

TOWN OF AGAWAM

HOUSING PRODUCTION PLAN FY18-22

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COMMONWEALTH OF MASSACHUSETTS**

Planning Assistance Toward Housing (PATH) Program

Prepared for

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TABLE OF CONTENTS

ACKNOWLEDGEMENTS	4
ACRONYMS	5
KEY DEFINITIONS	5
CHAPTER 1	6
INTRODUCTION	6
REPORT ORGANIZATION	7
PLAN METHODOLOGY	8
COMMUNITY OVERVIEW	8
COMMUNITY ENGAGEMENT PROCESS	9
SUMMARY OF KEY HOUSING NEEDS & CONSTRAINTS	10
CHAPTER 2	12
HOUSING GOALS AND STRATEGIES	12
LOCAL INITIATIVE STRATEGIES	15
REGULATORY STRATEGIES	22
ACTION PLAN	26
CHAPTER 3	27
DEMOGRAPHIC PROFILE	27
KEY FINDINGS	27
POPULATION GROWTH & CHANGE	28
RACE AND ETHNICITY	31
HOUSEHOLD CHARACTERISTICS	35
ECONOMIC CHARACTERISTICS	43
CHAPTER 4	47
LOCAL HOUSING CONDITIONS	47
KEY FINDINGS	47
HOUSING SUPPLY AND VACANCY TRENDS	48
RESIDENTIAL PROPERTY CHARACTERISTICS	53
RESIDENTIAL PROPERTIES BY OWNERSHIP AND VALUES	59
HOMEOWNERSHIP CHARACTERISTICS	59
OWNER HOUSEHOLDS BY MOVE IN PERIOD	65
FOR-SALE MARKET	66
CONDOMINIUM SALES	67
RENTER HOUSEHOLDS CHARACTERISTICS	71
RENTAL MARKET CONDITIONS	75
AFFORDABLE HOUSING CHARACTERISTICS	76
CHAPTER 5	80
DEVELOPMENT CONSTRAINTS & LIMITATIONS	80

AGAWAM ENVIRONMENTAL CONSTRAINTS	81
LANDSCAPE CHARACTER	81
GEOLOGY	82
SOILS,	82
TOPOGRAPHY	83
GROUNDWATER	83
PONDS, LAKES, AND RIVERS	83
PLANT COMMUNITIES AND WETLANDS	84
NHESP BIOMAP	84
HAZARDOUS WASTE SITES	86
CULTURAL AND HISTORICAL RESOURCES	87
INFRASTRUCTURE CAPACITY	88
REGULATORY BARRIERS	94
CHAPTER 6	100
IMPLEMENTATION CAPACITY AND RESOURCES	100
APPENDIX A	102
DHCD AFFIRMATIVE FAIR HOUSING MARKETING GUIDELINES	102
APPENDIX B	103
INTERAGENCY BEDROOM MIX POLICY	103
APPENDIX C	105
COMPREHENSIVE PERMIT DENIAL & APPEAL PROCEDURES	105
APPENDIX D	106
SUBSIDIZED HOUSING INVENTORY	106
APPENDIX E	107
SUMMARY OF COMMUNITY WORKSHOP RESULTS	107
COMMUNITY WORKSHOP #1	107
COMMUNITY WORKSHOP #2	111

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Pioneer Valley Planning Commission. *Town of Agawam Comprehensive Zoning Review*. December 2011.

Pioneer Valley Planning Commission. *Walnut Street Extension Redevelopment Planning Streetscape Design Concept*. February 2014.

Town of Agawam Community Preservation Committee. *Town of Agawam Community Preservation Plan*. 2014.

Town of Agawam. *Agawam 2014 Open Space and Recreation Plan*. 2014.

Town of Agawam. *Agawam Housing Needs Assessment*. 2016.

ACRONYMS

ACS	US Census Bureau's American Community Survey
AMI	Area Median Income
CHAS	Comprehensive Housing Affordability Strategy
DHCD	MA Department of Housing and Community Development
GIS	Geographic Information System
MOE	Margins of Error
PVPC	Pioneer Valley Planning Commission

KEY DEFINITIONS

The following definitions are for key terms used throughout the document and are based on information from the U.S. Census Bureau, unless otherwise noted:

Baby Boomers – The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

Cost Burdened – Households who pay more than 30 percent of their income for housing.

Disability – The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Family - A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Household – A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Generation X – The demographic cohort following the Baby Boomers born between 1965 and 1984. (JCHS)

Median Age – The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income – Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials – The demographic cohort following Generation X born between 1985 and 2004. (JCHS)

Housing Unit - A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

Poverty – Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Thresholds by year and households size are found at this link: <https://www.census.gov/hhes/www/poverty/data/threshld/>.

CHAPTER I

INTRODUCTION

Background and Purpose

This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits the town to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable housing that is based upon a comprehensive housing needs assessment, and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space, and regulatory barriers. The HPP describes how the Town plans to produce affordable housing units to obtain certification of compliance by the Massachusetts Department of Housing and Community Development (DHCD) and builds on the Town's 2012 Housing Plan, which identified goals and strategies for the development and preservation of affordable housing in Agawam.

The Agawam Housing Production Plan (HPP) is a report of the Town of Agawam, created under the guidance of the Agawam Planning and Community Development Department and approved by the Planning Board on June 15, 2017 and by the City Council on July 10, 2017.

In November 2016, the Town of Agawam issued a Request for Proposals (RFP) for professional services to prepare a Housing Production Plan for the Town of Agawam. The Town selected the planning firm of JM Goldson community preservation + planning to prepare the Housing Production Plan.

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Commonwealth's goal is for all Massachusetts municipalities to have 10 percent of housing units affordable to low/moderate income households or affordable housing on at least 1.5 percent of total land area. As of February 6, 2017, the state's Subsidized Housing Inventory (SHI) included 4.18 percent (505 units) of Agawam's 2010 year-round housing base (12,090 year-round units). Agawam would need an additional 742 SHI-eligible units to achieve the state's 10 percent goal.

WHEN AN HPP IS CERTIFIED BY DHCD, A ZBA'S DENIAL OF A COMPREHENSIVE PERMIT WILL BE UPHELD IF SUCH APPLICATION IS NOT CONSISTENT WITH LOCAL NEEDS. BASED ON 2010 U.S. CENSUS FIGURES, THE TOWN OF AGAWAM MUST PRODUCE SIXTY SHI UNITS FOR A ONE-YEAR CERTIFICATE, OR ONE-HUNDRED-AND-TWENTY-ONE SHI UNITS FOR A TWO-YEAR CERTIFICATE.

Recognizing Agawam's limited development activities - permitting an average of 24 total units annually in the five most current years that data were available (2011-2015) – it will be challenging for the town to foster development of the minimum 66-unit production goals to achieve plan certification. Support and commitment from the City Council, administration, and residents will be critical for this plan's success.

COMPREHENSIVE PERMIT DENIAL & APPEAL PROCEDURES

(a) If a Zoning Board of Appeals (Board) considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department of Housing and Community Development (Department) 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 have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board 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 Department 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.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8)

REPORT ORGANIZATION

This Housing Production Plan is organized in six chapters as follows:

1. Chapter 1 provides an overview of the purpose of the plan, a community overview, description of planning methodology, and summary of housing needs.
2. Chapter 2 describes Agawam's five-year goals and housing strategies, both regulatory and local initiatives, to achieve the plan's goals.
3. Chapter 3 provides a demographic profile of the community.
4. Chapter 4 provides an analysis of local housing conditions including housing supply, residential market indicators, and affordable housing characteristics.
5. Chapter 5 describes Agawam's development constraints and limitations including environmental constraints, infrastructure capacity, and regulatory barriers.
6. Chapter 6 describes local and regional capacity and resources to create and preserve affordable housing in Agawam.

PLAN METHODOLOGY

Chapters 3, 4, and 5 of this plan are directly excerpted from the 2016 Housing Needs Assessment for the town of Agawam. The U.S. Census Bureau's Decennial Censuses of 2000 and 2010 and the 2010-2014 American Community Survey (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking 10 questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware of the margins of error (MOE) attached to the ACS estimates, since the estimate is based on a sample and not on a complete count.

Data was also gathered from a variety of available sources including: The Warren Group; Massachusetts Department of Revenue; Massachusetts Department of Education; Massachusetts Department of Housing and Community Development; Pioneer Valley Planning Commission (PVPC); as well as Agawam Assessor's Office, Building Inspector, and Planning & Community Development Department.

The development constraints analysis provided in Chapter 5 is largely based on information from Agawam's 2014 *Open Space and Recreation Plan*, PVPC's 2011 *Comprehensive Zoning Review* and interviews with various municipal officials, real estate brokers, and local developers.

COMMUNITY OVERVIEW¹

Agawam is the southernmost community in Massachusetts, located on the west bank of the Connecticut River and within a short distance from many major metropolitan areas: 94 miles southwest of Boston; 21 miles north of Hartford, Connecticut; and 131 miles from New York City.² Agawam is about two miles from Springfield and is included in the Springfield-Holyoke-Chicopee Standard Metropolitan Statistical Area (SMSA).

Agawam is at the hub of major north-south and east-west transportation corridors including Interstate Route 91, 391, U.S. Route 5, Interstate 90, 291, State Route 20, and Route 57. Also, Agawam is about 10 miles from Bradley International Airport.

Agawam's physical boundaries consist of three impressive features. The Connecticut River to the east provides the community with five miles of river frontage on New England's largest river. To the north, the Westfield River forms an eight-mile boundary most of which is located adjacent to Robinson State Park, Agawam's largest park. To the west, Agawam is separated from its neighbor Southwick by Provin Mountain. Its summit at 640 feet is the highest point in Agawam. To the south, Agawam is bordered by the State of Connecticut.

Though the community boasts the largest industrial park in the region, the Agawam Regional Industrial Park, in 2010 only about 22.2 percent of working residents are employed in Agawam, including 2.1 percent who work at home. About 17 percent of Agawam residents travel to jobs outside Massachusetts, presumably in Connecticut.

¹ Agawam Office of Planning and Community Development. *Open Space and Recreation Plan*. 2014.

² MA Department of Housing and Community Development (DHCD), Town of Agawam: Community Profile, <http://www.mass.gov/hed/economic/eohed/dhcd/community-profiles-dhcd/>, accessed on 1/21/16.

Related to longer commutes and general auto-dependent nature of the community, transportation costs are high for Agawam residents - In addition to an average of 22 percent of household income spent on housing costs, another 26 percent is spent on transportation costs. When combined, households are spending more than half of their monthly household income on a combination of housing and transportation costs.

Agawam can be characterized as a maturing New England Town.³ Most its housing stock is single family and is in conventional subdivisions - 78 percent of all residential parcels are single-family. Despite Agawam's population of 28,772 (est. 2014), there is no traditional downtown or mixed-use main street, although the town plans to encourage development of a traditional pedestrian-oriented downtown through the new mixed-use zoning district in the Walnut Street Extension area. Currently, much of the town's commercial areas are characterized by auto-oriented strip development.

COMMUNITY ENGAGEMENT PROCESS

Two community workshops were held in Agawam, one in February and one in April. The purpose of the community workshops was to inform attendees of the housing needs in Agawam and to solicit input from community members on goals and strategies to include in this plan.

The first workshop involved a presentation by Jennifer Goldson and two exercises that attendees completed in their separate tables. The exercises were based upon a set of draft goals. The answers were recorded in the workshop summary and main conclusions were derived.

Takeaways from the first workshop were as follows:

- There is a need for proper housing for Agawam's elderly community that is accessible with ease of transportation.
- Groups that are in need of affordable housing in Agawam include the elderly, disabled, young families, and the low-income population.
- Participants were passionate about the creation of unique housing types such as tiny houses, cluster housing, and multi-generational housing to meet the needs of the community.

Themes of discussion that were taken into account when planning for the next workshop included the lack of proper housing for the elderly or disabled, access to transportation, and the possibility smaller or different housing types in Agawam.

The April workshop offered participants an updated set of goals discussed in the first workshop as well as a set of strategies to discuss and potential development sites for units to count on the Subsidized Housing Inventory.

The five following strategies were given the most support by participants:

- Build local capacity with the creation of a municipal housing trust to utilize Community Preservation Act funds and other funding to foster creation of locally-initiated, small scale residential and/or mixed-use development.
- Secure federal CDBG funds for a home rehab program for homeowners and apartment owners.
- Foster private deals to upgrade existing apartment complexes and convert to affordable apartments
 - Targeting local funds (e.g., CPA funds through housing trust) to work with private partner to purchase, upgrade, and convert.

³ Metropolitan Area Planning Council. *Massachusetts Community Types*. July 2008.

- Provide information to local property apartment owners about the Donation Tax Credit for property donations to non-profit organizations to convert existing buildings to affordable units.
- Secure federal CDBG funds for “Aging in Place Program” to provide grants of up to \$5,000 for low/moderate income senior homeowners for health and safety improvements to their homes.
- Adopt an infill bylaw that permits development of undersized lots for affordable homes by private individuals or organizations, such as Habitat for Humanity.

The following development sites were identified most as meriting further consideration in the group discussion period.

- Tuckahoe Turf Farm
- Games & Lanes
- Brady Village
- Agawam Bowl Property

Some themes of conversation in this meeting were the focus on the aging population of Agawam, the desire to meet the necessary SHI percentage in the town, and the different types of housing that could be introduced in Agawam.

SUMMARY OF KEY HOUSING NEEDS & CONSTRAINTS

Primary Housing Needs

The needs assessment provides a very detailed description of the population and housing characteristics for the Town of Agawam. This section provides a summary of the key findings. The assessment finds that Agawam’s greatest housing needs are:

1. To develop more multi-unit rental housing - especially in walkable mixed use areas, such as the Mixed-Use Business C district and other areas.
2. Provide rehab assistance for low-income homeowners and property owners of apartments rented to low-income households. This could include assistance with septic system upgrades for low-income households where needed.
3. Provide foreclosure prevention and assistance.⁴
4. Create affordable housing options for households including individuals with extremely low incomes (at or below \$21,000 for a two-person household) including permanent affordable housing, transitional housing and emergency shelter.
5. Create affordable housing options for large families (five or more person families) with very low income (at or below \$47,250 for a five-person household)
6. Create affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.
7. Create affordable housing options for middle-income small families (2-4 person families) between 80-100 percent AMI, which indicate need due to level of housing cost burden.

⁴ Note: Although the needs assessment indicated that foreclosure prevention and assistance were a local need, the community vetted this idea during the community workshops and many participants indicated that any town involvement in addressing this need would be in the form of referrals to other programs/providers rather than assistance that the town would provide directly.

Demographic Profile

Agawam is growing at a slower rate than regional growth and is expected to have a significant increase in older adults age sixty years and over. Agawam is one of multiple communities in the region with a disparately smaller share of minority residents compared with the regional population composition. About 40 percent of households have low-moderate incomes, many of which are concentrated in the North Agawam neighborhood.

Local Housing Conditions

Overall, this analysis indicates that Agawam's housing market is relatively flat and has experienced some indications of decline including a sharp spike in foreclosures. Yet, housing costs, when coupled with transportation costs of this primarily auto-dependent community, lead to many cost burdened households that spend more than half of their gross income on housing and transportation costs.

Development Constraints Analysis

Agawam is environmentally constrained by floodplains, wetland resource, important habitat, agricultural and forestry resources, poorly drained soils, hazardous waste sites, reliance on private septic systems in areas where sewer is not available. In addition, Agawam has limited viable public transit options and has low walkability, leading to an auto-centric community.

In addition, except for the recent Mixed-Use district, Agawam's zoning restrictions lack incentives to encourage development of affordable housing. Agawam's zoning restrictions allow multi-unit residential development by-right, however the density restrictions only allow up to four, eight, or twelve units per acre, depending on the district. Development is also constrained by very limited land available for development in the zoning districts that allow multi-unit residential buildings.

CHAPTER 2

HOUSING GOALS AND STRATEGIES

The housing goals and strategies included in this chapter are aimed primarily at creating more housing choice and affordable housing in Agawam. The goals and strategies also support the town's ability to achieve other interrelated community goals, including goals for economic development and protection of natural resources.

The town developed the housing goals and strategies through a detailed analysis of housing needs, input from town officials and community members, as well as review of relevant planning documents.

Goals

The following goals describe the town's intentions to make progress in addressing housing needs over the next five years and are intended to encourage the production of affordable housing as well as expand housing options in general, both through new construction, reuse of existing buildings, and redevelopment underutilized sites.

1. Encourage the creation of multi-unit, mixed income rental housing in areas that could become walkable, mixed-use areas with commercial and residential development opportunities.
2. Support home rehabilitation needs of low-income homeowners and apartments owners with low-income tenants, such as for health and safety improvements, accessibility, code compliance, energy efficiency, exterior renovation, and septic system upgrades.
3. Connect residents to technical and financial resources for foreclosure prevention and assistance.
4. Encourage creation of affordable housing options for households including individuals with extremely low incomes including permanent affordable housing and transitional housing.
5. Encourage conversion of existing homes for affordable large-family housing and creation of more affordable homes for very low-income households and middle-income small families.
6. Encourage creation of affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.
7. Strive to support the creation of 300 units that will count on the SHI over five years through conversion of existing buildings and new construction and that are affordable to a range of household incomes. This rate of low/moderate-income housing production, an average of sixty units per year, would support the town reaching 10 percent through incremental production (0.5 percent of year-round housing units) by 2031.

Strategies

To achieve Agawam's housing goals will require the town's focused effort to implement a variety of local initiative and regulatory strategies. The strategies are presented as a package of strategies rather than a menu of choices because they are designed to work together to be most effective. They are like pieces of a puzzle that, when assembled and embraced holistically, can help the community accomplish its goals.

This section includes descriptions of local initiative strategies, local regulatory strategies, and an action plan. The strategies are listed immediately below and discussed in more detail on the following pages.

Local Initiative Strategies

1. Build local capacity with the creation of a municipal housing trust or redevelopment authority to utilize Community Preservation Act funds and other funding to foster creation of locally-initiated, small scale residential and/or mixed-use development.
2. Build local capacity by hiring or contracting a part-time housing coordinator, possibly partnering with nearby towns to share services.
3. Secure federal CDBG funds for a home rehab program for homeowners and apartment owners to create units that count on the SHI.
4. Foster affordable and/or mixed-income housing development on town-owned properties such as a portion of Tuckahoe Turf Farm and the town site adjacent to Brady Village.
5. Foster private deals to upgrade existing apartment complexes and convert to affordable apartments
6. Secure federal CDBG funds for "Aging in Place Program" to provide grants for low/moderate income senior homeowners for health and safety improvements to their homes.
7. Encourage redevelopment of key properties in the Walnut Street Extension Mixed-Use Business District, particularly the Games and Lanes and the Agawam Bowl properties.

Regulatory Strategies

8. Adopt an infill bylaw that permits development of undersized lots for affordable homes by private individuals or organizations, such as Habitat for Humanity.
9. Consider adopting Age-targeted housing design through zoning amendments that specifically call for "visitability" by design would help to accommodate seniors and people with disabilities, and others with a need for barrier-free housing.
10. Adopt a Planned Unit Development zoning provisions with inclusionary zoning incentives to promote increased housing options and more flexible design, including cluster developments.
11. Adopt mixed-use business districts in additional areas in town that are served with sewer and water infrastructure and could present attractive redevelopment opportunities, such as existing commercial strip plazas.
12. Adopt an accessory apartment bylaw to expand housing options.

	Goal 1: Housing Options	Goal 2: Rehabilitation	Goal 3: Connect Residents to Foreclosure Prevention	Goal 4 Housing for extremely low income	Goal 5: Affordable housing for families	Goal 6: Accessible Housing	Goal 7: Create 300 SHI Units
Strategy 1: Build local capacity with the creation of a municipal housing trust or redevelopment authority to utilize Community Preservation Act funds and other funding to foster creation of locally-initiated, small scale residential and/or mixed-use development.	*			*	*	*	*
Strategy 2: Build local capacity by hiring or contracting a part-time housing coordinator, possibly partnering with nearby towns to share services.	*	*	*	*	*	*	*
Strategy 3: Foster affordable and/or mixed-income housing development on town-owned properties such as a portion of Tuckahoe Turf Farm and the town site adjacent to Brady Village.	*			*	*	*	*
Strategy 4: Secure federal CDBG funds for a home rehab program for homeowners and apartment owners to create units that count on the SHI.		*				*	*
Strategy 5: Secure federal CDBG funds for "Aging in Place Program" to provide grants for low/moderate income senior homeowners for health and safety improvements to their homes.		*				*	
Strategy 6: Foster partnership initiatives with landlords to upgrade existing apartment complexes and convert to affordable apartments.		*		*		*	*
Strategy 7: Encourage redevelopment of key properties in the Walnut Street Extension Mixed-Use Business District, particularly the Games and Lanes and the Agawam Bowl properties.							
Strategy 8: Adopt an infill bylaw that permits development of undersized lots for affordable homes by private individuals or organizations, such as Habitat for Humanity.				*	*	*	*
Strategy 9: Consider adopting age-targeted housing design through zoning amendments that specifically call for "visitability" by design would help to accommodate seniors and people with disabilities, and others with a need for barrier-free housing.						*	
Strategy 10: Adopt Planned Unit Development zoning provisions with inclusionary zoning incentives to promote increased housing options and more flexible design, including cluster developments.				*	*		*
Strategy 11: Adopt mixed-use business districts in additional areas in town that are served with sewer and water infrastructure and could present attractive redevelopment opportunities, such as existing commercial strip plazas.	*			*		*	*
Strategy 12: Adopt an accessory apartment ordinance to expand housing options.	*			*		*	

LOCAL INITIATIVE STRATEGIES

Local initiative strategies refer to recommendations that the town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature - they deal with allocation of town resources including staff time, funding, and property.

