Wendell	542	81%	13%	0%	0%	0%	7%
Franklin County	33,695	68%	10%	8%	5%	6%	3%

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-13: Estimated Housing Tenancy and Vacancy Rates, 2012

Geography	Total Housing Units	Percent Occupied	Percent of Occupied Housing Units		Vacancy Rates	
			Owner-Occupied	Renter-Occupied	Ownership Units	Rental Units
Deerfield	2,286	93%	73%	27%	0.0%	0.0%
Erving	790	89%	74%	26%	2.8%	1.1%
Gill	651	91%	86%	14%	1.9%	0.0%
Greenfield	8,197	94%	56%	44%	1.3%	4.0%
Leverett	771	96%	82%	18%	1.3%	0.0%
Montague	3,936	93%	60%	40%	0.0%	3.4%
Sunderland	1,589	94%	50%	50%	0.0%	5.7%
Wendell	542	85%	81%	19%	8.8%	0.0%
Franklin County	33,695	90%	69%	31%	1.7%	3.0%
Massachusetts	2,804,206	90%	63%	37%	1.4%	5.1%

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-14: Estimated Homeownership Housing Costs and Housing Values, 2012

Geography	Median Monthly Housing Costs		Median Single Family Home Value
	Owner-Occupied w/ Mortgage	Owner-Occupied w/out Mortgage	
Deerfield	\$1,826	\$601	\$298,600
Erving	\$1,295	\$390	\$194,500
Gill	\$1,412	\$591	\$214,100
Greenfield	\$1,493	\$623	\$182,700
Leverett	\$1,814	\$819	\$332,700
Montague	\$1,457	\$598	\$208,600
Sunderland	\$2,048	\$634	\$307,800
Wendell	\$1,333	\$468	\$200,400
Franklin County	\$1,557	\$583	\$221,700
Massachusetts	\$2,145	\$696	\$335,500

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

Table A-15: Estimated Rental Housing Costs, 2012

Geography	Median Gross Monthly Rent*
Deerfield	\$813
Erving	\$853
Gill	\$748
Greenfield	\$788
Leverett	\$1,116
Montague	\$814
Sunderland	\$1,056
Wendell	\$844
Franklin County	\$835
Massachusetts	\$1,056

* Includes utilities.

Source: U.S. Census 2008-2012 American Community Survey five-year estimates.

D. Income Eligibility Guidelines for Programs Administered by the Franklin County Housing and Redevelopment Authority (HRA) and for Montague Housing Authority (MHA) Apartments

Table A-16: Maximum Income Eligibility for Affordable Housing Programs, 2014

Number Of People In Household	Housing Program				
	State-Aided Public Housing (including housing managed by HRA & MHA)	Crocker Cutlery Apartments Moltenbrey Apartments		Section 8 Housing Choice Voucher	MA Rental Voucher Program
		Maximum Income	Minimum Income		
1	\$44,750	\$36,120	\$23,478	\$30,100	\$30,100
2	\$51,150	\$41,280	\$26,832	\$34,400	\$34,400
3	\$57,550	\$46,440	\$30,186	\$38,700	\$38,700
4	\$63,900	\$51,540	\$33,501	\$42,950	\$42,950
5	\$69,050	\$55,680	\$36,192	\$46,400	\$46,400
6	\$74,150	\$59,820	\$38,883	\$49,850	\$49,850
7	\$79,250			\$53,300	\$53,300
8	\$84,350			\$56,700	\$56,700

Source: Franklin County Regional Housing and Redevelopment Authority, 2014.



**Montague Housing Plan
2014 Update**

**Montague Housing Plan Update Advisory Group Meeting
Wednesday, September 10, 2014
3 p.m. to 4:30 p.m.
Montague Town Hall
1 Avenue A, Turners Falls, MA 01376**

AGENDA

1. Introductions (Walter Ramsey, Montague Town Planner and Conservation Agent) – 3:00 p.m. – 3:05 p.m.
2. Overview of a Housing Production Plan (Alyssa Larose, Land Use Planner, Franklin Regional Council of Governments) – 3:05 p.m. – 3:15 p.m.
3. Review of draft Section 2: Current Housing Characteristics; Section 3: Population Characteristics that Influence Housing Demand; Section 4: Housing Costs and Affordability; and Section 5: Population Projections and Future Housing Demand (Alyssa Larose, FRCOG, and Advisory Group) – 3:15 p.m. – 4:15 p.m.
4. Discussion of next steps in the planning process (Alyssa Larose, FRCOG, and Advisory Group) – 4:15 p.m. – 4:30 p.m.