I. Build local capacity with the creation of a municipal housing trust or redevelopment authority to utilize Community Preservation Act funds and other funding to foster creation of locally-initiated, small scale residential and/or mixed-use development.

This strategy is to create a Municipal Affordable Housing Trust (MAHT) through MGL c.44 s.55C or a redevelopment authority, or both. Such entities can expand the town's capacity to spearhead local initiative projects utilizing town-owned or acquired property.

MAHT

As enabled through MGL c.44 s.55C, a municipality's local legislative body (i.e. Town Council in the case of Agawam) can vote to create a Municipal Affordable Housing Trust that has the power to create and preserve affordable housing. A municipality's chief executive officer (Agawam's Mayor) would appoint members to a Board of Trustees, which would oversee the use of MAHT funds and have the power to acquire, sell, lease, and improve property with no further town approvals to allocate trust funds for these purposes.

Trust funds can include allocations of the town's general funds, private donations, revenue from sale of property interest, Inclusionary Zoning payments, and Community Preservation Act (CPA) funds, among other sources. There are many MAHTs across the state; however most utilize CPA funds as the primary funding source. An MAHT is subject to the provisions of state procurement and prevailing wage laws including MGL c.30B.

An MAHT could absorb the responsibilities of the Agawam Housing Committee and would act on behalf of the town to spearhead locally-initiated affordable housing development.

Redevelopment Authority⁵

Under MGL c.121B, a municipality acting through a redevelopment authority is authorized to redevelop substandard, decadent, or blighted open areas for industrial, commercial, business, residential, recreational, education, hospital, or other purposes. Such urban renewal projects help municipalities revitalize deteriorated and underutilized areas by providing the economic climate needed to attract and support private investment. Such a redevelopment authority is an independent body politic and corporate and is not an agency of a municipality, which affords a redevelopment authority more autonomy in planning and implementing revitalization and redevelopment projects. In addition, redevelopment authorities are exempt from MGL c.30B, the Uniform Procurement Act. A redevelopment authority is governed by a five-member board appointed by the mayor and confirmed by the city council. A redevelopment authority must create an Urban Renewal Plan that is approved by DHCD. The Plan must include data demonstrating that the redevelopment area is a substandard, decadent, or blighted open area.

⁵ DHCD, *How to Establish a Redevelopment Authority*, <http://www.mass.gov/hed/docs/dhcd/cd/ur/howtoestablisharedevelopemntauthority.pdf>



Massachusetts Housing Partnership, Jennifer Goldson, Principal Author, *Municipal Affordable Housing Trusts*, 2013

2. Build local capacity by hiring or contracting a part-time housing coordinator, possibly partnering with nearby towns to share services.

Secure funding for a part-time housing coordinator to coordinate and implement local housing initiatives and provide consistent momentum and professional guidance. A housing coordinator could be a contracted consultant or a town employee and could be funded through the CPA or other town funds. Some of the functions that a housing coordinator could provide:

- Support work of new housing trust and implement programs/oversee projects
- Work to encourage and improve CPA applications related to affordable housing
- Support town's affordable housing initiatives & help to implement the Housing Production Plan
- Monitoring of existing affordable units – ownership and rental – to ensure units remain affordable and listed on the SHI
- Serve as primary point of contact on housing-related issues and inquiries including to connect residents with housing assistance, such as foreclosure prevention assistance (e.g., referrals to entities already providing assistance, create local brochure/posters/other materials with resource information, and the like).
- Implement outreach and educational initiatives such as prepare and maintain an informational brochure and Town webpage with information regarding the housing assistance programs with a variety of links to additional resources.

3. Foster affordable and/or mixed-income housing development on town-owned properties such as a portion of Tuckahoe Turf Farm and the town site adjacent to Brady Village.

Offering low/no cost land for development to developers with a track record of context-sensitive affordable housing developments can provide a significant subsidy to help make an affordable housing development feasible. The town could explore offering available town-owned or newly-acquired properties for development of affordable homes.

Such developments could include 100 percent affordable units for low/moderate-income (LMI) households or a mix of units affordable to LMI and middle-income households as well as market-rate units. Creating market-rate units in a development with affordable units can help make developments economically feasible by generating cross subsidies that help to offset the costs of providing affordable units. This can reduce the need for additional public or private subsidies.⁶ The permitting mechanism for such a development would likely be through a comprehensive permit under MGL c. 40b, unless the town adopts zoning amendments that would accommodate such a development.

Local initiatives on municipally-owned property can provide the town enhanced local control over the design, density, and other characteristics of a development. For example, through a local initiative project the town could require additional low impact development methods, greater energy efficiency, and visitability or universal design standards beyond the minimum accessibility requirements for multifamily housing.⁷

⁶ Subsidies for affordable housing developments could include local, state, federal, and private funding. For example, locally, a town can allocate Municipal Affordable Housing Trust funds, CPA funds, or general funds. State funds could include the Affordable Housing Trust Fund, Facilities Consolidation Fund (for rental housing for special needs populations), Housing Innovations Fund (for rental housing for special needs populations), and Housing Stabilization Fund, Federal funds could include Low Income Housing Tax Credit Program (a tax credit subsidy), Private funds could include Federal Home Loan Bank, Community Reinvestment Act, Ford Foundation.

⁷ Visitability and Universal Design Standards would go above and beyond the minimum accessibility requirements of the Massachusetts Architectural Accessibility regulation (CMR 521), Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act and the Architectural Barriers Act of 1968. Note, these requirements are complex, however for some basic examples per 521 CMR, townhouses and single-family houses are exempt from accessibility requirements and only 5% of units must be accessible in multifamily buildings with over 20 rental units. Visitability standards can be applied in addition to these minimum requirements (including for townhouses and single-family houses) by requiring three characteristics: 1) a zero-step entrance; 2) wider interior doors, and a half-bathroom on the ground floor. Universal Design is another way

To implement this strategy, the town (or MAHT, if established, as described below) would issue a Request for Proposals (RFP) for the disposition of municipal or trust property (per MGL c.30B municipal property disposition requirements) that specifies a minimum number (or percentage) of units that should be affordable and the target household income level. The minimum affordability requirement should be established by testing development feasibility – by estimating how many units the site can yield per environmental and other site development constraints and how the affordable minimum may impact project feasibility and the need for project subsidies. In crafting the density and affordability requirements for the RFP, the town should seek assistance from a professional with development expertise to help ensure that the RFP results in a successful development initiative.

The town/MAHT may sell the property under town/MAHT ownership or retain ownership and lease it to a developer through a long-term ground lease. With a ground lease arrangement, the developer builds, owns, and manages the building but the town can establish certain criteria for the project that become restrictions and provisions in the ground lease. This ownership structure allows the town to create housing without having to administer the construction or management of the housing itself and provides strong assurances for long-term affordability of the units.

Two town-owned properties that may merit further investigation regarding development feasibility are the Tuckahoe Turf Farm and property to the rear of Brady Village. These sites were discussed with some positive feedback at the April community workshop.

Definitions of key environmental features

Core Habitat - Per MA Natural Heritage and Endangered Species' BioMap2, this designation identifies key areas to ensure the long-term persistence of species of conservation concern, exemplary natural communities, and intact ecosystems across the Commonwealth and may indicate priority for land conservation efforts.

Critical Natural Landscapes – Per MA Natural Heritage and Endangered Species' BioMap2, this designation identifies larger landscape areas that are better able to support ecological processes, disturbances, and wide-ranging species and may indicate priority for land conservation efforts.

Prime Forest Land – Per MassGIS, this data layer is based on work of the Department of Natural Resources Conservation at the University of Massachusetts at Amherst (NRCS). Using primarily NRCS/MassGIS soils data, the basic procedure was to classify potentially forested land based on the potential average timber productivity of white pine and red oak.

Prime Farmland – Per MassGIS, this data layer is based on the Web Soil Survey by Natural Resources Conservation Services, United States Agriculture. The layer indicates soils that have potential for productivity of cultivated crops, trees, and grasses.

Priority Habitat – This MassGIS layer includes Priority Habitat and Estimated Habitat of Rare Species as designated by the Massachusetts Natural Heritage and Endangered Species Program (NHESP). The NHESP reviews site work in areas subject to the MA Endangered Species Act (MESA, MGL c.131A).

Wetlands – Per MassGIS, this data layer is based on the stereo color-infrared (CIR) photography by UMass Amherst and field checked by the MA Department of Environmental Protection. Wetlands (and buffers) are regulated by the *MA Wetlands Protection Act*, enforced by the local Conservation Commission and the MA Department of Environmental Projection.

municipalities and developers can increase accessible housing and encourages design of products and environments to be usable by all people to the greatest extent possible without need for adaption. (Source: Metropolitan Area Planning Council, <http://www.mapc.org/VisibilityHousingToolkit>, accessed 5/15/17.)



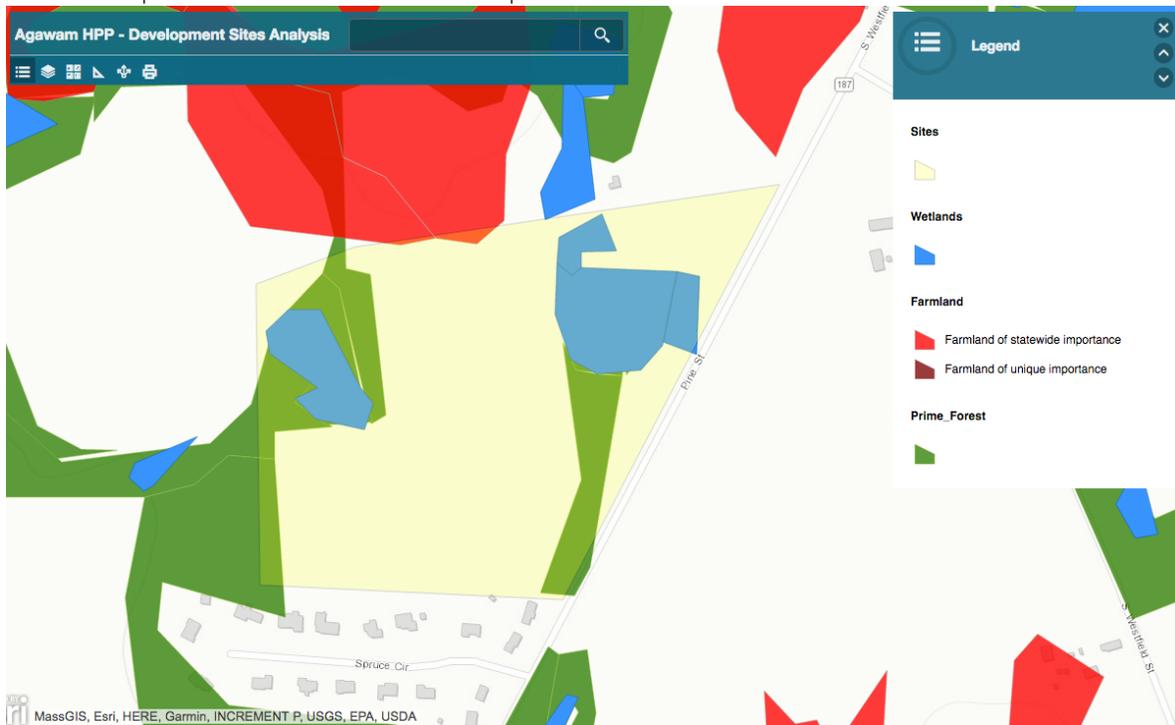
Tuckahoe Turf Farm (0 Pine Street; parcel ID #D5_1_1)

This portion of this site that community workshop participants discussed is located on South Westfield Street (labeled as Pine Street on the image below). Development of affordable/mixed-income housing on this site would require either zoning amendments or a Comprehensive Permit.

- +/- 30 acres
- 1.42 miles to bus stop
- Agricultural zoning district, which allows only single-family by right on minimum 20,000 s.f. lot

Per GIS analysis, some of the key environmental features of the site to consider include (feature as percent of total property):

- About 15 percent wetlands
- Less than 1 percent farmland of unique importance
- 24 percent prime forest
- 100 percent Critical Natural Landscape



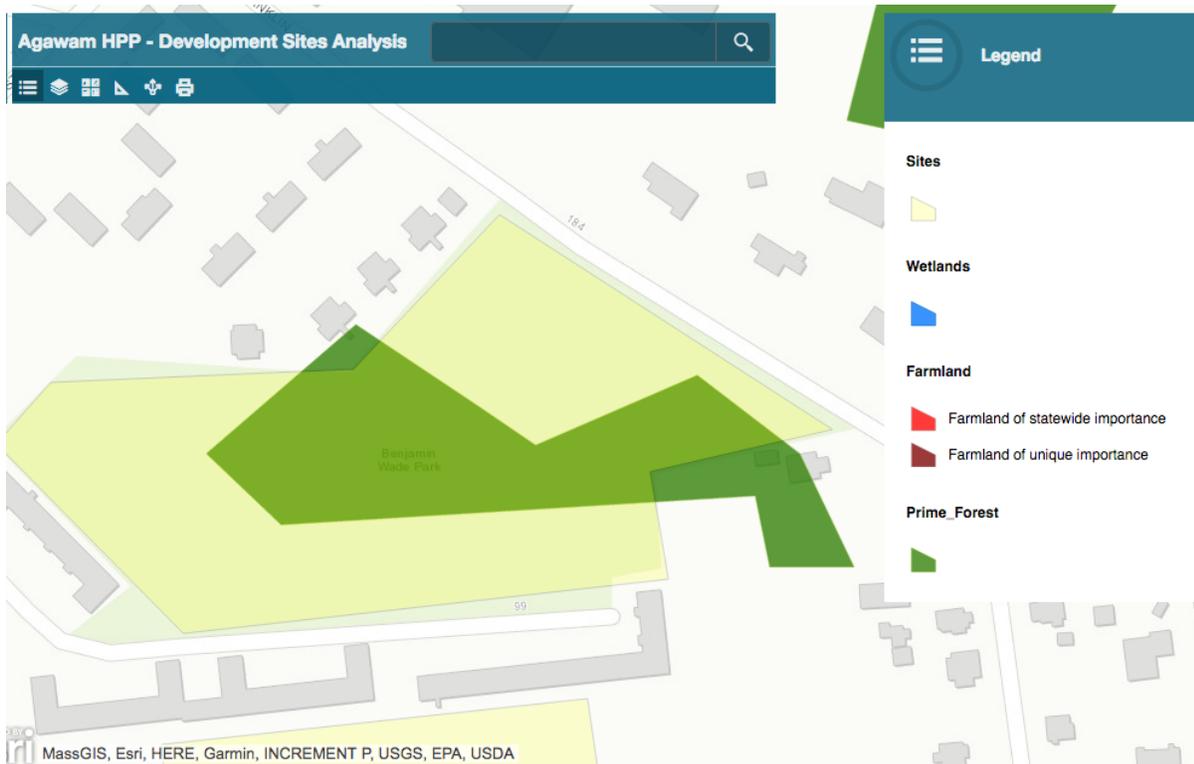


Rear of Brady Village (0 Franklin Street, G11_5_23)

This town-owned property is located directly to the rear of the Agawam Housing Authority's Brady Village family housing development. Development of affordable/mixed-income housing on this site would require either zoning amendments or a Comprehensive Permit. The town recently installed a new playground in the northeast portion of this site.

- +/- 6 acres
- 0.2 miles to bus stop
- Residence A-2 zoning district that allows only single-family by right on minimum lot of 15,000 s.f.

As seen on the following map, the only environmental feature indicated through the GIS analysis was that 32 percent of the site is prime forest land.



4. Secure federal Community Development Funds for a home rehab program for homeowners and apartment owners to create units that count on the SHI.

The town has applied for \$557,750⁸ of federal FY2017 Community Development Funds to support the Agawam Housing Rehabilitation Program. The program is intended to serve low/moderate income (LMI) residents by correcting buildings code violations, updating antiquated or failed systems, weatherization improvements, accessibility modifications, hazardous material abatement, and other housing-related

⁸ The proposed FY2017 program budget for \$557,750 includes \$80,750 for program delivery and \$477,000 for housing rehabilitation.

rehabilitation needs. The program would be offered to both owners and investor rental units. LMI owners would be eligible for 100 percent financing with 15-year deferred payment loan and investor units would be eligible for 75 percent as a 15-year deferred payment loan or 100 percent financing of which 50 percent would be a 15-year deferred payment loan and 50 percent a 15-year a no interest repayable loan. The town has requested funding to assist 19 units. Program guidelines allow for up to 15 percent in administrative costs and up to 27 percent in administration/program delivery combined.

If federal funding remains available and if the program has positive outcomes, the town would seek additional funds in future years, when eligible to do so per the program guidelines.

5. Secure federal CDBG funds for “Aging in Place Program” for low/moderate income senior homeowners for health and safety improvements to their homes.

The town has applied for \$85,000⁹ of federal FY2017 Community Development Funds to support the Agawam Aging in Place (AIP) Program. The AIP Program would provide grants up to \$5,000 per qualified senior household to complete non-structural modifications to increase the health and safety of the occupants. To be eligible, owner occupants must be 65 years of age or older, meet HUD Section 8 income guidelines for LMI persons, and have home safety needs that fall under the purview of the program.

Funding per unit would vary from a few hundred dollars to the maximum \$5,000. It is estimated that up to 50 units can be served at an average cost of \$1,500 per unit. Grant funding will support improvements to the health and safety of participant’s homes allowing seniors to remain living independently in their own homes. Specific improvements will include the installation of grab bars, door levers, slip resistant stair treads, dead-bolts, peep holes, smoke and/or carbon monoxide detectors, the cleaning of furnaces and chimneys or other similar work and activities.

If federal funding remains available and if the program has positive outcomes, the town would seek additional funds in future years, when eligible to do so per the program guidelines.

6. Foster partnership initiatives with landlords to upgrade existing apartment complexes and convert to affordable apartments.



Agawam has a significant stock of rental units in older, mid-size to larger rental complexes of 20+ units. About 26 percent (786 units) of rental units are in buildings with 20+ units.¹⁰ Of these units, over 70 percent are in older buildings that were constructed prior to 1980. Community workshop participants strongly supported converting and upgrading older apartment complexes to affordable units that would count on the SHI. The town could work to foster and support private deals to upgrade and convert some of these complexes to affordable apartments.

The town could target local funds (e.g., CPA funds through the MAHT or Redevelopment Authority per an Urban Renewal Plan) to work with private partners to purchase, upgrade, and convert. The MAHT could release a Notice of Fund Availability (NOFA) or Request for Proposals (RFP), in accordance with MGL c.30B, to seek proposals from private developers or existing property owners to upgrade the complex and units in return for a long-term affordability restrictions.

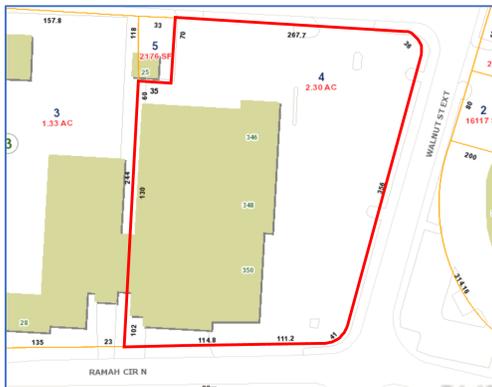
⁹ The proposed FY2017 program budget for \$85,000 includes \$10,000 for program delivery and \$75,000 for AIP grants.

¹⁰ 2011-2015 ACS, B25032.

In addition, the town could encourage use of the state’s new Donation Tax Credit for property donations to non-profit organizations to convert existing buildings to affordable units. As part of the Act Relative to Job Creation and Workforce Development (H.4569), the state created the Donation Tax Credit that provides a credit against Massachusetts income tax liability for property owners who donate existing housing properties or other structures for the conversion of housing to qualified non-profits that commit to long-term affordability. The credit is worth 50 percent of the donated value, but may be increased to 65 percent by DHCD. Perhaps in Agawam this tax credit could help to encourage conversion of market-rate apartment complexes to affordable units.

7. Encourage private investment and redevelopment of key properties in the Walnut Street Extension Mixed-Use Business C District, particularly the Games and Lanes and the Agawam Bowl properties.¹¹

The Walnut Street extension area is zoned Mixed-Use Business C and the town has envisioned this area becoming a vibrant, walkable, Main Street for Agawam that will draw residents to shop, walk, and dine. To further this vision, the town rezoned the area as Mixed-Use Business C District and, per the *Walnut Street Extension Redevelopment Planning* report, worked with the Pioneer Valley Planning Commission to create conceptual streetscape renovations to slow vehicular traffic, accommodate bicycles, and provide unique and attractive public spaces. The town should continue to seek funding, particularly through the MassWorks Grant program, to implement these streetscape improvements to jumpstart and attract private redevelopment of this area.



Vacant Games & Lanes property
346-350 Walnut Street Extension



Agawam Bowl property
359 Walnut Street Extension

¹¹ At the time of this writing, the town is in the process of considering this initiative.

Games & Lanes Property

This site has an old bowling alley that was built in about 1965 and has been vacant since 2001 after a fire.¹² This property is about 2.3 acres and less than ¼ mile from a bus stop. To help further redevelopment goals for the Walnut Street Extension area, the Town of Agawam has already been working closely with the property's owner for several years. The town commissioned a Phase II Comprehensive Site Assessment and Phase III Remedial Action Plan for the site which was completed in March of 2014. Since then, the town has continued conversations with prospective buyers and redevelopers of the site, and has worked with the Pioneer Valley Planning Commission and Mass DEP to facilitate brownfields remediation. Per DEP's online reportable release database, the site has completed a Phase IV cleanup, indicating long-term treatment processes have been implemented and are monitored to track cleanup progress.

Agawam Bowl Property

The Agawam Bowl property on Walnut Street Extension has a one-story building that is set back with parking in front. The lot is just under half an acre and less than ¼ mile from a bus stop. This site could potentially be expanded and redeveloped for mixed-use within the current parcel configuration, however, the property would have more potential for redevelopment if assembled with one or more adjoining properties. A new mixed-use building on this site could be designed in a traditional main street approach by bringing the massing to the front of the site with parking tucked in the rear of the lot and increasing height (possibly to four stories with the inclusion of affordable units).

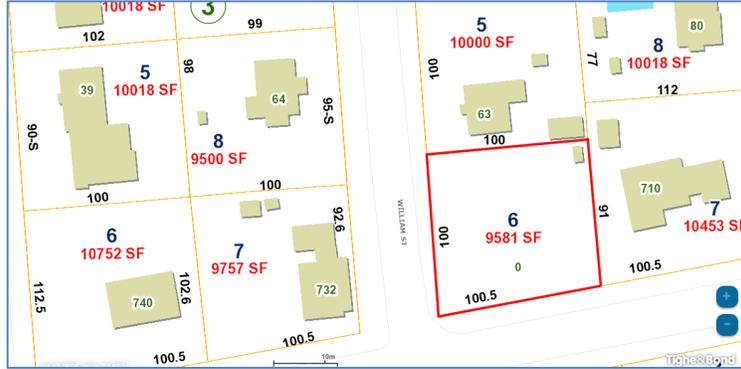
REGULATORY STRATEGIES

Regulatory strategies refer to recommendations that entail amendments to the local zoning bylaws or other local development regulations to help encourage development of more housing options including affordable housing.

8. Adopt an infill ordinance that permits development of undersized lots for affordable homes by private individuals or organizations.

An infill ordinance is a zoning mechanism to encourage development of affordable homes on undersized lots and can provide an attractive option for developer, including non-profit developers, to build affordable single-family or duplexes on existing lots that are otherwise don't meet the minimum lot size for residential development. In Agawam, the residential zoning districts requires minimum lot sizes ranging from 12,000 s.f. (Residence B) to of seven acres (Residence A-4) for a single-family house. An infill ordinance could allow development of affordable units that would count on the SHI on lots somewhat smaller than minimum lot size required in all or selected zoning districts. Such an ordinance could limit eligibility to lots that can be connected to public water and sewer.

¹² Pioneer Valley Planning Commission, Walnut Street Extension Redevelopment Planning: Streetscape Design Concept, 2014.



Example of Agawam neighborhood with undeveloped, undersized lot. This lot is in the RA-2 Zoning District that requires minimum lot size of 15,000 s.f. However, note that most of the lots in the immediate neighborhood do not meet the minimum lot size. (Source: Agawam Assessor's Record Card)

The Town of Medway has an infill bylaw (*Section 8, Medway Zoning Bylaw*) that enables the Planning and Economic Development Board to grant a special permit to “construct an infill dwelling on a lot that does not comply with the minimum lot area or frontage requirements of the AR-II district or Village Residential districts including a lot held in common ownership with an adjoining lot.” The infill dwelling must be an affordable to a LMI household with an affordable housing deed restriction with a term of not less than 30 years and eligible for inclusion on the SHI. The infill lot must have at least 6,000 square feet of land area and the shape of the lot and setbacks must be comparable to lots in the surrounding area. Note that Medway only permits this size lot if the lot is connected to public sewer and water. In addition, Medway requires that the town’s Design Review Committee review the design of the infill dwelling in accordance with the town’s design guidelines.

9. Consider adopting age-targeted housing design through zoning amendments that specifically call for “visitability” by design would help to accommodate seniors and people with disabilities, and others with a need for barrier-free housing.

Through a municipal zoning ordinance, the town can encourage that new developments include visitable units. Dwelling units are deemed visitable if they meet the following three criteria: zero step entrance, all doorways that are 32 inches clear, and a toilet on the first floor. Such an ordinance could require that a certain minimum percentage of the total dwelling units in the development be visitable. This requirement is in addition to any minimum requirements for accessibility per the Massachusetts Architectural Accessibility regulation (CMR 521), Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, and the American with Disabilities Act.

Such standards could apply to developments of any housing type over a certain threshold (including single-family developments and town houses). The structural barriers that exist in most conventional housing in Agawam, the region, and beyond can interfere with aging adults and other individuals with disabilities to live independently. Providing more housing choice for individuals with disabilities can help encourage a more inclusive community. Municipalities have used both mandatory and voluntary, incentive-based zoning provisions.

For example, Westport, MA, adopted visitability standards as part of the Noquochoke Village Overlay District (Article 19.11 of the zoning bylaws) and required that at least 30 percent of the total dwelling units in the development of this town-owned site be visitable. Another example, per the Metropolitan Area Planning Council’s *Visitability Housing Toolkit*, is the Bolingbrook, Illinois visitability code. For more information: <http://www.mapc.org/VisitabilityHousingToolkit>

10. Adopt a Planned Unit Development zoning provisions with inclusionary zoning incentives to promote increased housing options and more flexible design, including cluster developments.

Planned Unit Developments allow, by special permit, an alternative pattern of residential land development intended to provide for a mixture and diversity of housing type with greater residential density than otherwise permitted. If flexible enough, such a Planned Unit Development (PUD) ordinance could provide an attractive alternative to seeking a Comprehensive Permit under MGL c.40B.

When considering adoption of a PUD ordinance, the town should seek best practices and examples. The Town of Concord has PUD bylaw (referred to as “Planned Residential Development” Section 10 of the Concord Zoning Bylaws) that has been effective in producing attractive developments that are harmonious with the neighborhood context. The Concord PUD provisions require that an eligible lot has an area at least four times the minimum lot required by the underlying zoning district.

The town should consider adoption of PUD provisions that incorporate inclusionary zoning incentives. The purpose of inclusionary zoning provisions is to ensure that production of affordable housing units keeps pace with construction of new dwelling units. Such provisions could include density bonuses and more flexible dimensional requirements to help promote development of affordable housing units. Many variations of inclusionary zoning provisions have been adopted in Massachusetts communities with varying levels of success at producing affordable units. It will be important to examine the most current information regarding best practices for Inclusionary Zoning provisions and to customize the Agawam provisions to ensure successful outcome. The Town should consider allowing cash payments and donated buildable land as an alternative in lieu of construction of units, which could be allocated to an MAHT (discussed earlier).

PUDs differ from other flexible zoning provisions in that it is less focused on conservation of open space, but it can also have this benefit. Two other flexible zoning provisions are Open Space Residential Development - which the town already has, but has not produced units - and Natural Resource Protection Zoning - which was vetted at the community workshops but not broadly supported.

11. Adopt mixed-use business districts in additional areas in town that are served with sewer and water infrastructure and could present attractive redevelopment opportunities, such as existing commercial strip plazas.

The Mixed-Use Business C District was adopted in 2014 with a purpose to:

... foster a greater opportunity for development by providing guidelines which encourage a mix of uses compatible with existing and neighboring properties, to provide housing and business uses in locations where a variety of town services are available, to promote utilization of existing buildings and property, and to encourage the provision of open areas.

The district requires that mixed-use developments have no more than 75 percent of total square footage for residential uses and offers a height bonus up to four stories and lot coverage bonus up to 95 percent in return for provision of affordable housing of at least 10 percent of the total dwelling units in a development.

The district is currently applied only to the Walnut Street extension area. The town could consider amending the zoning map to apply this district in additional areas of town that are serviced with public sewer and water, such as existing commercial strip plazas that could present attractive redevelopment opportunities, such as areas on Main Street, Springfield Street, and North Street/North Westfield.

12. Adopt an accessory apartment ordinance to expand housing options.

The Case for Accessory Apartments

Homeowners are often forced to sell a house that is too big for their needs, especially for fixed income, often older, residents.

This issue further exacerbates the already existing scarcity of affordable housing options, and the land consumption and new infrastructure required for a standard single-family subdivision.

Accessory apartments can provide owners the additional income necessary to maintain a home when the structure becomes more than they need or can afford.

A household may wish to provide a new self-contained unit within their property to receive additional income, provide social and personal support to a family member, or obtain greater security. Additional income can further have the benefit of additional income for home improvements, such as accessibility and safety improvements to facilitate aging in place.

New, young workers in a community may decide that home ownership is a longer-term goal, and a smaller rental apartment is more appropriate now. Accessory units can provide housing for single, independent workers who will then contribute to the local labor force.

Source: Massachusetts Smart Growth Smart Energy Toolkit: Accessory Dwelling Units.

http://www.mass.gov/envir/smart_growth_toolkit/pages/mod-ww.html.

Accessed 1/19/15.

As was also recommended in Pioneer Valley Planning Commission's 2011 Comprehensive Zoning Review, the town should adopt an accessory apartment ordinance. Allowing accessory apartments in single-family houses and in outbuildings (e.g., garages, barns, tiny-houses) can help Agawam seniors age in place and provide greater housing options (see sidebar).

In Agawam, accessory apartments, although not identified by that name in the zoning ordinance, are presumably permitted in districts where two-families are permitted (R A-3, R-B, and B-A) and where single-family conversions are conditionally permitted (R A-2 and Agricultural). However, there is no definition of the term "accessory apartment" nor use of the phrase or similar phrases (e.g., guest apartments, in-law apartments, family apartments, or secondary units) in the ordinance.

At a minimum, an accessory apartment ordinance could clarify unit size, location, parking, and exterior design (e.g., entrance). In addition, the town could consider permitting accessory apartments in Residence A-1 and Residence A-4 districts. The use could be by-right, with or without site plan/design review, or could be conditions.

ACTION PLAN

The Housing Committee and Planning and Community Development Department, having spearheaded this planning effort, will be the natural entities to oversee all aspects of its implementation and to provide regular updates on progress to the Town Council and Planning Board. The matrix below provides more specific assignment of responsible entity, supporting entity, and timeframe to implement the housing strategies.

#	Housing Strategies	FY2018	FY2019	FY2020	FY2021	FY2022	Responsible Entity	Supporting Entities
1	Build local capacity with the creation of a municipal affordable housing trust (MAHT) or redevelopment authority to utilize Community Preservation Act funds and other funding to foster creation of locally-initiated, small scale residential and/or mixed-use development.						Town Council	Mayor
2	Build local capacity by utilizing CPA funds to hire or contract a part-time housing coordinator – could potentially partner with nearby towns to share services						Town Council & Mayor	Planning Dept. & CPC
3	Foster affordable and/or mixed-income housing development on town-owned properties such as a portion of Tuckahoe Turf Farm and the town site adjacent to Brady Village.						MAHT & Town Council	Planning Dept.
4	Secure federal CDBG funds for a home rehab program for homeowners and apartment owners.						Mayor	Planning Dept.
5	Secure federal CDBG funds for “Aging in Place Program” to provide grants of up to \$5,000 for low/moderate income senior homeowners for health and safety improvements to their homes.						Mayor	Planning Dept.
6	Fosters partnership initiatives with landlords to upgrade existing apartment complexes and convert to affordable apartments.						MAHT	Planning Dept.
7	Encourage redevelopment of key properties in the Walnut Street Extension Mixed-Use Business District, particularly the Games and Lanes and the Agawam Bowl properties.						Town Council & Mayor	Planning Dept.
8	Adopt an infill bylaw that permits development of undersized lots for affordable homes by private individuals or organizations, such as Habitat for Humanity.						Planning Board & Town Council	Planning Dept.
9	Age-targeted housing design through zoning amendments that specifically call for “visitability” by design would help to accommodate seniors and people with disabilities, and others with a need for barrier-free housing.						Planning Board & Town Council	Planning Dept.
10	Adopt Planned Unit Development zoning provisions with inclusionary zoning incentives to promote increased housing options and more flexible design, including cluster developments.						Planning Board & Town Council	Planning Dept.
11	Adopt mixed-use business districts in additional areas in town that are served with sewer and water infrastructure and could present attractive redevelopment opportunities, such as existing commercial strip plazas.						Planning Board & Town Council	Planning Dept.
12	Adopt an accessory apartment bylaw to expand housing options.						Planning Board & Town Council	Planning Dept.

CPC = Community Preservation Committee

Note: lighter shade indicates strategies that are ongoing and/or should be implemented as opportunities arise, rather than a specific schedule.

CHAPTER 3

DEMOGRAPHIC PROFILE

This chapter presents demographic information about the people of Agawam with an emphasis on homes and households, as well as summary information about employment and local business. This chapter is excerpted in whole from Agawam's 2016 Housing Needs Assessment.

KEY FINDINGS

Agawam is growing at a slower rate than regional growth and is expected to have a significant increase in older adults age sixty years and over. Agawam is one of multiple communities in the region with a disparately smaller share of minority residents compared with the regional population composition. About 40 percent of households have low-moderate incomes, many of which are concentrated in the North Agawam neighborhood.

- Population growth in Agawam has been slightly less than the regional average – this trend can be expected to continue in the coming decades. Agawam's population is expected to grow at less than half the regional average rate with a gain of less than 3 percent between 2014 and 2030.
- Projections indicate that the greatest increases in proportion and number of Agawam residents in 2030 will be in the categories age sixty and older, especially ages seventy to seventy-nine. Many of these residents are likely to be retired and many may have fixed incomes.
- Agawam, with only 6.6 percent minority residents, has a significantly smaller proportion of minority residents than region-wide (23.5 percent) and statewide (20.0 percent).
- Based on 2014 estimates, 91.7 percent of Agawam residents were living in the same residence one year earlier.
- Single-person households are the main subset of non-family households in the community and comprise approximately 30 percent of all Agawam households.
- While there has been a significant increase in households with higher incomes, roughly 40 percent of all households in Agawam are estimated to have low-moderate income (at or below 80 percent of the area median family income). Many of Agawam's low-income households are concentrated in the North Agawam neighborhood.
- About 2,605 Agawam residents (about 9 percent of total population) have incomes below federal poverty thresholds, many of which are children under eighteen years or older adults sixty-five years and over.
- Agawam's elderly population is expected to continue to increase, which will likely raise demand for affordable and barrier-free housing that is accessible to people with disabilities.
- There are an estimated 800 households in Agawam with extremely-low incomes that are severely housing cost burdened (spending more than 50 percent of gross income for housing) – these households are particularly vulnerable to housing instability and at risk of homelessness. Yet, there are no homeless shelters in Agawam.

POPULATION GROWTH & CHANGE

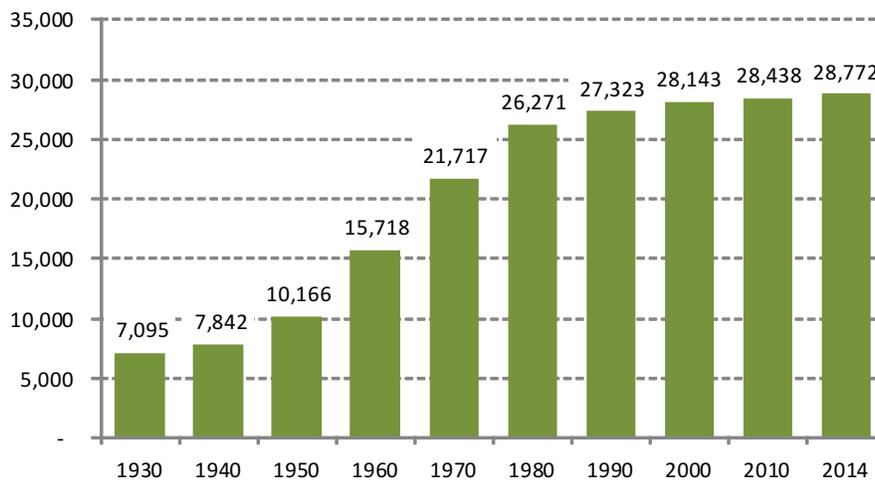
Agawam was settled in 1635 as Agawam Plantation, and its land area was part of Springfield during the 17th century. Agawam Parish formed in 1800 and incorporated as the Town of Agawam in 1855. The town's location at the mouth of the Westfield River encouraged farming along the Connecticut River meadows and in Feeding Hills.

Suburbanization and industrial activity increased during the late 1800s, and North Agawam developed as a residential district for the Mittineague Mills. In the early 1900s, the Springfield Street area emerged as a streetcar suburb with modest tract housing centered at O'Brien's Corner. Residential development continued during the early 1900s, expanding to West Agawam and Agawam Center with agriculture continuing in some parts of town (Massachusetts Historical Commission Reconnaissance Survey Town Report: Agawam 1982).

In the 1950s, the increase in the prevalence of private automobiles, combined with suburban land speculation and development, began to transform the land use patterns and population growth of Agawam, shaping the community's landscape to become the town that residents know today.

Since 1950, the population of Agawam has nearly tripled, with most of the town's new growth occurring between 1950 and 1980. Since 1990, population growth in Agawam has been slightly less than the regional average – this trend can be expected to continue in the coming decades.

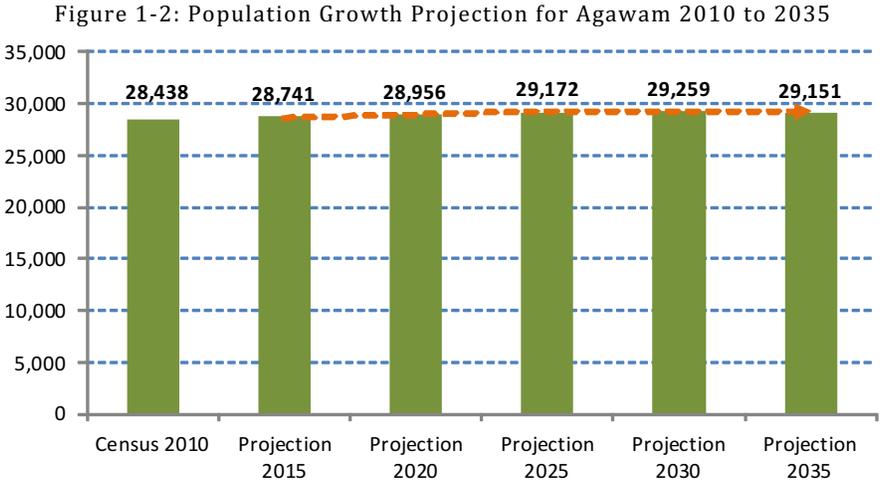
Figure 1-1: Agawam Population 1930 to 2014



All years U.S. Census, except 2014 from ACS 2010-2014 five-year estimates

Population gain in the Pioneer Valley region during the past ten to fifteen years has been due primarily to natural increase – the number of births has exceeded the number of deaths. Natural increase is expected to contribute to population gain in the region through 2020, though at diminishing levels, after which an increase in the number of deaths in the regions will overtake births, leading to net natural decrease. However, net negative migration in the region will eventually reverse. This will likely produce a regional population increase of 6.7 percent, to approximately 645,000 persons, by 2035.

However, Agawam’s population is expected to grow at less than half the regional average rate, remaining relatively flat with a slight peak in 2030 at 29,259 (an increase of 821 persons), which is slightly less than 3 percent more than where it stands today.¹³



Source: University of Massachusetts Donahue Institute Population Projections

Population Age

The breakdown of age groups and generations within a community’s population are very important to understanding and meeting local housing needs. Housing preferences and needs differ by generation and age – in addition, as indicated by current research, generational housing preferences are changing.¹⁴

The current median age is of Agawam residents is 40.3 years, as compared to the U.S. median of 37.2, and the Massachusetts median of 39.1 (2010-2014 ACS five-year estimates). The following population pyramid shows the breakdown of Agawam’s current population by age group (or “cohort”).

Age & Housing Preferences

Generation-X-ers are showing less preference for single-family homeownership and significantly increased preference for multi-family rental units.

“Indeed, at a stage of life where first time homebuying typically occurs, rentership rates for this generation have not fallen off with age like those of previous generations.”¹

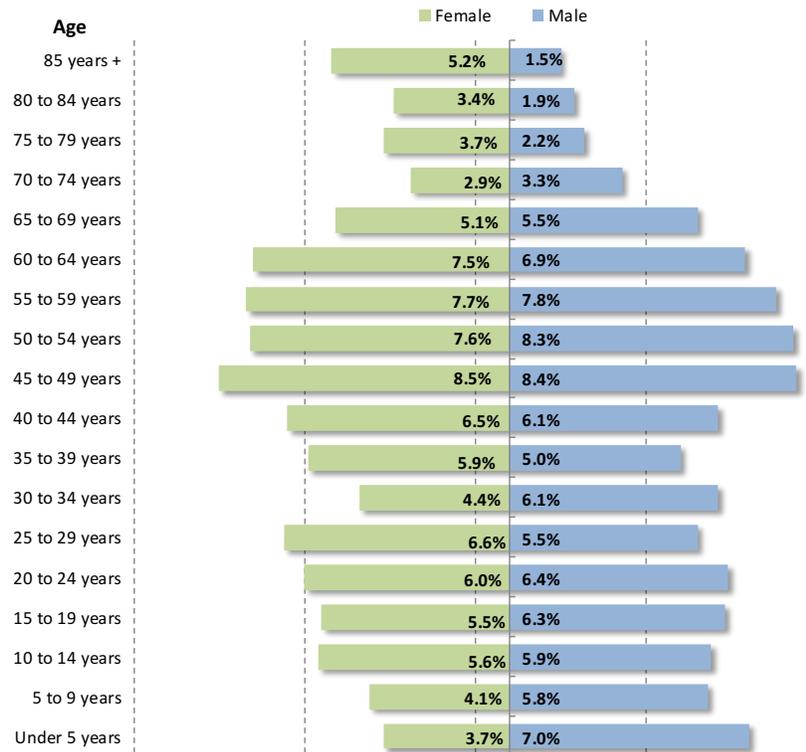
Similar trends are indicated for Millennials and Baby Boomers, which together are driving the growing demand for multi-family rental housing.