Montague Housing Plan 2014 Update

Montague Housing Plan Update Advisory Group Meeting

Wednesday, October 22, 2014

3 p.m. to 5 p.m.

Montague Town Hall

1 Avenue A, Turners Falls, MA 01376

AGENDA

1. Introductions (Walter Ramsey, Montague Town Planner and Conservation Agent) – 3:00 p.m. – 3:05 p.m.
2. Discuss any comments from draft Section 2: Current Housing Characteristics; Section 3: Population Characteristics that Influence Housing Demand; Section 4: Housing Costs and Affordability; and Section 5: Population Projections and Future Housing Demand (Alyssa Larose, Land Use Planner, Franklin Regional Council of Governments, and Advisory Group) – 3:05 p.m. – 3:15 p.m.
3. Review of draft Section 6: Development Conditions and Constraints; draft Section 7: Summary of Montague's Housing Assets and Issues; and draft Section 8: Housing Goals (Alyssa Larose, Land Use Planner, Franklin Regional Council of Governments, and Advisory Group) – 3:15 p.m. – 4:45 p.m.
4. Discussion of next steps in the planning process (Alyssa Larose, FRCOG, and Advisory Group) – 4:45 p.m. – 5:00 p.m.



Montague Housing Plan 2014 Update

Montague Housing Plan Update Advisory Group Meeting

Wednesday, November 12, 2014

4 p.m. to 6 p.m.

Montague Town Hall

1 Avenue A, Turners Falls, MA 01376

AGENDA

1. Introductions (Walter Ramsey, Montague Town Planner and Conservation Agent) – 4:00 p.m. – 4:05 p.m.
2. Review of draft Section 8: Housing Goals and draft Section 9: Recommendations and Strategies (Alyssa Larose, Land Use Planner, Franklin Regional Council of Governments, and Advisory Group) – 4:05 p.m. – 5:30 p.m.
3. Discuss changes to draft sections reviewed at previous meetings (Alyssa Larose, Land Use Planner, Franklin Regional Council of Governments, and Advisory Group) – 5:30 p.m. – 5:50 p.m.
4. Discussion of next steps in the planning process (Alyssa Larose, FRCOG, and Advisory Group) – 5:50 p.m. – 6:00 p.m.



Montague Housing Plan 2014 Update

Montague Housing Plan Update Advisory Group Meeting

Wednesday, November 19, 2014

10:30 p.m. to 12:30 p.m.

Montague Town Hall

1 Avenue A, Turners Falls, MA 01376

AGENDA

1. Introductions (Walter Ramsey, Montague Town Planner and Conservation Agent) – 10:30 p.m. – 10:35 p.m.
2. Review of changes to draft Section 8: Housing Goals (Alyssa Larose, Land Use Planner, Franklin Regional Council of Governments, and Advisory Group) – 10:35 p.m. – 10:45 p.m.
3. Review of draft Section 9: Recommendations and Strategies (Alyssa Larose, Land Use Planner, Franklin Regional Council of Governments, and Advisory Group) – 10:45 p.m. – 12:15 p.m.
4. Discussion of next steps in the planning process (Alyssa Larose, FRCOG, and Advisory Group) – 12:15p.m. – 12:30 p.m.



MONTAGUE PLANNING & CONSERVATION

ONE AVENUE A • TURNERS FALLS, MA 01376 •
PHONE: 413-863-3200 EXT 207 - FAX: 413-863-3222

Montague Housing Plan 2014 Update Public Information Session

Montague is updating the 2004 Housing Plan. The plan demonstrates Montague's commitment to promoting quality housing that is affordable for residents and to addressing community housing issues.

The 2014 update explores how the community has developed and identifies short and long term strategies to improve Montague's housing stock. The Session will be interactive and your feedback and participation is strongly encouraged. The plan is available for review at www.montague.net

The Session will be **Tuesday November 25 at 7:00PM** at Montague Town Hall.