Source: McCue, Dan, “Look Who’s Renting: The People Behind the Recent Surge in Demand for Rental Housing,” *Housing Perspectives*, December 15, 2015, http://housingperspectives.blogspot.com/2015_12_01_archive.html

¹³ UMass Donahue Institute Population Projections 2010-2035, updated March 2015.

¹⁴ Harvard Joint Center for Housing Studies (JCHS). *America’s Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.

Figure 1-3: Female and Male Age Cohorts 2014



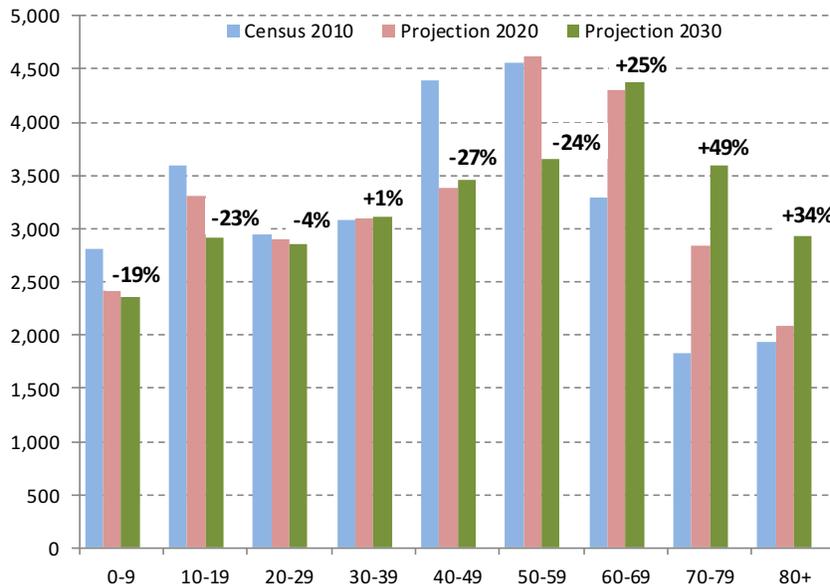
Source: U.S. Census, 2010-2014 American Community Survey 5-Year Estimates

By 2030 (Figure I-4), the age distribution of residents is expected to change significantly in Agawam, as the wave of Baby Boomers reaches retirement, and many people in the even larger wave of Millennials move toward middle age. By 2030, projections indicate that there will be a much smaller proportion of people in Agawam who are younger than age thirty than there are today. The middle-aged cohorts (ages forty to fifty-nine) are also expected to reduce significantly in proportion—by nearly 25 percent.

Projections indicate that the greatest increases in proportion and number of Agawam residents in 2030 will be in the categories age sixty and older, especially ages seventy to seventy-nine. Many of these residents are likely to be retired and many may have fixed incomes.

This poses an important consideration for the local housing market: Where and in what types of homes will these senior citizens live?

Figure 1-4: Age Projections 2010 to 2030 and Percent Change



Source: University of Massachusetts Donahue Institute Population Projections <pep.donahue-institute.org/>

RACE AND ETHNICITY

SEGREGATION IN THE PIONEER VALLEY

Although the Pioneer Valley Region as whole continues to become more diverse in race and ethnicity, minority groups live in concentrated areas in the region as shown in the map below, which results in a segregated region.

- **Black Residents:** The City of Springfield held 75 percent of all black residents in the region in 2010. Other municipalities with significant numbers of black residents included Amherst, Chicopee, and Holyoke.
- **Asian Residents:** A quarter of all Asian residents in the region in 2010 lived in the town of Amherst. Springfield had the second largest population of Asian residents at almost 25 percent followed by West Springfield (8%) and Northampton (7%).
- **Hispanic Residents:** Over fifty percent of the region's Hispanic residents in 2010 lived in Springfield and almost twenty percent lived in Holyoke.

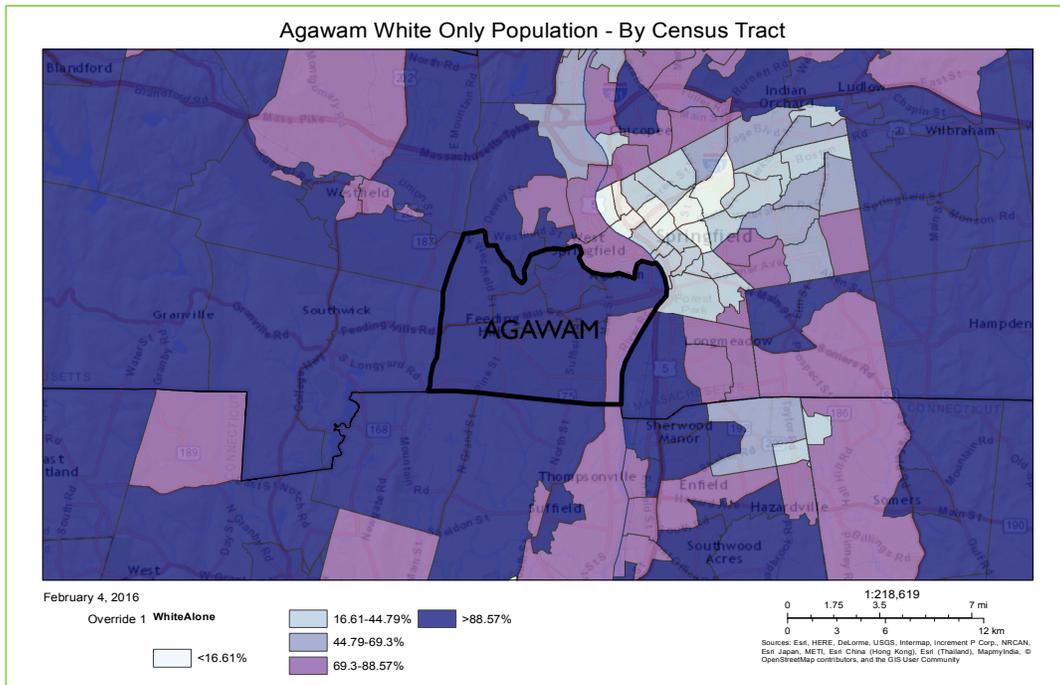
Source: Pioneer Valley Planning Commission. *Pioneer Valley Regional Housing Plan*. 2014.

The Pioneer Valley Region has significant issues of racial segregation. In terms of racial and ethnic diversity, the clear majority of residents (93.4 percent) identified as white non-Hispanic.¹⁵

Comparatively, the Pioneer Valley has more instances of racial and ethnic segregation than in other regions of the country. A recent analysis¹⁶ of the nation's 102 largest metropolitan regions showed that Pioneer Valley ranked number one in the nation for Hispanic-White segregation . . . (Pioneer Valley Regional Housing Plan, 28)

¹⁵ 2014 U.S. Census American Community Survey five-year estimates.

¹⁶ William H. Frey analysis of the 2010 Decennial Census (U.S. Census Bureau).



Agawam, with only 6.6 percent minority residents, has a significantly smaller proportion of minority residents than region-wide (23.5 percent).¹⁷

- A variety of factors have and continue to contribute to segregation in the Pioneer Valley. These include:
- Land or development cost barriers for housing production
 - Zoning/land use barriers that do not consider regional needs
 - Local residency preferences for public housing, voucher programs, and private income-restricted housing
 - Landlords who illegally refuse to accept housing choice vouchers (Section 8)
 - Fair Market Rents that may not reflect higher rental rates in suburban areas
 - Lack of full information, including from housing authorities, on housing opportunities outside of racially concentrated areas of poverty
 - Community opposition to housing production in general and for housing production that may benefit lower income residents
 - Lack of public transit in many of our communities outside of the urban core
 - Racial discrimination, such as steering, lending discrimination, racial profiling
 - State and federal funding policies that favor siting in urban/poverty-concentrated locations (e.g. tax credits; CDBG going directly to towns)
 - Limited public funding to support affordable housing development outside of our central cities
 - Distribution of and access to services is limited outside of our central cities

Source: Pioneer Valley Planning Commission. *Pioneer Valley Regional Housing Plan*. 2014.

¹⁷ 2010 U.S. Census.

The fastest growing racial group since 2000 has been Hispanics and Latinos, with the number of Agawam residents of these backgrounds more than tripling—from 514 in 2000 to 1,611 in 2014. Within the Hispanic and Latino population, people of Puerto Rican descent were the largest subgroup, with 1,248 persons (4.4 percent of all town residents) in 2014.

Figure 1-5: Race and Ethnicity of Agawam Residents 2000 to 2014

RACE	2000		2010		2014		% Change 2000 to 2014
	#	%	#	%	#	%	
White alone	27,217	96.7%	26,899	94.6%	26,747	93.4%	-3.3%
Black or African American alone	257	0.9%	426	1.5%	342	1.2%	0.3%
American Indian and Alaska Native	48	0.2%	45	0.2%	191	0.7%	0.5%
Asian alone	275	1.0%	502	1.8%	668	2.3%	1.3%
Native Hawaiian and Other Pacific	3	0.0%	0	0.0%	38	0.1%	0.1%
Some Other Race alone	120	0.4%	212	0.7%	349	1.2%	0.8%
Hispanic or Latino	514	1.8%	940	3.3%	1,611	5.6%	3.8%
Hispanic or Latino (of one race)*	-		864	3.2%	1,435	5.1%	
Mexican			62	0.2%	116	0.4%	
Puerto Rican			663	2.3%	1,248	4.4%	
Cuban			25	0.1%	28	0.1%	
Other Hispanic/Latino			190	0.7%	219	0.8%	
Hispanic of Latino (two or more)			76		176	0.6%	
One Race	27,920	99.2%	28,084	98.8%	28,335	99.0%	-0.2%
Two or More Races	224	0.8%	354	1.2%	291	1.0%	0.2%
TOTAL POPULATION	28,144	100.0%	28,438	100.0%	28,626	100.0%	1.7%

Source U.S. Census 2000 and 2010; American Community Survey 2010-2014 five-year estimates

* 2000 census data does not include this level of detail on Hispanic/Latino population

Figure 1-6: Citizenship Status 2014 (estimated)

	Estimate	% of Total
Total Population:	28,626	100.0%
U.S. citizen, born in the United States	25,614	89.5%
U.S. citizen, born in Puerto Rico or U.S.	501	1.8%
U.S. citizen, born abroad of American	207	0.7%
U.S. citizen by naturalization	1,327	4.6%
Not a U.S. citizen	977	3.4%

Source: U.S. Census, 2010-2014 American Community Survey 5-Year Estimates

When no information on citizenship status was reported for a person, information for other household members, if available, was used to assign a citizenship status to the respondent. All cases of nonresponse that were not assigned a citizenship status based on information from other household members were allocated the citizenship status of another person with similar characteristics who provided complete information. In cases of conflicting responses, place of birth information is used to edit citizenship status. For example, if a respondent states he or she was born in Puerto Rico but was not a U.S. citizen, the edits use the response to the place of birth question to change the respondent's status to "U.S. citizen at birth."

The clear majority of Agawam residents (96.6 percent) are U.S. citizens.¹⁸ At least twenty-two different languages are spoken in the homes of Agawam residents. The clear majority of families (87.6 percent) speak English.

The second most frequently spoken language at home is Spanish (3.65 percent, followed by Russian (1.71 percent) and other Slavic languages (1.27 percent).

¹⁸ U.S. Census considers a variety of status factors to estimate the number of citizens and noncitizens, including lawful permanent residents (immigrants), temporary migrants (such as foreign students), humanitarian migrants (such as refugees), and persons illegally present in the United States. Detailed information about these factors is not available at the municipal level to protect individuals' confidentiality.

In the future, there may be more Turkish-speaking visitors and residents, as the Turkish Cultural Center of Western Massachusetts opened in 2014 at 540 Meadow Street, Agawam.

Figure 1-7: Language(s) Spoken at Home

	Estimate	% of Total
Total Population (age 5+):	27,113	100.00%
Speak only English	23,740	87.56%
Spanish or Spanish Creole	990	3.65%
Russian	464	1.71%
Other Slavic languages	345	1.27%
Korean	247	0.91%
French (incl. Patois, Cajun)	245	0.90%
Italian	244	0.90%
Other Indo-European languages	228	0.84%
Other Asian languages	124	0.46%
Greek	98	0.36%
Polish	92	0.34%
Hindi	63	0.23%
Portuguese or Portuguese Creole	46	0.17%
Serbo-Croatian	38	0.14%
Gujarati	38	0.14%
Armenian	26	0.10%
German	25	0.09%
African languages	18	0.07%
Mon-Khmer, Cambodian	17	0.06%
Tagalog	9	0.03%
Arabic	9	0.03%
Chinese	7	0.03%

Source: U.S. Census, 2010-2014 American Community Survey 5-Year Estimates

A total 92 percent of Agawam residents are U.S. citizens by their birth in the country or its territories. Of the remaining 8 percent, 4.6 percent were born in another country and are naturalized citizens, and 3.4 percent are not U.S. citizens.

Figure 1-8: Place of Birth by Nativity and Citizenship Status of Agawam Residents

	Estimate	%
Total:	28,626	100.0%
Native:	26,322	92.0%
Born in state of residence	20,619	72.0%
Born in other state in the United States:	4,995	17.4%
Northeast	3,550	12.4%
Midwest	534	1.9%
South	576	2.0%
West	335	1.2%
Born outside the United States:	708	2.5%
Puerto Rico	501	1.8%
U.S. Island Areas	0	0.0%
Born abroad of American parent(s)	207	0.7%
Foreign born:	2,304	8.0%
Naturalized U.S. citizen	1,327	4.6%
Not a U.S. citizen	977	3.4%

U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Geographic Mobility

In 2014, an estimated 91.7 percent of Agawam residents were living in the same residence one year earlier.

Of the 8.8 percent of residents who had moved with this one-year period, 5.1 percent moved from another home in Hampden County (possibly some moving within Agawam); 1.7 percent from another county in Massachusetts; 1.1 percent from another state of the U.S.; and 0.4 percent from another country.

HOUSEHOLD CHARACTERISTICS

Household Types

There are 11,664 households in Agawam (ACS 2010-2014 five-year estimates). Of these, 63.9 percent of households that are considered family households, which consist of a householder and one or more other people related to the householder by birth, marriage, or adoption. Within this group of households, a subset of 25.4 percent, or 2,965 households, have children. There are relatively few single-parent households, but it is important to be aware that the number of these households is increasing and they tend to be more financially burdened than other types of households. A total 387 households had grandparents living with grandchildren; the grandparents were responsible for the grandchildren present in 136 of these households.¹⁹ More than one-third of Agawam households (36.1 percent) are non-family households that consist of either one person living alone, or multiple members who are not related to the householder.

Single-person households are the main subset of non-family households in the community and comprise approximately 30 percent of all Agawam households.

Figure 1-9: Household Types

	Number	% of All households
Total households	11,664	100.0%
Family households (families)*	7,455	63.9%
Family households with own children under 18 years	2,965	25.4%
Male householder, no wife with own children under 18	222	1.9%
Female householder, no husband with own children under 18	592	5.1%
Nonfamily households	4,209	36.1%
Householder living alone	3,503	30.0%

Source: 2010 U.S. Census

* "Family households" consist of a householder and one or more other people related to the householder by birth, marriage, or adoption. They do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households. "Nonfamily households" consist of people living alone and households which do not have any members related to the householder.

¹⁹ ASC 2010-2014 five-year estimates.

Household Size and Composition

Per 2014 estimates, there were 11,664 households in Agawam. The average household size was 2.44 people, down from 2.5 people in 2010. In Agawam, approximately 29 percent of all households have one or more people under the age of 18; 30 percent of all households have one or more people age 65 years and older.

Figure 1-10: Household Characteristics

Population and Households	Number
Total population	28,438
Total households	11,664
Households with individuals under 18	3,262
Householder living alone	3,503
Average household size	2.38

Source: U.S. Census 2010

Family Characteristics

Families in Agawam are varied in terms of the people who are present in the 11,495 households in the town. Families account for 7,518, or about two-thirds, of all households, and of these, 5,784 are composed of married couples. About one-quarter of all households have children age eighteen and younger. Single people account for 1,734 of households; of these singles, 736 are women with at least one child, and 255 are single men with at least one child. There are 3,977 non-family households, which are comprised of persons living alone, as well as unrelated people living together, typically in roommate situations.

Figure 1-11: Family and Household Characteristics

	Total	Married-couple family household	Male householder, no wife present, family household	Female householder, no husband present, family household	Non-family household
TOTAL HOUSEHOLDS	11,495	5,784	551	1,183	3,977
Average household size	2.44	3.09	3.01	3.31	1.15
FAMILIES					
Total families	7,518	5,784	551	1,183	(X)
Average family size	3.02	3.06	2.55	3.03	(X)
AGE OF OWN CHILDREN					
Households with own children under 18	3,045	2,054	255	736	(X)
Under 6 years only	18.9%	21.3%	2.7%	17.5%	(X)
Under 6 years and 6 to 17 years	17.0%	17.1%	22.4%	15.1%	(X)
6 to 17 years only	64.1%	61.6%	74.9%	67.4%	(X)
Total households	11,495	5,784	551	1,183	3,977
SELECTED HOUSEHOLDS BY TYPE					
Households with one or more people under 18 years	28.8%	38.0%	50.5%	69.7%	0.2%
Households with one or more people 60 years and over	41.4%	35.1%	33.9%	19.0%	58.1%
Householder living alone 65 years and over	30.2%	(X)	(X)	(X)	87.4%
	14.8%	(X)	(X)	(X)	42.8%
UNMARRIED-PARTNER					
Same sex	0.40%	(X)	(X)	(X)	(X)
Opposite sex	6.50%	(X)	(X)	(X)	(X)
UNITS IN STRUCTURE					
1-unit structures	74.1%	90.8%	86.2%	71.9%	48.9%
2-or-more-unit structures	25.3%	9.2%	13.8%	23.8%	50.6%
Mobile homes and all other types of	0.6%	0.0%	0.0%	4.3%	0.5%
HOUSING TENURE					
Owner-occupied housing units	74.9%	90.2%	72.1%	67.5%	55.2%
Renter-occupied housing units	25.1%	9.8%	27.9%	32.5%	44.8%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Income and Poverty

While roughly 20 percent of total households in Agawam have incomes below \$24,000 in 2014, about the same percentage as in 1999, the figures indicate a significant increase in households with higher incomes. While in 1999, about 11 percent of total Agawam households had incomes at or above \$100,000, in 2014 there was an estimated 28 percent of households at this upper income range.

Figure 1-12: Household Income

	2014		1999	
	Estimate	Percent	Estimate	Percent
Less than \$10,000	656	5.7%	660	6%
\$10,000 to \$14,999	442	3.8%	572	5%
\$15,000 to \$24,999	1,271	11.1%	1,034	9%
\$25,000 to \$34,999	916	8.0%	1,339	12%
\$35,000 to \$49,999	1,208	10.5%	2,113	19%
\$50,000 to \$74,999	2,185	19.0%	2,775	25%
\$75,000 to \$99,999	1,610	14.0%	1,606	14%
\$100,000 to \$149,999	2,178	18.9%	965	9%
\$150,000 or more	1,029	9.0%	207	1.9%
Median household income (dollars)	\$63,561		\$49,390	
Total households	11,495		11,271	

Sources: ACS 2010-2014 five-year estimates. 2014 inflation-adjusted dollars
 Census 2000 Summary File 3 (DP-3) "Income in 1999" for 1999

Despite an increase in higher-income households, roughly 40 percent of all households in Agawam are estimated to have low-moderate income (at or below 80 percent of the area median family income). Many of the low-income households are concentrated in the North Agawam neighborhood.

About 12 percent of Agawam households have extremely-low incomes (at or below 30 percent of the area median income) and 10 percent have very-low incomes (between 30 and 50 percent of the area median income).²⁰ An estimated 53 percent of all extremely-low income households are renters and 47 percent are owners. Whereas an estimated 68 percent of very-low income households are owners.

Figure 1-13: Household Income Distribution (HAMFI), 2014²¹

Income Distribution Overview	Owner	Renter	Total	Percent
Household Income <= 30% HAMFI	635	725	1,360	11.9%
Household Income >30% to <=50% HAMFI	790	355	1,145	10.0%
Household Income >50% to <=80% HAMFI	1,310	680	1,990	17.3%
Household Income >80% to <=100% HAMFI	1,010	185	1,195	10.4%
Household Income >100% HAMFI	5,105	680	5,785	50.4%
Total	8,850	2,620	11,470	100.0%

Source: HUD Comprehensive Housing Affordability Strategy 'CHAS' data.
 Derived from ACS 2008-2012 five-year estimates. 2015 HAMFI is \$66,473 for Agawam

²⁰ The income limit to be considered an extremely-low income household is \$21,000 for a household of two people and \$26,250 for a household of four people. For very-low income the limit is \$35,000 for a household of two and \$43,750 for a household of four.

²¹ HAMFI = Housing and Urban Development Area Median Family Income. The HAMFI for Hampden County is \$66,473 established by Median Family Income Calculation Methodology www.huduser.gov/portal/datasets/il/il2015/2015MedCalc.odn.

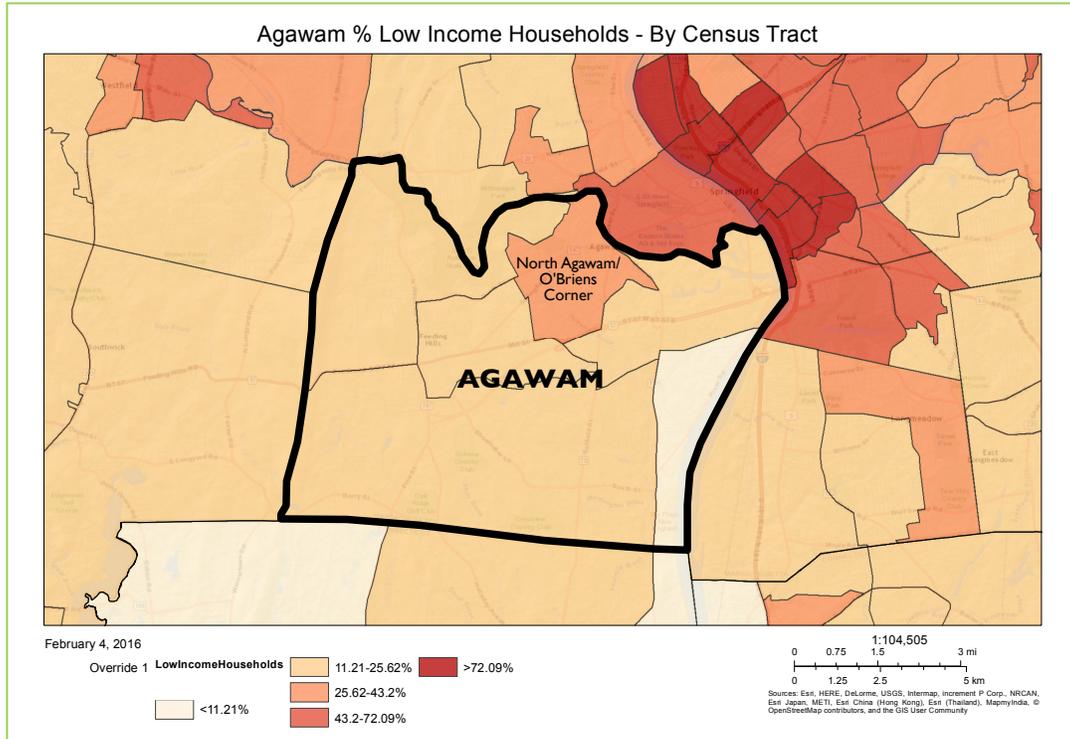


Figure 1-14: Poverty in Agawam by Age and Severity²²

	Total	Number Below Poverty level	Percent below Poverty Level
Total Population	28,011	2,605	9.3%
AGE			
Under 18 years	5,674	760	13.4%
Related children under 18	5,645	731	12.9%
18 to 64 years	17,795	1,523	8.6%
65 years and over	4,542	322	7.1%
All Individuals below:			
50% of poverty level	1,147		4.1%
125% of poverty level	3,502		12.5%
150% of poverty level	4,461		15.9%
185% of poverty level	5,394		19.3%
200% of poverty level	6,472		23.1%

Source: ACS 2010-2014 five-year estimates

About 2,605 Agawam residents (9 percent of total population) have incomes below federal poverty thresholds - about 30 percent of people living in poverty in Agawam are children under age eighteen years and about 12 percent are age sixty-five years and over.

There are 1,251 Agawam households that receive benefits from U.S. Supplemental Nutrition Assistance Program (SNAP). Of these, 41.4 percent go to households with residents older than age sixty; and 47.6 percent go to households with children under age eighteen.

²² The federal poverty level in 2014 was \$11,670 for individual and \$23,850 for a family of four.

Cost Burden

About 3,420 Agawam households (just under 30 percent of total households) are estimated to be housing cost burdened (i.e., paying more than 30 percent of gross household income for housing costs) – this is just under 30 percent of total households. Most these cost burdened households (about 78 percent) have low-moderate incomes (at or below 80 percent of the area median income).

About 2,700 Agawam low-moderate income households spend too much for housing costs (spending over 30 percent of gross income).



Of these cost burdened households, there are about 800 households with extremely-low incomes that are severely housing cost burdened (spending more than 50 percent of gross income for housing) – these households are particularly vulnerable to housing instability and at risk of homelessness.

Disability

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

In 2010-2014, an estimated 10.2 percent of Agawam residents age eighteen to sixty-four (1,806 people) were estimated to have one or more disabilities. Independent living and ambulatory difficulties were the most prevalent types of disabilities. It should be noted that a person may respond to having more than one type of disability.

Agawam's elderly population is expected to continue to increase, which will likely raise demand for affordable and barrier-free housing that is accessible to people with disabilities.

The percentage working age and elderly residents with disabilities in Agawam was comparable to that of the region.

Figure 1-15: Disability Characteristics

	Number	% of Total
Total population (not institutionalized)	28,011	100.0%
With any disability (1 or more)	3,915	14.0%
Population 18 to 64 years	17,758	63.4%
With any disability (1 or more)	1,806	10.2%
With a hearing difficulty	367	2.1%
With a vision difficulty	368	2.1%
With a cognitive difficulty	637	3.6%
With an ambulatory difficulty	830	4.7%
With a self-care difficulty	322	1.8%
With an independent living difficulty	708	4.0%
Population 65 years and older	4,542	16.2%
With any disability (1 or more)	1,737	38.2%
With a hearing difficulty	743	16.4%
With a vision difficulty	210	4.6%
With a cognitive difficulty	309	6.8%
With an ambulatory difficulty	1,032	22.7%
With a self-care difficulty	347	7.6%
With an independent living difficulty	721	15.9%

Source: ACS 2010-2014 five-year estimates

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

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

Homelessness²³

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

²³ Western Massachusetts Network to End Homelessness, *PIT Counts: 3 County CoC Point in Time Count*, <http://westernmasshousingfirst.org/coc/pit-counts/>.

Homelessness prevention is not just an urban issue – homeless prevention is a regional issue - an issue that needs regional collaboration from every city and town to help address the needs of our most vulnerable populations.

The Western Massachusetts Network to End Homelessness is creating a system that will ensure that homelessness is rare, brief, and non-recurring.

Springfield, Holyoke, Northampton, Westfield, and Greenfield have larger populations of homeless people because many social service providers are in these communities so people experiencing homelessness who originated from other communities often relocate to communities with these services. Based on the 2015 Point-in-Time (PIT) count for Springfield/Hampden County, there were 3,002 sheltered and unsheltered homeless persons. Per the Springfield/Hampden County Continuum of Care (CoC), of the 3,002 persons homeless on a single night in January 2015, 2,992 were in shelter beds.

Following are key demographic characteristics of the 2015 homeless population in Hampden County:

- About 18 percent of total homeless individuals were White, non-Hispanic/Latino, 22 percent Black or African-American, and 58 percent Hispanic/Latino.
- Almost 10 percent (293) of total homeless persons were children under eighteen and about 10 percent (293) were chronically homeless, most of which (224) were persons in chronically homeless families.
- Only about 1 percent of total homeless individuals were veterans.
- About 8 percent are severely mentally ill and roughly 4 percent have chronic substance abuse.

Emergency Shelters and Transitional Housing

Emergency shelter provides an immediate, short-term, safe overnight accommodation for people who would otherwise be on the streets or in a place not fit for human habitation. Some emergency shelter providers serve women and children who are victims of domestic violence.²⁴ There are five emergency shelters in Hampden County:

- Samaritan Inn Emergency Shelter and Transition Program, Westfield
- Friends of the Homeless, Springfield
- Springfield Rescue Mission, Springfield
- Annie's House, Springfield
- Loreto House, Holyoke

There are also various transitional housing providers in Hampden County, primarily in Springfield, including Oxford House Belmont Park, Behavioral Health Network Inc. My Sisters House, and HAP, Inc. Transitional housing is time-limited housing (no more than 2 years) that assists people who have experienced homelessness to achieve stability before moving to permanent housing. A common intervention in the 1990's, this intervention is more limited now and is appropriate for limited populations: youth, victims of domestic violence, and people in the early stages of substance abuse recovery.

²⁴ Western Massachusetts Opening Doors, June 2015, <http://westernmasshousingfirst.org/wp-content/uploads/2015/06/Opening-Doors-in-Western-MA-2015-Draft-V2-June1-4-2.pdf>

There are no family shelters in the region. Homeless families who seek housing are directed to the Department of Transitional Assistance intake center in Holyoke and then are placed temporarily in housing, usually in motels.

There are no homeless shelters in Agawam. The closest homeless shelters are in Springfield, where there are eight shelters that operate with the variety of hours, services and clients.²⁵

Key Needs to Address Regional Homelessness

No one in Western Massachusetts should be without a safe and stable place to call home. The following are key regional housing needs to increase access to stable and affordable housing under the Housing First model²⁶:

- Create more permanent rental housing units for homeless and at-risk veterans, families and youth, and chronically homeless individuals and families
- Create more permanent supportive housing for veterans, elderly, and individuals with disabilities



All Roads Lead Home: A Regional Plan to End Homelessness produced in 2008, and the work of the Western Mass. Network to End Homelessness, has provided a regional approach to homelessness that is proactive and committed to solving this difficult problem.

Additional information on homelessness in the region can be found on the Western Mass. Network to End Homelessness' website: <http://westernmasshousingfirst.org/>

Group Quarters Populations

In 2010 to 2014 there were an estimated 616 people living in group quarters, such as nursing homes, elder care facilities, and group homes. This up nearly 20 percent from 516 in 2005-2007 (American Community Survey 2010-2014 five-year estimates and 2005 to 2009 three-year estimates).

²⁵ Source: <http://www.homelessshelterdirectory.org/cgi-bin/id/city.cgi?city=Agawam&state=MA>

²⁶ Per the National Alliance to End Homelessness, Housing First is an approach that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a Housing First approach from other strategies is that there is an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. (<http://www.endhomelessness.org/library/entry/what-is-housing-first>)

ECONOMIC CHARACTERISTICS

Labor Force and Unemployment

Figure 1-16: Employment and Unemployment December 2013 to Nov 2014

	Labor Force	Employment	Unemployment	Rate
Agawam	15,953	15,191	762	4.8%
Hampden County	223,715	209,232	14,484	6.5%
Springfield MSA	367,666	346,689	20,977	5.7%

In 2010-2014, Agawam residents who were not in the military and were age sixteen years and older worked in the following industries:

Figure 1-17: Educational Attainment

Population 18 to 24 years	2,305
Less than high school graduate	5.7%
High school graduate (includes equivalency)	26.2%
Some college or associate's degree	48.4%
Bachelor's degree or higher	19.7%
Population 25 years and over	20,610
Less than 9th grade	2.1%
9th to 12th grade, no diploma	6.3%
High school graduate (includes equivalency)	32.1%
Some college, no degree	20.4%
Associate's degree	11.2%
Bachelor's degree	17.6%
Graduate or professional degree	10.2%
Percent high school graduate or higher	91.6%
Percent bachelor's degree or higher	27.8%

Source: ACS 2010-2014 five-year estimates

In 2010-2014, 32.1 percent of people age twenty-five years and older had a high school diploma or equivalency, and 27.9 percent had a bachelor's degree or higher. Approximately 8.4 percent of residents do not have a high school diploma.

Establishments & Employment

Per the U.S Census Bureau, as depicted in Figure 1-18, health care and social assistance establishments are the largest employment sector in Agawam - employing about 3,156 people. Manufacturing establishments make up the second largest employment sector in Agawam with 2,280 employees. The MA Executive Office of Labor and Workforce Development (MA EOLWD) reports that manufacturing has the highest percentage of total employees (18.1 percent) with the health care sector at the second highest percentage of total employees (15.4 percent). This discrepancy is likely due to different data collection methods and it is likely that the state data is more accurate.

Figure 1-18: Establishments

2012 NAICS code	Description	Estab-lishments	Sales or revenue (\$1,000s)	Annual payroll (\$1,000s)	Employees
22	Utilities	2	Q	D	b
31-33	Manufacturing	54	779,836	112,538	2,280
42	Wholesale trade	49	819,898	46,111	729
44-45	Retail trade	75	262,808	26,505	922
48-49	Transportation and warehousing	11	20,094	4,601	95
51	Information	3	N	D	a
52	Finance and insurance	24	N	D	e
53	Real estate and rental and	20	20,618	3,395	77
54	Professional, scientific, and	65	80,233	36,043	707
54	Professional, scientific, and	65	80,233	36,043	707
56	Administrative and support and	53	57,662	19,146	498
61	Educational services	3	D	D	b
61	Educational services	3	D	D	b
62	Health care and social	61	118,389	50,782	1,578
62	Health care and social	53	109,310	46,987	1,341
62	Health care and social	8	9,079	3,795	237
71	Arts, entertainment, and	9	D	D	g
71	Arts, entertainment, and	9	D	D	g
72	Accommodation and food	58	30,019	7,863	618
81	Other services (except public	55	27,781	7,441	254
81	Other services (except public	46	22,906	5,635	197
81	Other services (except public	9	4,875	1,806	57
TOTALS		735	2,443,741	408,691	10,297

- Q Revenue not collected at this level of detail for multi-establishment firms
- D Withheld to avoid disclosing data for individual companies; data are included in higher level totals
- N Not available or not comparable
- a 0 to 19 employees
- b 20 to 99 employees
- e 250 to 499 employees
- g 1,000 to 2,499 employees

U.S. Census Bureau, 2012 Economic Census, 2012 Economic Census of Island Areas, and 2012 Nonemployer Statistics. To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual.

Figure 1-19: Employment in Agawam by NAICS Two-digit Codes

	Average Monthly Employment	Average Weekly Wages	Percent of Total Town Employment
NAICS Two-digit codes and Industry Description	11,941	\$839	
11 - Agriculture, Forestry, Fishing & Hunting	18	\$577	0.2%
23 - Construction	656	\$1,221	5.5%
31-33 - Manufacturing	2,157	\$1,075	18.1%
DUR - Durable Goods Manufacturing	1,238	\$1,173	10.4%
NONDUR - Non-Durable Goods Manufacturing	920	\$941	7.7%
42 - Wholesale Trade	664	\$1,878	5.6%
44-45 - Retail Trade	943	\$604	7.9%
48-49 - Transportation and Warehousing	222	\$988	1.9%
51 - Information	32	\$804	0.3%
52 - Finance and Insurance	162	\$1,046	1.4%
53 - Real Estate and Rental and Leasing	116	\$783	1.0%
54 - Professional and Technical Services	746	\$1,054	6.2%
55 - Management of Companies and Enterprises	50	\$932	0.4%
56 - Administrative and Waste Services	736	\$633	6.2%
62 - Health Care and Social Assistance	1,839	\$622	15.4%
71 - Arts, Entertainment, and Recreation	1,175	\$322	9.8%
72 - Accommodation and Food Services	721	\$249	6.0%
81 - Other Services, Ex. Public Admin	334	\$761	2.8%

Source: Massachusetts EOLWD, 2014 Wage Report. Total percentages do not equal 100% due to rounding.

A total 14,420 of Agawam’s 28,000 residents hold jobs that involve a regular commute. Of these 14,420 workers, 77.8 percent travel to jobs outside Agawam. The remaining 22.2 percent work in town, including 2.1 percent who work at home. The clear majority of workers (96.1 percent) drive to their jobs, and of those, 87.9 percent drive alone. Just 1.0 percent of workers walk to their job, and less than half that number (0.4 percent) take the bus.

Most Agawam workers travel to jobs in Hampden County. A significant percentage (17.2 percent) travel to jobs outside Massachusetts; given Agawam’s adjacency to Connecticut, it can be assumed most out-of-state workers have jobs in Connecticut.

Almost half of workers leave for work between 7:00 and 9:00 a.m. The mean commute time is just over 22 minutes, which is nearly 5-minutes briefer than the regional average. This is likely due to Agawam’s proximity to major employers in the Springfield and Hartford areas. Nearly half of workers reported having at least two cars available for their commute, and more than a third (33.5 percent) reported having three or more cars available to them, which is again more than the regional average. There are nearly as many female residents of Agawam who commute to work (7,039) as there are male residents who do (7,381).

Figure 1-20: Commuting Characteristics of Agawam Residents Who Work

	Total	Male	Female
TOTAL Workers Age 16 years and over	14,420	7,381	7,039
MEANS OF TRANSPORTATION TO WORK			
Car, truck, or van	96.1%	96.1%	96.1%
Drove alone	87.9%	87.7%	88.2%
Carpooled	8.2%	8.5%	7.9%
In 2-person carpool	6.4%	6.7%	6.2%
In 3-person carpool	1.4%	1.4%	1.3%
In 4-or-more person carpool	0.4%	0.4%	0.4%
Public transportation (excluding taxicab)	0.4%	0.4%	0.5%
Walked	1.0%	1.4%	0.6%
Bicycle	0.0%	0.0%	0.0%
Taxicab, motorcycle, or other means	0.3%	0.3%	0.4%
Work at home	2.1%	1.8%	2.4%
PLACE OF WORK			
Worked in Massachusetts	82.8%	79.4%	86.4%
Worked in Hampden County	76.4%	73.2%	79.8%
Worked outside Hampden County	6.4%	6.2%	6.6%
Worked outside Massachusetts	17.2%	20.6%	13.6%
Worked in Agawam	22.2%	22.1%	22.3%
Worked outside Agawam	77.8%	77.9%	77.7%
Workers who did not work at home	14,118	7,251	6,867
TIME LEAVING HOME TO GO TO WORK			
12:00 a.m. to 4:59 a.m.	4.4%	6.4%	2.2%
5:00 a.m. to 5:29 a.m.	2.4%	3.3%	1.4%
5:30 a.m. to 5:59 a.m.	4.6%	5.8%	3.4%
6:00 a.m. to 6:29 a.m.	8.1%	11.0%	5.0%
6:30 a.m. to 6:59 a.m.	9.3%	10.8%	7.8%
7:00 a.m. to 7:29 a.m.	17.4%	17.3%	17.5%
7:30 a.m. to 7:59 a.m.	15.0%	13.0%	17.1%
8:00 a.m. to 8:29 a.m.	10.7%	9.5%	11.9%
8:30 a.m. to 8:59 a.m.	4.2%	3.2%	5.3%
9:00 a.m. to 11:59 p.m.	23.9%	19.7%	28.4%
TRAVEL TIME TO WORK			
Less than 10 minutes	14.4%	13.1%	15.6%
10 to 14 minutes	14.7%	12.9%	16.6%
15 to 19 minutes	19.6%	19.1%	20.2%
20 to 24 minutes	19.3%	19.7%	18.9%
25 to 29 minutes	7.6%	7.4%	7.8%
30 to 34 minutes	11.6%	12.6%	10.6%
35 to 44 minutes	4.4%	4.0%	4.9%
45 to 59 minutes	3.7%	5.6%	1.8%
60 or more minutes	4.7%	5.7%	3.5%
Mean travel time to work (minutes)	22.4	23.9	20.8
VEHICLES AVAILABLE			
Workers 16 years and over in households	14,420	7,381	7,039
No vehicle available	0.4%	0.2%	0.6%
1 vehicle available	17.0%	15.3%	18.8%
2 vehicles available	49.1%	49.9%	48.2%
3 or more vehicles available	33.5%	34.6%	32.4%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

CHAPTER 4

LOCAL HOUSING CONDITIONS

This chapter is excerpted in whole from Agawam's 2016 Housing Needs Assessment.

KEY FINDINGS

Overall, this analysis indicates that Agawam's housing market is relatively flat and has experienced some indications of decline including a sharp spike in foreclosures. Yet, housing costs, when coupled with transportation costs of this primarily auto-dependent community, lead to many cost burdened households that spend more than half of their gross income on housing and transportation costs.

- Residential values in Agawam have remained relatively flat since 2009, seeing a slight dip in 2011, which was likely the readjustment in market prices due to the Great Recession. Over the last six years, values have grown at a rate of about one percent, thus not increasing within the rate of inflation.
- Median single-family sale prices have gone down at a rate of -0.84 percent annually over the past five years. Condominium sales have decreased at a rate of -1.17 percent annually over the past five years.
- Agawam has the lowest single-family tax rate in the area (\$16.18), however Agawam's tax rate has increased since 2009 as total assessed value of residential properties has declined.
- This analysis finds a correlation between clusters of older housing, lower building condition, and low assessed values; especially bordering West Springfield (High/Walnut Street area) and the Monroe/Elm Street area.
- Residential permit activity in Agawam has decreased an average of one percent per year since 2004. The decline could suggest a lower demand in Agawam for newly constructed or renovated housing units.
- Agawam had a 313 percent jump in foreclosures from 2013 to 2015, from 15 to 62 units.
- The analysis indicates a declining cohort of younger homeowners that has the potential to be an issue (on the state and local level) in upcoming years. A declining cohort of younger homeowners could signal slow job creation and declining school enrollment.
- Agawam households spend more than half of their monthly household income on a combination of housing and transportation costs.

HOUSING SUPPLY AND VACANCY TRENDS

Overview

According to estimates from the 2010-2014 American Community Survey (ACS), Agawam has 8,609 owner-occupied units and 2,667 renter-occupied units.

Category	Count	Percentage
Total Occupied Units	11,495	
Owner Occupied	8,609	75%
Renter Occupied	2,886	25%

Source: US Bureau of the Census, American Community Survey 2010-14, "B11012: Household Type by Tenure".