Hosted by the Montague Planning Board and Montague Housing Advisory Group

This is a public meeting. Interested parties are encouraged to attend. The meeting is ADA accessible. Questions may be directed to the Town Planner 413 863 3200 x 207



Montague Housing Plan 2014 Update

Montague Housing Plan Public Information Session
 Tuesday, November 25, 2014, 7:00 p.m.
 Montague Town Hall
 1 Avenue A, Turners Falls, MA 01376

Name	Affiliation	Contact
Betty Tegel	Volunteer ADA Advocate	Mail 21 Mahanck Tr. PMB 103. GFD.
RON SICARD	PLANNING BOARD	
GEORGE COOKE	" "	
Frederic H. BOWMAN	" "	
Robert Orum	" "	
Chris Curtis	The Recorder	
Laura Tupper	prospective resident	ltupper97@gmail.com
JAKOB PALCHES.	"	JPALCHES@CMAI.com
Ayssa Larose	FRCOG	

Planning for the future of living in Montague

By CHRIS CURTIS Recorder Staff

MONTAGUE — As residents unearthed snow shovels and batted down the hatches for Wednesday's snow storm, planners looked to the future of housing as those residents age and their housing needs change.

An update to the town's housing plan looks to a future in which almost a third of town residents are over 65, and it begins to identify areas in which affordable and accessible housing might be encouraged. The plan is the work of an advisory group including town planners and local social services.

In 2030, the population is expected to be 30 percent over age 65, almost double the 16 percent at the last census, according to Franklin Regional Council of Governments Land Use Planner Alyssa Larose, while the overall population figure remains near the 8,437 counted in 2010.

Larose and Town Planner Walter Ramsey presented the draft of an update to the town's 10-year-old housing plan at a public hearing Tuesday night before the Planning Board.

Larose said 9.9 percent of the town's houses and apartments are classified as affordable housing, just under the 10 percent threshold under which municipalities are required to allow new affordable housing developments without their usual zoning and permit powers.

Larose and Ramsey said the town has never had an "unfriendly" affordable housing development, but the creation of a Housing Production Plan will protect the town against that possibility in some measure. The goal of the state-defined plan is to promote affordable housing while potentially allowing the town to retain some say in the zoning, issuance of permits and the rest of the process.

The plan would focus development and rehabilitation in downtown Turners Falls and the other village centers, and identifies 12 specific properties on which the town should encourage affordable housing development. These include town-owned property on High Street, Canal Road — the Strathmore complex, where affordable artist housing could be an accessory use to a larger development — East Main Street and public land on Rod Shop Road. Six market-rate units are proposed as part of a redevelopment under negotiation for the East Main Street, Millers Falls, Powers Block and [See MONTAGUE Page C3](#)

Montague

From [Page C1](#)

associated buildings. Vacant wooded lots on Hillside Road, between Greenfield Road and Turners Falls Road and Millers Falls Road are listed as private land with potential, as are two building in receivership on L Street and former nursery land on Millers Falls Road.

Larose said the town may promote and direct development through zoning changes, which could include requirements for affordable dwellings in new developments, or density bonuses. Density bonuses allow more than the zoned number of dwellings in a development if it includes a specified number of affordable homes.

Larose said the town might also allow more accessory apartments without special permits in existing homes, garages and barns, and change minimum lot size requirements for new buildings to better reflect reality. Larose pointed to the densely built Patch neighborhood, where she said hardly any lots meet the minimum.

Resident Betty Tegel, a local activist for disability access, urged planners to remember disabled youth and veterans in their accessibility considerations, as well as the elderly. Tegel said there is a need in town for more

single-story accessible housing, so that people in wheelchairs are not reliant on elevators in the event of an emergency, and considerations such as nearby bus service and in-house laundry.

The plan is to be posted on the town website, with a public comment period to be determined.

You can reach Chris Curtis at: ccurtis@recorder.com or 413-772-0261, ext. 257

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hello, thanks for the good presentation in Turners Falls re: housing forum. I feel strongly that a resident should have been on this committee to represent residents,;low income,elderly, disabled.as noted in the committee listing on previous Housing plans.So noted and submitted. Furthermore, the town ADA coordinator should have been involved in this process.

Please ADD

Surely we have many needs.
but as I read the documents,
housing Plan..