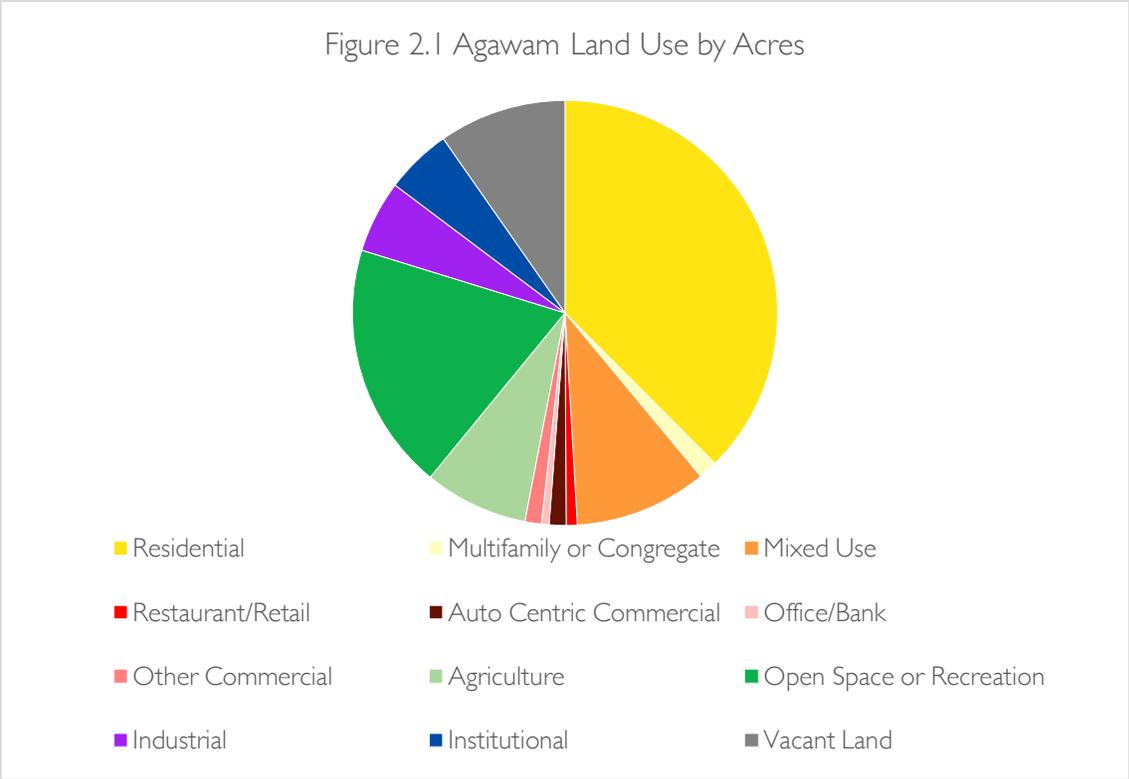
As of September 30, 2015, the United States Post Office reported eighty residential vacancies in Agawam. Most residential vacancies exist in Census Tracts 8132.08 (8 percent are vacant) and 8132.06 (7 percent are vacant). The Census Bureau reports that 4 percent of all units in Agawam are vacant, which is lower than the communities that surround it.

Municipality	Housing Units	Number of Vacant Units	Percent Vacant
Agawam	11,990	480	4%
Longmeadow	5,976	239	4%
Southwick	3,861	270	7%
Springfield	61,791	6,179	10%
Westfield	15,941	956	6%
West Springfield	12,073	724	6%

Source: US Bureau of the Census, American Community Survey 2010-14, "B25004: Vacancy Status"

Additionally, as shown in the following maps and Figure 2.1, land use in Agawam is currently 38 percent residential (88 percent of all parcels), followed by 20 percent open space or recreation, 10 percent mixed use, 10 percent vacant land, 8 percent agriculture, 5 percent industrial and 3 percent commercial.

Figure 2.1 Agawam Land Use by Acres



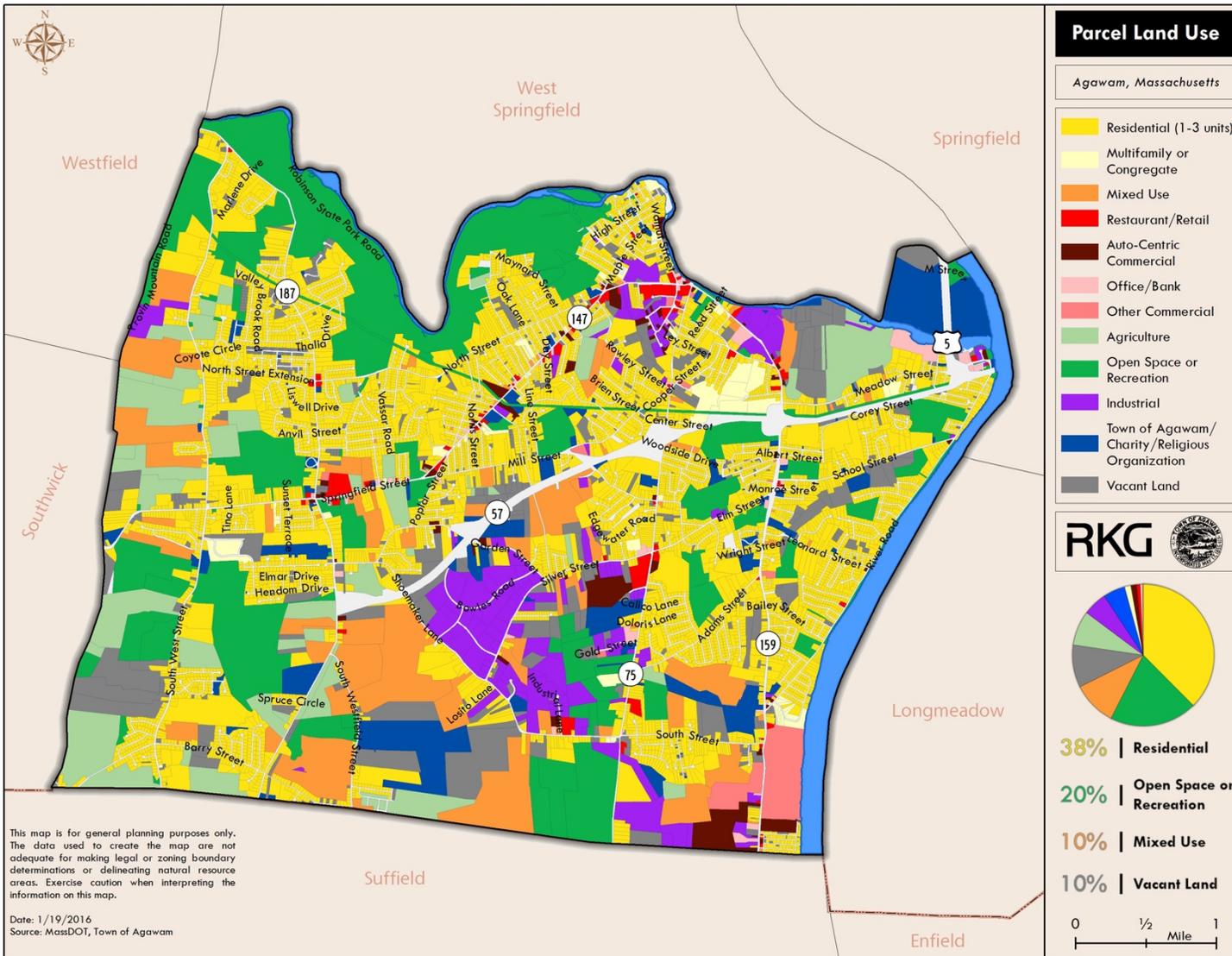


Figure 2.2: Parcel Land Use

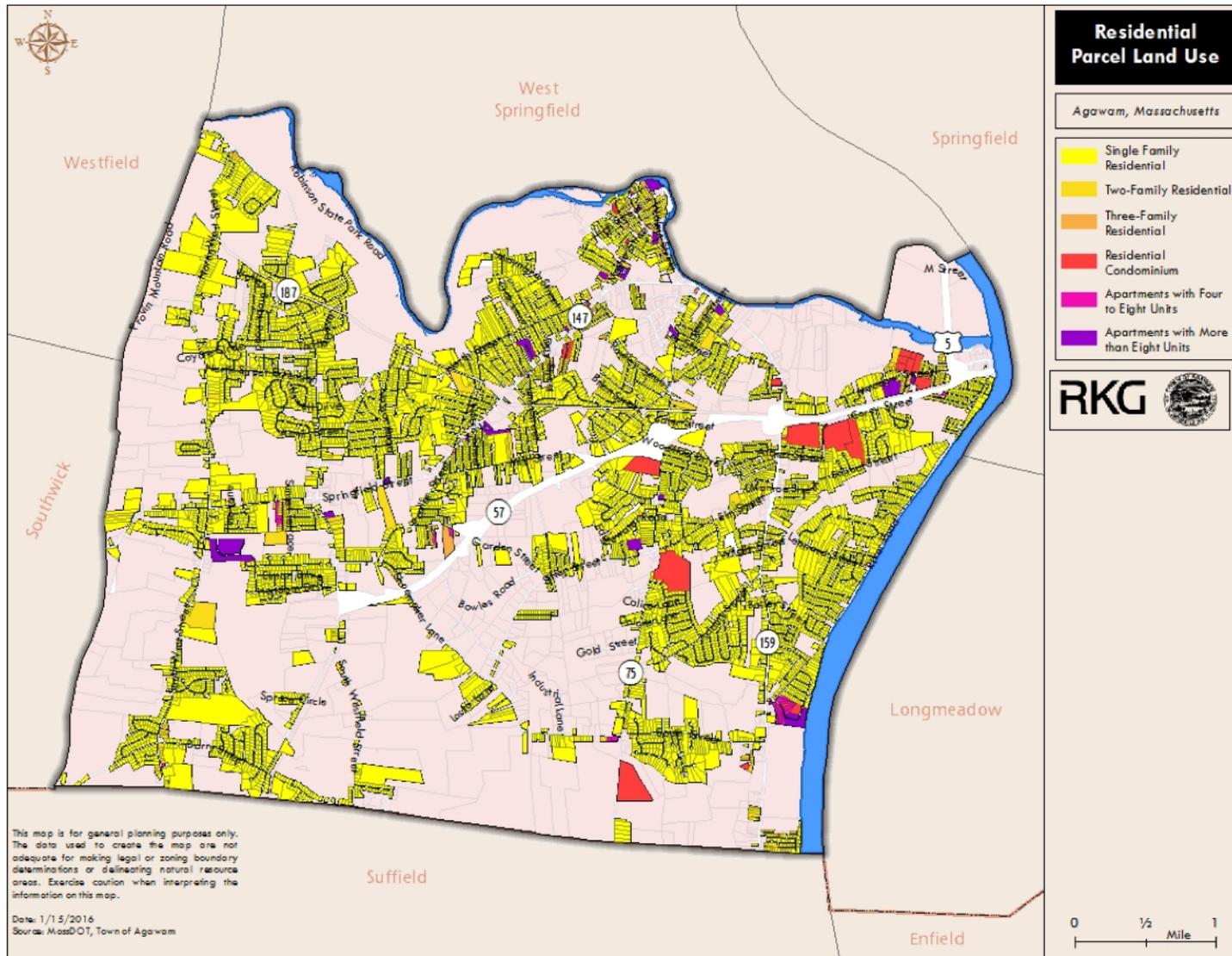


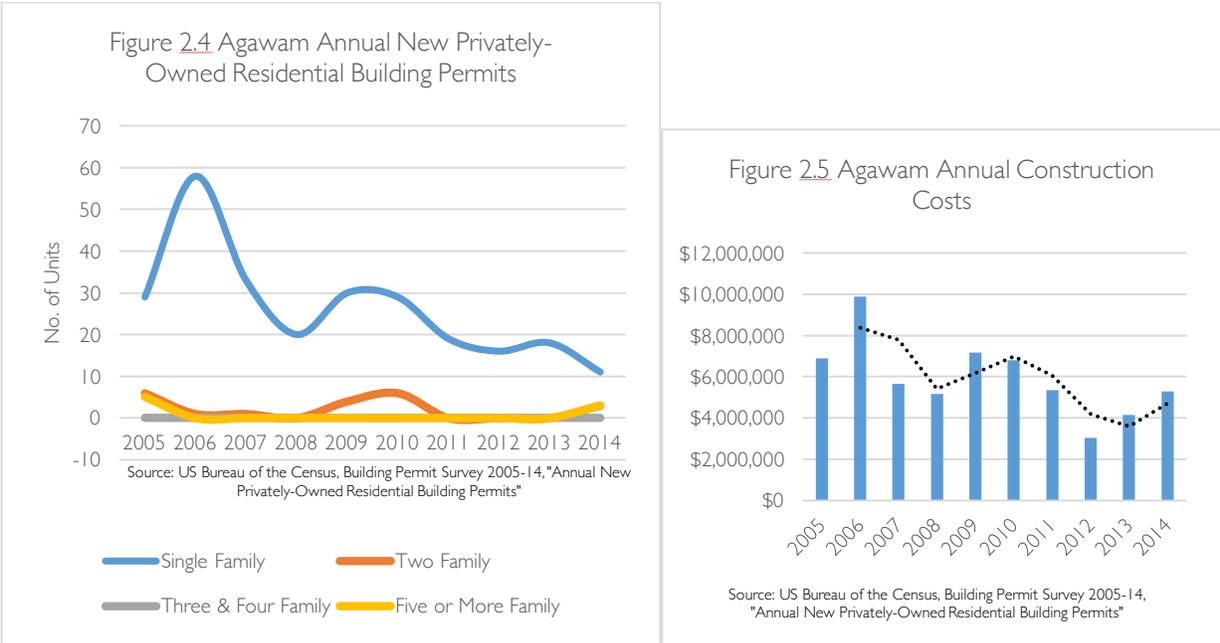
Figure 2.3 Residential Parcel Land Use

Permit Activity

Between 2005 and 2014, residential permit activity in Agawam fluctuated year over year. This fluctuation varies across residential building types as well. As illustrated in Figure 2.4, over this nine-year period single-family permits experienced a peak in 2006 with nearly sixty permits pulled for construction. Since 2006, single-family permits have declined and reached a low of nearly ten in 2014.

According to Census figures, residential permit activity in Agawam has decreased an average of 1 percent per year since 2004²⁷. The decline could suggest a lower demand in Agawam for newly constructed or renovated housing units.

Some of the newest residential homes in Agawam, in the Framington Heights development, have multiple properties that have been on the market for nearly five years.²⁸ Figure 2.5 shows the annual construction costs of residential development in Agawam during that same nine-year period.



²⁷ US Bureau of the Census, Building Permit Survey 2005-14, "Annual New Privately-Owned Residential Building Permits"

²⁸ MLS Listings, 2015

Chapter 40B Subsidized Housing

Agawam has 499 housing units listed on the Chapter 40B Subsidized Housing Inventory, 235 of which were built under comprehensive permits. These 235 units equate to about 2 percent of all housing units in the Town, and 47 percent of the units listed on the SHI²⁹.

Two-hundred (200) of the 235 units (at Pheasant Hill Village) had a deed restriction that was set to expire in the 2019, however the property was refinanced with MassHousing in 2015, which extended the affordability for an additional twenty years. Expiration of these units in the future would have a significantly detrimental impact on the Town's overall inventory of affordable housing units.

Table 2.3 SHI Units Built Under the 40B Comprehensive Permit

	SHI Units	Units Built w/ Comp. Permit	Percent of SHI Units Built w/ Comp. Permit
Agawam	499	235	47 percent
Springfield	9,970	0	0 percent
West Springfield	440	0	0 percent
Longmeadow	267	99	37 percent
Southwick	173	0	0 percent
Westfield	1,138	57	5 percent

Source: DHCD, 2016

RESIDENTIAL PROPERTY CHARACTERISTICS

Trends in Residential Values

Residential values in Agawam have remained relatively flat since 2009, seeing a slight dip in 2011, which was likely the readjustment in market prices due to the Great Recession.

Although housing values have not seen rapid increases like some municipalities in the eastern portion of the state, properties in Agawam have held their value even in the face of the economic downturn. Over the last six years, values have grown at a rate of about 1.01 percent, thus not increasing within the rate of inflation.³⁰ Figure 2.6 illustrates the increase in value from 2003 to 2009, and the steady leveling since then.

²⁹ Department of Housing and Community Development CH40B Subsidized Housing Inventory, 2016

³⁰ DOR, 2015

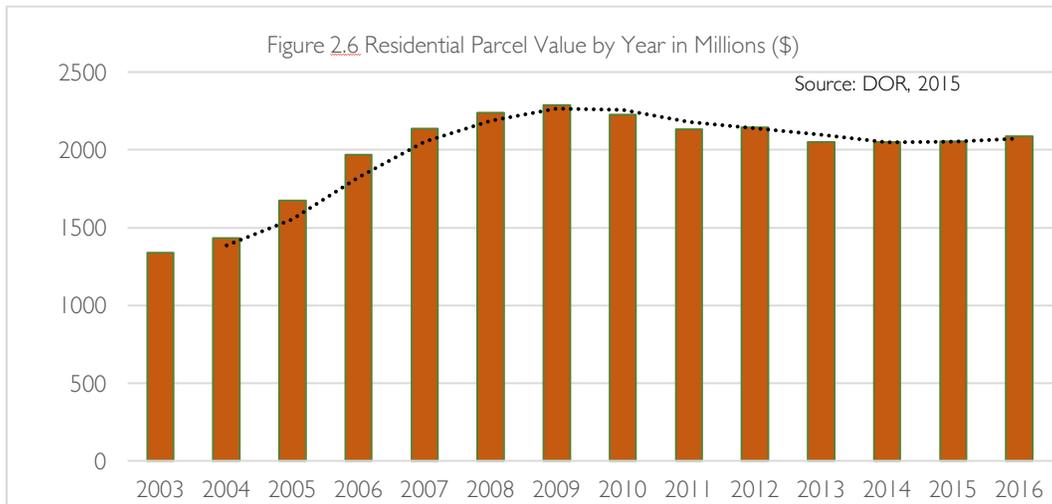


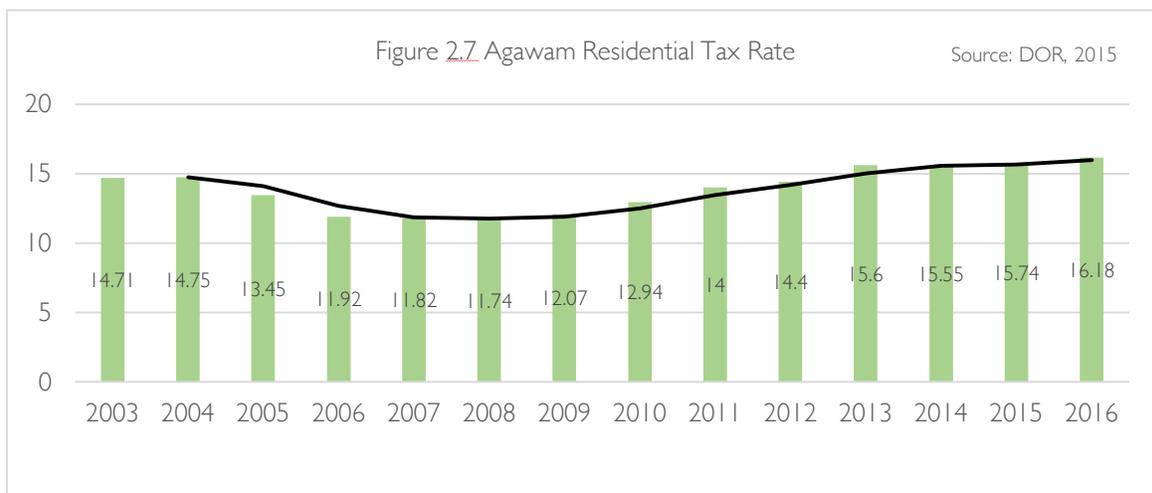
Table 2.4 Agawam Assessed Residential Values

Year	2011	2012	2013	2014	2015	2016
Residential Value	\$2,134,419,640	\$2,144,942,590	\$2,052,239,146	\$2,048,635,056	\$2,056,434,096	\$2,086,621,645
Pct. Change from Previous Year	-4.10%	0.50%	-4.30%	-0.20%	0.40%	1.50%

Source: Massachusetts DOR, 2015

Residential Components of the Tax Base

According to the Massachusetts Department of Revenue (DOR), Agawam has one of the lowest residential tax rates in Hampden County, however Agawam's tax rate has increased since 2009 as total assessed value of residential properties has declined. A low tax rate can have several benefits for residents in Town including helping with housing affordability and potentially attracting new homebuyers to Agawam. In Agawam, the total assessed value of residential properties has declined between 2009 and 2014, with a slight increase in 2015. This drop in assessed value has resulted in an increase in the residential tax rate since 2009.



Declining property values can be a disincentive to residential property owners who may be looking to make upgrades or investments in their home but fear they may not recoup the value of their investments at the time of sale. In stronger real estate markets where property values are increasing, the added tax revenue can help keep tax rates lower.

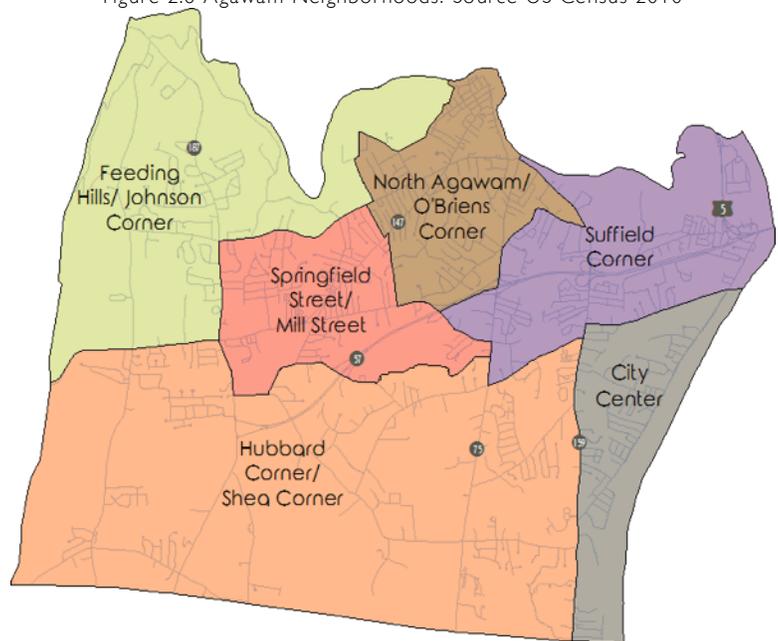
Table 2.5 Tax Rates and Average Tax Bills						
Municipality	Year	Single-family Assessed Values	Single-family Parcels	Single-family Average Value	Residential Tax Rate	Average Single-family Tax Bill
Agawam	2016	\$1,639,633,900	7,719	\$212,415	\$16.18	\$3,437
Longmeadow	2016	\$1,784,477,100	5,443	\$327,848	\$24.33	\$7,977
Southwick	2016	\$754,865,100	3,051	\$247,416	\$17.10	\$4,231
Springfield	2016	\$3,523,819,300	26,140	\$134,806	\$19.66	\$2,650
West Springfield	2016	\$1,484,087,200	6,483	\$228,920	\$16.99	\$3,889
Westfield	2016	\$2,121,229,400	9,350	\$226,869	\$19.44	\$4,410
Source: DOR, 2015						

Housing Characteristics of Agawam Neighborhoods

Agawam is an eclectic, primarily single-family housing market composed of 9,836 residential parcels. According to the Massachusetts Department of Revenue (2016), 78 percent of all residential parcels are single-family, five percent are multi-family, 16 percent are condominiums, and 0.6 percent are apartments.

New development is concentrated in the Feeding Hills/ Johnson Corner neighborhood as well as the western portion of the Hubbard/ Shea Corner neighborhood. Older and lower value housing stock is clustered alongside State Routes 147 and 159, Springfield Street and Line Street in the North Agawam/ O'Brien's Corner and Springfield Street/ Mill Street neighborhoods. Boundaries of these neighborhoods can be seen in Figure 2.8

Figure 2.8 Agawam Neighborhoods. Source US Census 2010



In addition to an older, lower value housing stock in the neighborhoods of North Agawam and Springfield Street, portions of these neighborhoods also have more cost burdened rental households (spending more than 30% of household income on gross rent). The southwest portion of Suffield Corner has even greater concentration of cost burdened households, as discussed more in the following sections.

This analysis finds a correlation between clusters of older housing, lower building condition, and low assessed values; especially bordering West Springfield (High/Walnut Street area) and the Monroe/ Elm Street area.

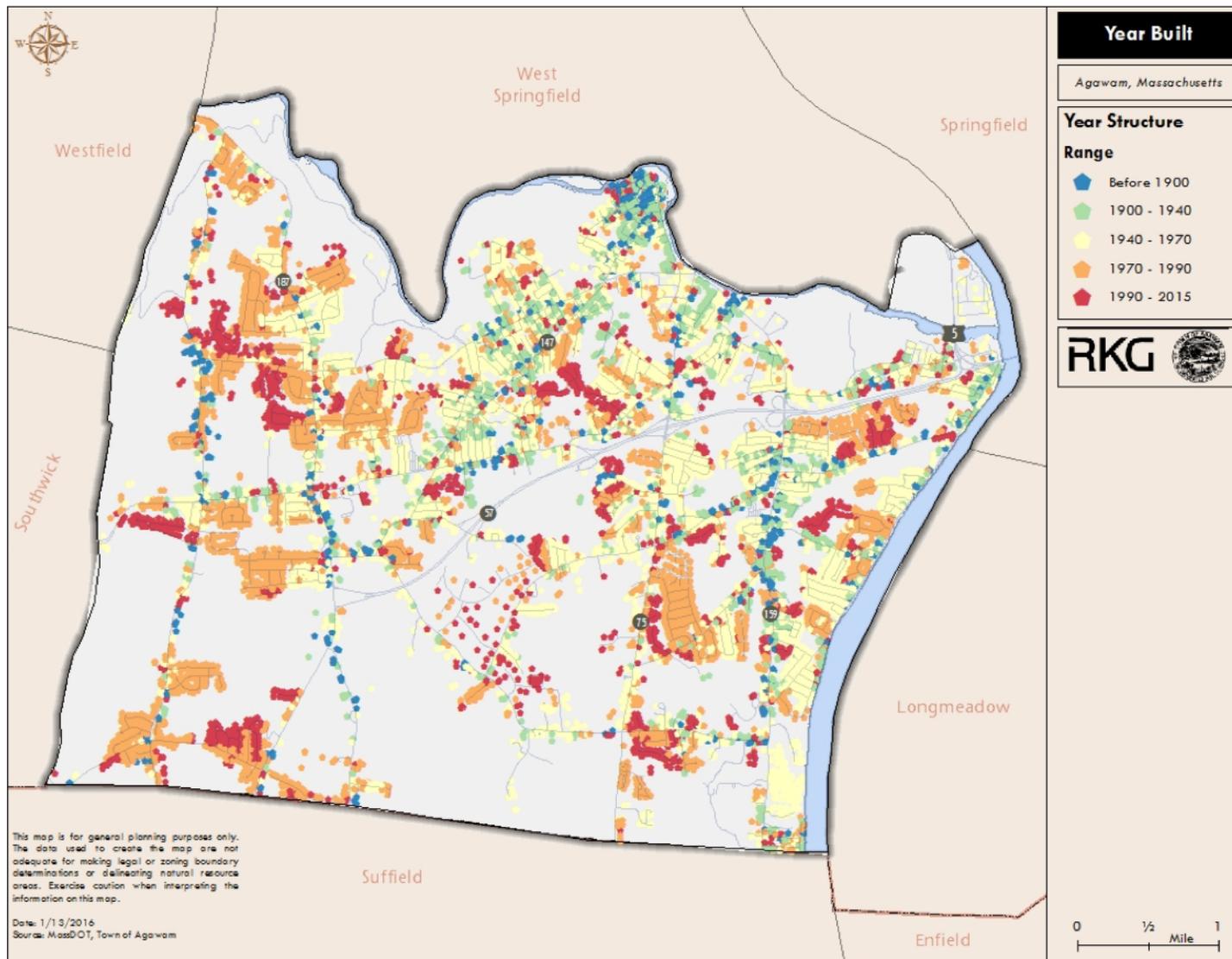


Figure 2.9 Year Structure was Built

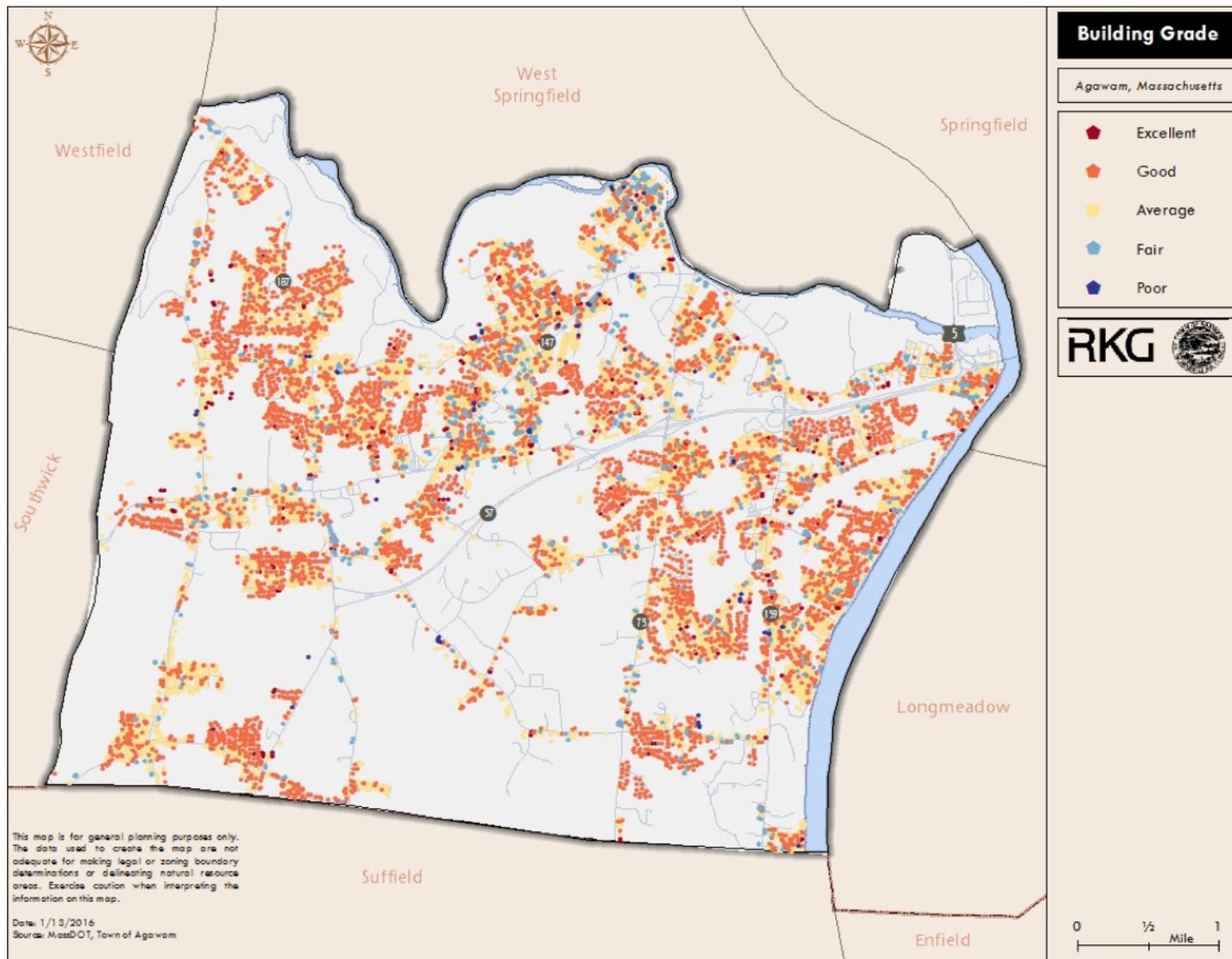


Figure 2.10 Assessing Building Grade

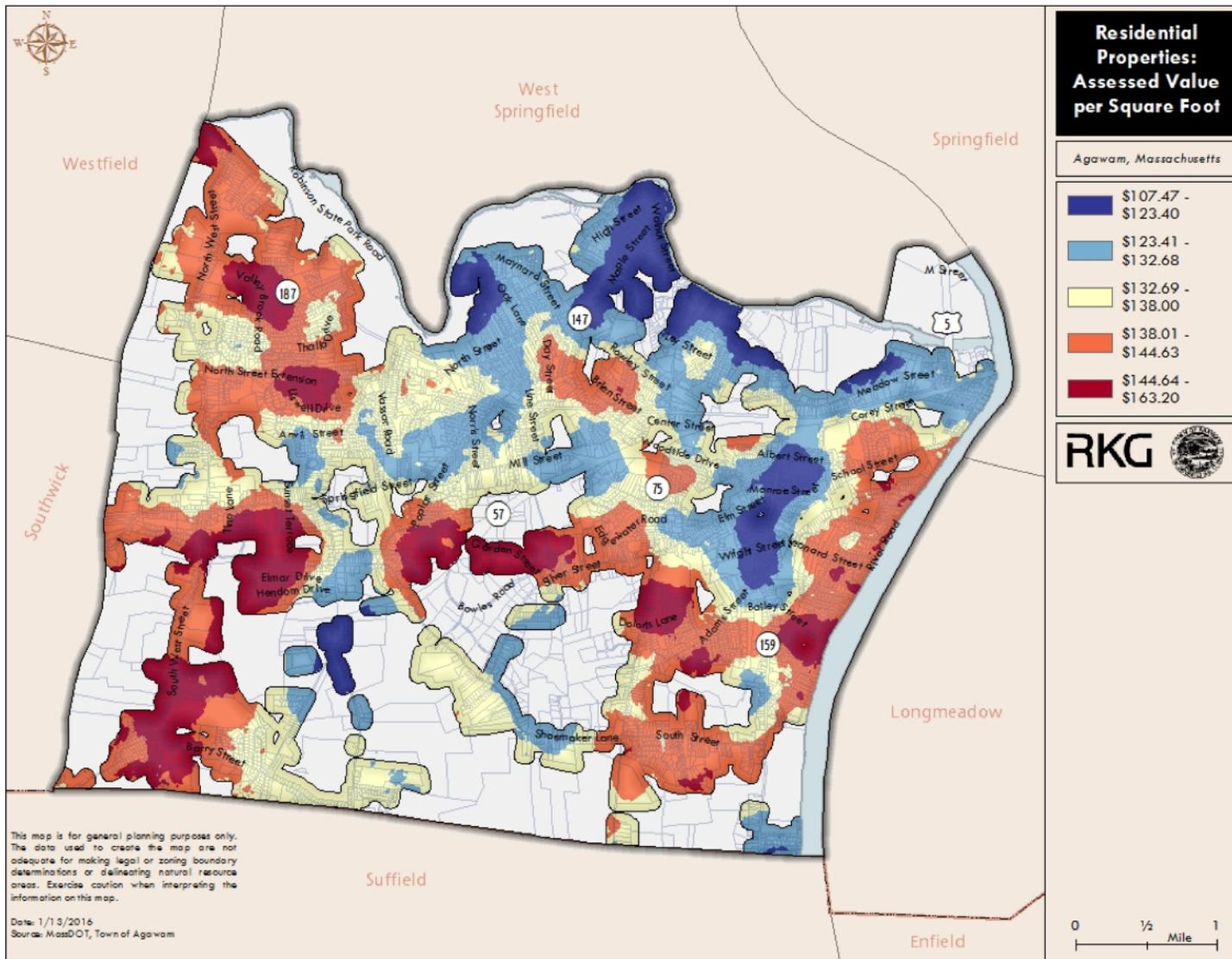


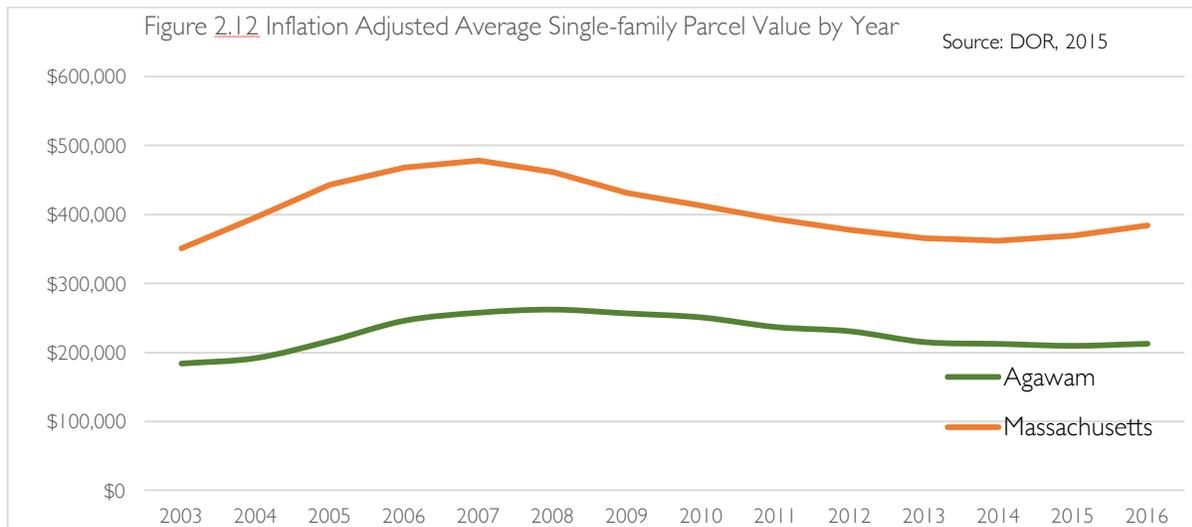
Figure 2.11 Projected Assessed Value per Square Foot

RESIDENTIAL PROPERTIES BY OWNERSHIP AND VALUES

After the housing crash of 2007-2010 most cities and towns in Massachusetts saw an uptick in value or recovery between 2012-2014. However, Agawam has experienced very little growth in housing value, as values have stayed constant since 2008.

In fact, the average value of a single-family house grew at a rate of 1.2 percent annually between 2003 and 2016.³¹

One could argue that the impact of the Great Recession on home values in Agawam was minimal, with homeownership rates and mortgages changing very little. Figure 2.12 demonstrates the “plateau effect” observed in Agawam’s housing market between 2003-2015.



HOMEOWNERSHIP CHARACTERISTICS

Homeowner Households by Age

The age distribution of Agawam’s homeowners is very much in line with state and county averages. Table 2.6. illustrates that 16 percent of homeowners are between ages 35-44, yet 74 percent of the same age range own a home.³²

Figures 2.13 and 2.14 illustrate a declining cohort of younger homeowners that has the potential to be an issue (on the state and local level) in the upcoming years. A

³¹ Warren Group, 2015 Inflation Adjusted

³² US Bureau of the Census, American Community Survey 2010-14, "B25007: Tenure by Age of Householder"

declining cohort of younger homeowners could signal slow job creation and declining school enrollment.

Agawam and Hampden County are seeing similar patterns as residential development activity has exhibited limited investment in housing production and rehabilitation.

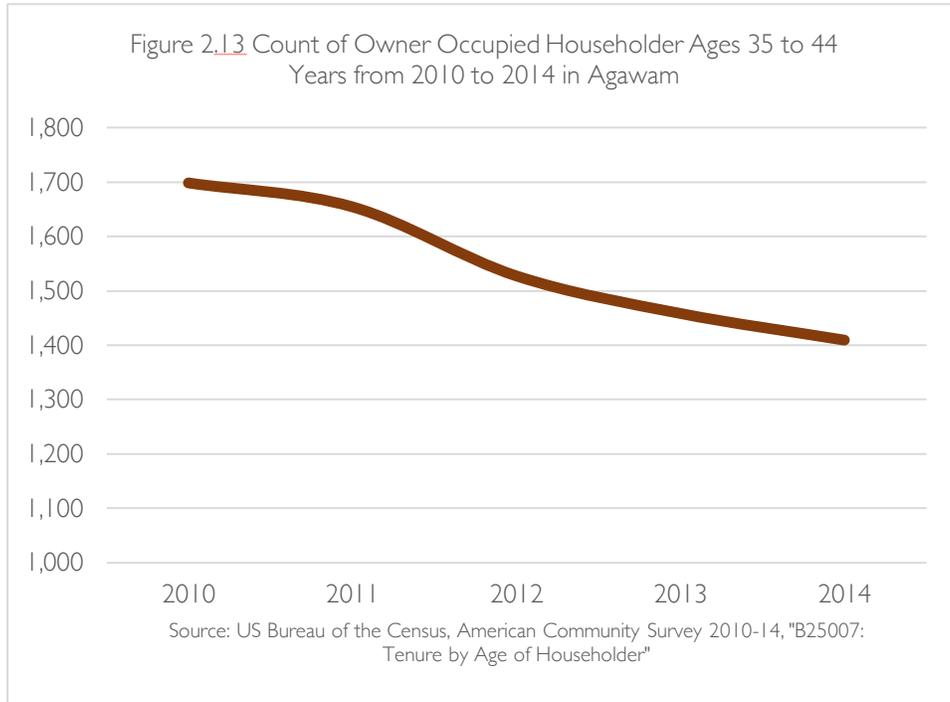
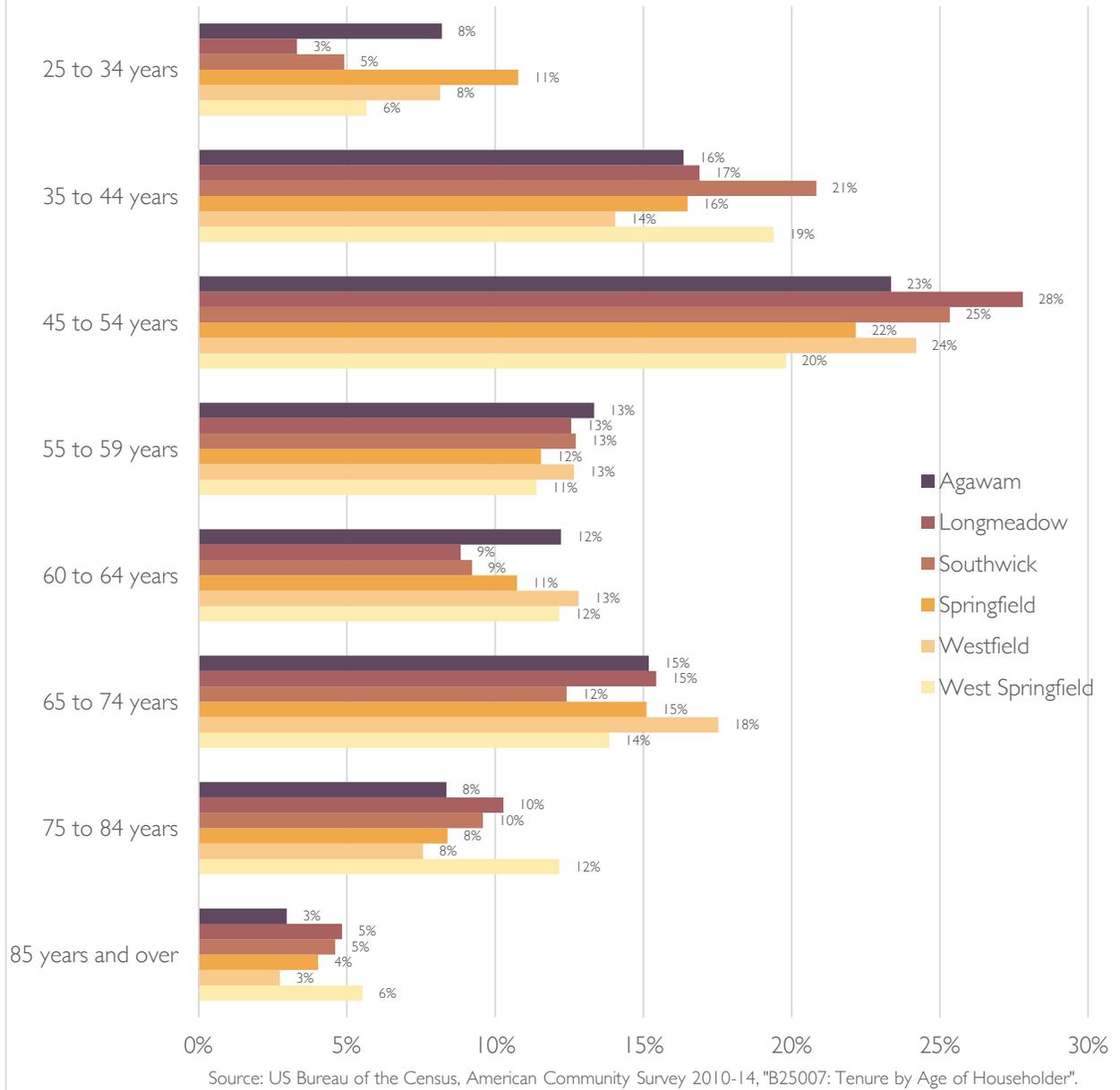


Table 2.6 Homeowner Households by Age

	Agawam		Hampden County
	Count	Percent	Percent
Homeowner Households	8,609	75%	62%
25 to 34 years	706	8%	8%
35 to 44 years	1,409	16%	16%
45 to 54 years	2,011	23%	24%
55 to 59 years	1,148	13%	12%
60 to 64 years	1,053	12%	11%
65 to 74 years	1,307	15%	16%
75 to 84 years	719	8%	9%
85 years and over	256	3%	4%

Source: US Bureau of the Census, American Community Survey 2010-14, "B25007: Tenure by Age of Householder".