Objectives;

could you add:

addressing homelessness.;

Since we have over one hundred living in motels in greenfield awaiting affordable housing.

Section 8 wait list is about one year of more.

Strategies: work with HUD, housing authority and legislatures to advocate specifically for section 8 to remove those from wait list and leave

hotels,advocate for more monies for building with legislatures support

strategies: work with housing authorities to encourage sold private

properties to keep and remain tenants under section 8, to prevent future

displacement.Work with new landlords to take section 8.

Address current apartments for ADA need and make ADA modifications. to stay

in apartments : ADA apartments?, none to my knowledge full ADA compliance ,

this includes door width, bathroms,hp parking , ramps SAFE and affordable

units: .make current low income housing units safe from crime and meet

housing codes, without fear of displacement or eviction of poor conditions by landlord..

Aging in Place, build apartments that can meet future ADA needs. first

floor,build door width, bathrooms.Criteria, those aging with medical and

under 50 would not be displaced due to disabilities.this is a huge growing

need.

encourage, and support and review plan for progress. and amend .Develop and

build housing to reach goals. according to this plan and support new

development for affordable housing.Set specific goals for 2015, 2016, 2017,..

Set a plan and specific goals, achievements and progressive meetings not wait till plan expires..

outreach to community groups such as DMR to build homes, invite all local social services groups into progressive meetings.

these are specific facts that should be added to the housing plan. All

housing plans committee should include resident(s) :who will advocate for

residents ,elders, tenants, disable citizens. At this time their is no

resident on the committee; this should be noted to the selectman and the

state in final remarks.,although resident was able to add some comments but

full representation is warranted...

thank you

betty Tegel

resident of turners falls

F. DHCD Submission Letters and Letter of Approval

Montague Planning Board

One Avenue A, Turners Falls, MA 01376 (413) 863-3200 Ext 207 Fax: (413) 863-3222 Email: planner@montague.net

Resolution to endorse the 2015 Montague Housing Plan

WHEREAS, Diverse, high quality, affordable housing is important for the health of communities. The Town of Montague is committed to promoting quality housing that is affordable for its residents and to addressing community housing issues;

WHEREAS, The Town has developed an update to the 2004 Housing Plan under guidance from a Housing Plan Advisory Committee made up with representatives from the Planning Department, Board of Selectmen, Planning Board, Building Department, Council on Aging, Brick House Community Resource Center, Montague Catholic Social Ministries, and the Franklin County Regional Housing and Redevelopment Authority;

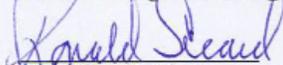
WHEREAS, the 2015 Montague Housing Plan constitutes the community's affordable housing plan;

WHEREAS, the Planning Board recognizes the following housing goals from the Plan:

- To maintain and enhance quality of life in the town's residential neighborhoods
- To encourage a mix of housing types, densities, prices and ownership patterns that serve diverse Montague households while maintaining the community's character
- To direct growth and development of new housing to areas that have the infrastructure and services to accommodate it, while protecting important agricultural, natural, scenic and historic resources from residential sprawl;

WHEREAS, the Plan identifies a series of objectives to achieve the aforementioned goals, some of which invite action by the Planning Board;

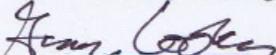
NOW THEREFORE, be it resolved that the Planning Board of the Town of Montague hereby endorse the 2015 Montague Housing Plan.


Ron Sicard, Chair

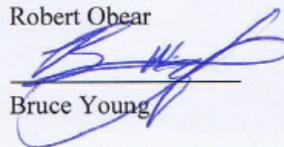
12/23/2014
Date



Fred Bowman, Planning Board representative to the Housing Plan Advisory Committee


George Cooke

Robert Obear


Bruce Young

Town of Montague is an Equal Opportunity Provider & Employer



Board of Selectmen
Town of Montague
1 Avenue A
Turners Falls, MA 01376

(413) 863-3200 xt. 108
FAX: (413) 863-3231

Resolution to endorse the 2015 Montague Housing Plan

WHEREAS, Diverse, high quality, affordable housing is important for the health of communities. The Town of Montague is committed to promoting quality housing that is affordable for its residents and to addressing community housing issues;

WHEREAS, The Town has developed an update to the 2004 Housing Plan under guidance from a Housing Plan Advisory Committee made up with representatives from the Planning Department, Board of Selectmen, Planning Board, Building Department, Council on Aging, Brick House Community Resource Center, Montague Catholic Social Ministries, and the Franklin County Regional Housing and Redevelopment Authority;

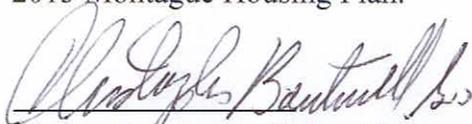
WHEREAS, the 2015 Montague Housing Plan constitutes the community's affordable housing plan;

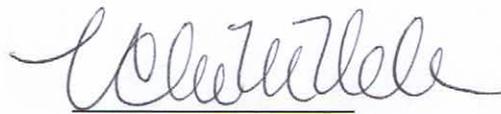
WHEREAS, the Board recognizes the following housing goals from the Plan:

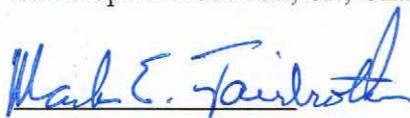
- To maintain and enhance quality of life in the town's residential neighborhoods
- To encourage a mix of housing types, densities, prices and ownership patterns that serve diverse Montague households while maintaining the community's character
- To direct growth and development of new housing to areas that have the infrastructure and services to accommodate it, while protecting important agricultural, natural, scenic and historic resources from residential sprawl;

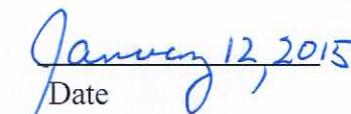
WHEREAS, the Plan identifies a series of objectives to achieve the aforementioned goals, some of which invite action by various town board and committees including the Board of Selectmen;

NOW THEREFORE, be it resolved that the Montague Board of Selectmen hereby endorse the 2015 Montague Housing Plan.


Christopher Boutwell, Sr., Chair


Michael Nelson


Mark E. Fairbrother


Date



Board of Selectmen
Town of Montague

1 Avenue A
Turners Falls, MA 01376

(413) 863-3200 xt. 108

FAX: (413) 863-3231

January 12, 2015

Aaron Gornstein, Undersecretary
Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

RE: Town of Montague Housing Production Plan

Dear Mr. Gornstein,

I am pleased to inform you the Montague Board of Selectmen voted unanimously at their meeting on January 12, 2015 to adopt the Montague Housing Plan. The plan was also adopted by the Planning Board. We recognize this plan constitutes the town's affordable housing production plan, and we seek approval from the Massachusetts Dept of Housing and Community Development for this plan. We want to thank you for the assistance you provided the Town, as well as the involved stakeholders who drove the planning process.

Sincerely,

Christopher Boutwell, Sr., Chair
Montague Board of Selectmen

Cc: Walter Ramsey, Montague Town Planner
Alyssa Larose, Franklin Regional Council of Governments



Franklin Regional Council of Governments

January 21, 2015

Aaron Gornstein, Undersecretary
Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114
Attn: Phil DiMartino

RE: Town of Montague Housing Production Plan

Mr. Gornstein,

I am writing on behalf of the Town of Montague to respectfully request approval of the *Town of Montague Housing Plan* as the Town's Housing Production Plan. The plan is attached for review and comment. Also attached is a letter signed by the Chair of the Board of Selectmen confirming that this plan has been adopted by the Montague Planning Board and Montague Board of Selectmen, that the plan constitutes the Town's affordable housing plan, and that the Town seeks approval from the Massachusetts Department of Housing and Community Development for this plan.

The municipal contact for the review of this plan is as follows:

Walter Ramsey, AICP
Town Planner and Conservation Agent
Town of Montague
One Avenue A Turners Falls, MA 01376
413.863.3200 ext.112
planner@montague-ma.gov

This plan is the result of a collaborative effort of community stakeholders over the course of 2014. We appreciate your review of this plan and hope that it meets current Housing Production Plan requirements and will warrant approval by the Department of Housing and Community Development. We look forward to receiving your feedback.

Sincerely,

A handwritten signature in cursive script, appearing to read "Alyssa Larose".

Alyssa Larose
Land Use Planner

Cc: Walter Ramsey, Town Planner and Conservation Agent, Town of Montague