Figure 2.4 Owner Occupied by Age



Homeowner Households by Income

One way to better understand the affordability of the housing stock in a community is to look at the area median income and the percentage of that household income that is spent on housing costs. For HUD area median income, Agawam is a part of the Springfield Metro Fair Market Rent (FMR) area. Per HUD, the area median income per year for a four-person family is \$67,700.³³ Monthly, homeowners in Agawam spend an average of 22 percent of their household income on housing costs.³⁴ Housing costs are the primary contributor to affordability and makes up a considerable percentage of monthly expenditures for the average household.

However, in communities to the west of the Boston metro area transportation costs can also be a considerable monthly expenditure particularly for those communities that lack access to reliable forms of public transportation. In addition to an average of 22 percent of household income spent on housing costs, another 26 percent is spent on transportation costs.

Households are spending more than half of their monthly household income on a combination of housing and transportation costs.

Table 2.7 highlights the average costs of housing and transportation by housing tenure.

Table 2.7 HUD's Location Affordability Index - Town of Agawam						
	Housing		Transportation		Location Affordability	
	Average Cost	Percent of Income	Average Cost	Percent of Income	Average Cost	Percent of Income
Combined	\$15,195	29 percent	\$13,099	25 percent	\$28,294	54%
Owner	\$16,242	31 percent	\$13,623	26 percent	\$29,865	57%
Renter	\$13,099	25 percent	\$11,527	22 percent	\$24,626	47%

Source: HUD: Location Affordability Index, 2015

³³ HUD: Location Affordability Index, 2015

³⁴ US Bureau of the Census, American Community Survey 2010-14, "B25091: Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months".

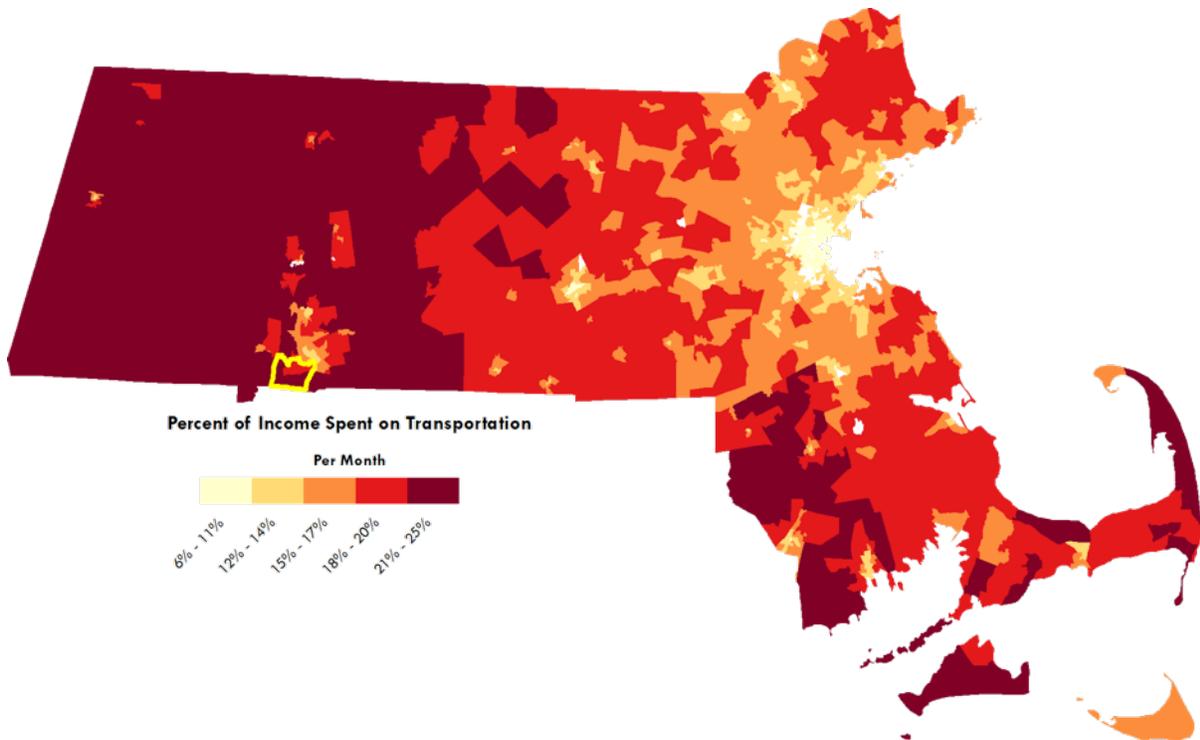


Figure 2.15 Percent of Income Spent on Transportation. Source HUD: Location Affordability Index, 2015

Looking strictly at income distribution amongst homeowners, Agawam has both a mix of low- and high-income homeowners, as well as an absence of high/low income clustering. The geographic diversification of households with varying incomes can help strengthen community stability and economic integration throughout Agawam.

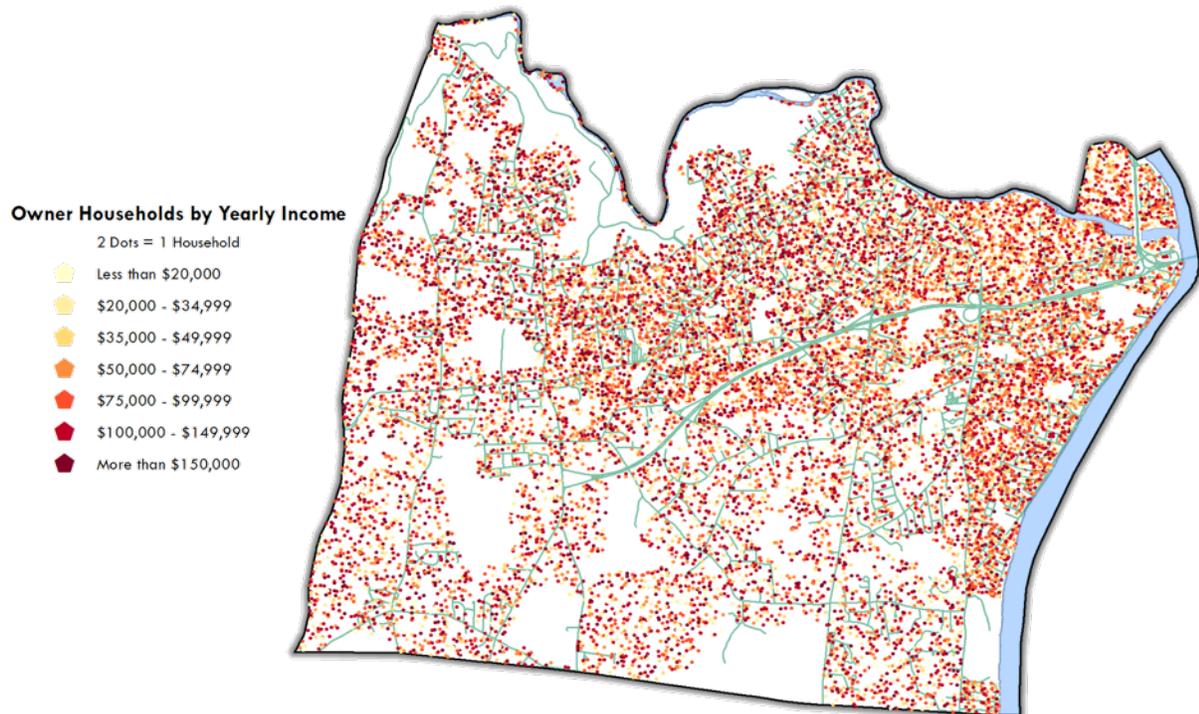


Figure 2.16 Owner Households by Income, Source: US Bureau of the Census, American Community Survey 2010-14, "B25118: Tenure by Household Income in the Past 12 Months (in 2014 Inflation-Adjusted Dollars)".

In Agawam, 24 percent of owner occupied households have a median income of between \$50,000 to \$74,999. Table 2.8 provides the breakdown of homeowner households by income range in Agawam. The table also shows that Agawam has more than twice the county rate of owner occupied households making between \$25,000 and \$34,999. HUD classifies this as an extremely low-income limit for a family of four.³⁵ To put this figure in perspective, a family with an income of \$30,000 per year could afford a home up to and around \$110,500³⁶.

Table 2.8 Homeowner Households by Income

Household Income	Agawam		Hampden County
	Count	Percent	Percent
Less than \$5,000	63	2%	1%
\$5,000 to \$9,999	208	5%	1%
\$10,000 to \$14,999	190	3%	3%
\$15,000 to \$19,999	434	8%	4%
\$20,000 to \$24,999	276	9%	4%
\$25,000 to \$34,999	647	19%	8%
\$35,000 to \$49,999	787	16%	11%
\$50,000 to \$74,999	1,601	24%	19%
\$75,000 to \$99,999	1,375	11%	17%
\$100,000 to \$149,999	2,093	34%	20%
\$150,000 or more	935	1%	12%

Source: US Bureau of the Census, American Community Survey 2010-14, "B25118: Tenure by Household Income in the Past 12 Months (in 2014 Inflation-Adjusted Dollars)".

Value of Owner-Occupied Housing

According to the US Census Bureau, Agawam's median home value is \$228,500 and Hampden County is \$196,600.³⁷ Nevertheless, 82 percent of home values are between \$100,000 and \$300,000 and 54 percent of housing units with a mortgage spend less than 25 percent of their monthly income on housing.³⁸

³⁵ HUF FY2015 Income Limits Documentation System

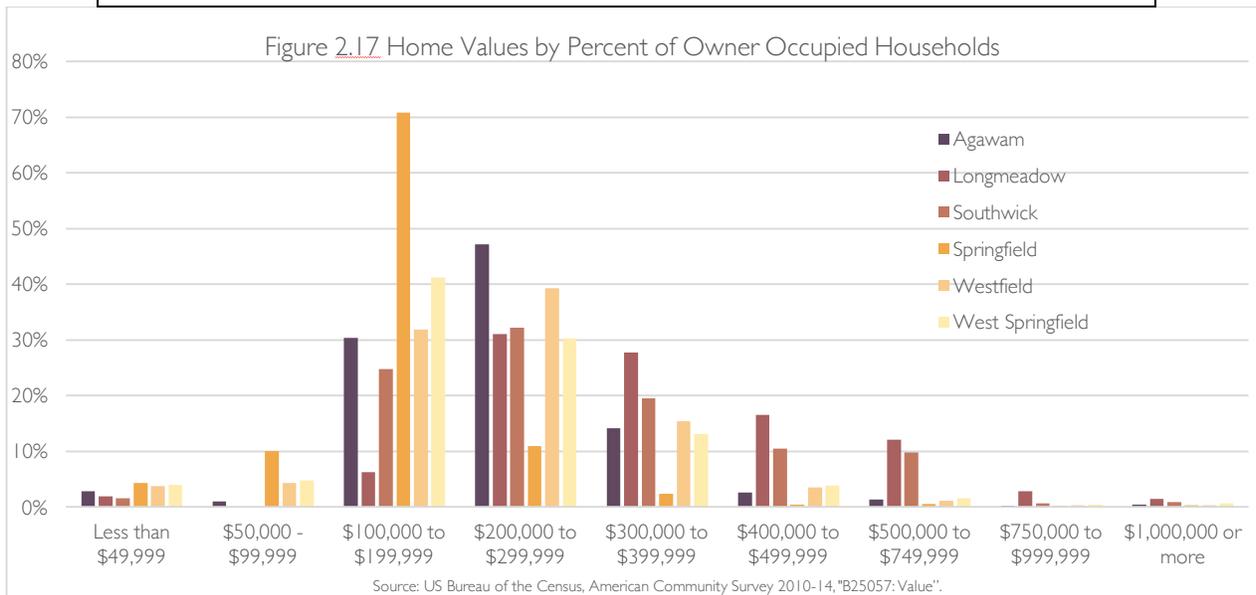
³⁶ This factors in a 20 percent down payment, 200/monthly debt, \$20/mo. for home insurance and a 4 percent interest rate

³⁷ Source: US Bureau of the Census, American Community Survey 2010-14, "B25077: Median Value (Dollars)".

³⁸ US Bureau of the Census, American Community Survey 2010-14, "B25091: Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months".

Table 2.9 Home Values in Agawam		
Home Value	Count	Percent
Less than \$49,999	249	3 percent
\$50,000 to \$99,999	89	1 percent
\$100,000 to \$199,999	2,610	30 percent
\$200,000 to \$299,999	4,060	47 percent
\$300,000 to \$399,999	1,216	14 percent
\$400,000 to \$499,999	222	3 percent
\$500,000 to \$749,999	112	1 percent
\$750,000 to \$999,999	16	0 percent
\$1,000,000 or more	35	0 percent

Source: US Bureau of the Census, American Community Survey 2010-14, "B25057: Value".



OWNER HOUSEHOLDS BY MOVE IN PERIOD

Thirty-four percent of homeowners moved into their unit between 2000 and 2009 and 56 percent moved to their current unit between 1990 and 2009.³⁹ The lower percentage of homeowners moving in after 2010 could reflect several different factors including, but not limited to, a flat market, a shortage of housing production, or a low number of younger homeowners looking to relocate to the Agawam market. Given the length of time new housing units are on the market prior to being sold is an indicator that the housing demand in Agawam for newer, higher cost single-family homes may not be as strong as in some surrounding communities. On the positive side, the data in Table 2.10 does indicate that those who moved to Agawam between 1990 and 2009 have remained in their homes signaling a steady and satisfied resident homeowner population.

³⁹ US Bureau of the Census, American Community Survey 2010-14, "B25026: Total Population in Occupied Housing Units by Tenure by Year Householder Moved into Unit".

Table 2.10 Homeowner Households by Move in Period			
Move in Period	Agawam		Hampden County
	Count	Percent	Percent
Moved in 2010 or later	655	8 percent	8 percent
Moved in 2000 to 2009	2,890	34 percent	35 percent
Moved in 1990 to 1999	2,002	23 percent	22 percent
Moved in 1980 to 1989	1,209	14 percent	14 percent
Moved in 1970 to 1979	1,083	13 percent	10 percent
Moved in 1969 or earlier	770	9 percent	11 percent

Source: US Bureau of the Census, American Community Survey 2010-14, "B25026: Total Population in Occupied Housing Units by Tenure by Year Householder Moved into Unit".

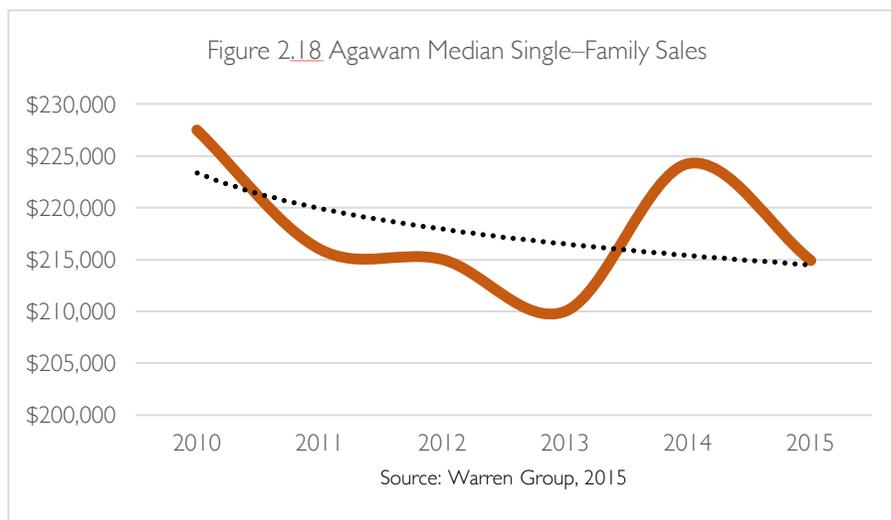
FOR-SALE MARKET

Single-Family Sales

As was mentioned earlier, the single-family housing market has remained stable for the last five to ten years.

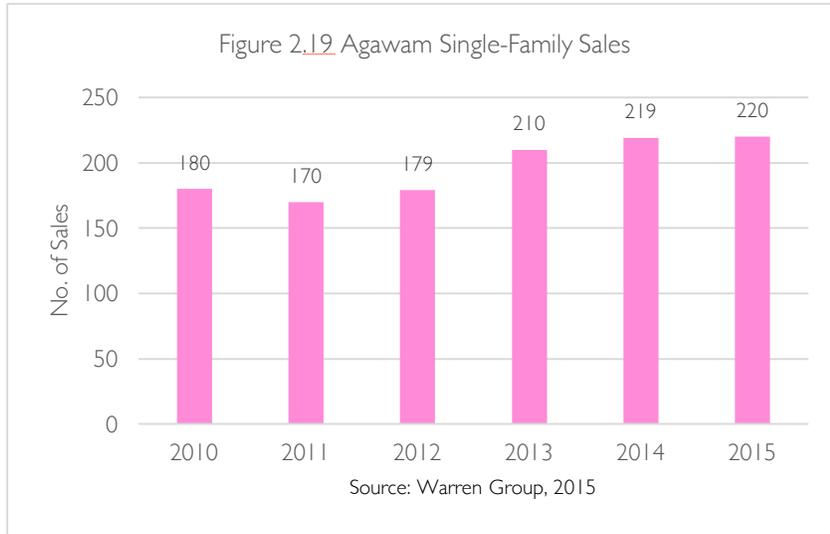
Housing prices have also remained consistent with median single-family sale prices declining slightly at a rate of -0.84 percent annually over the past five years, and -0.45 percent over the past ten years.

By comparison, the average single-family home sale for Hampden County has seen a rate increase of 1.3 percent over five years and remained level at 0 percent over the same ten-year period.⁴⁰ Single-family homes listed in 2015 spent an average of 102 days on the market and had an average sale price of \$222,199.⁴¹



⁴⁰Warren Group, 2015

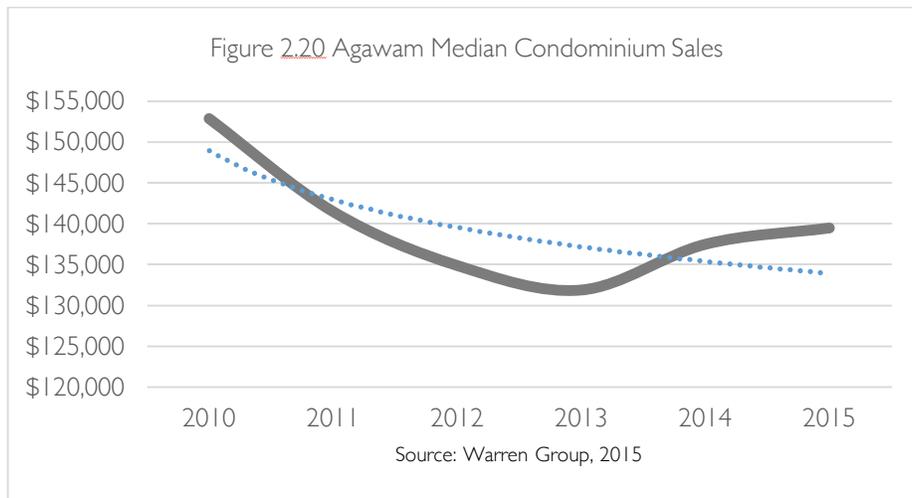
⁴¹ MLS, 2015



CONDOMINIUM SALES

When compared to single-family home sales, condominium sales in Agawam have decreased at a rate of -1.17 percent annually over the past five years, while Hampden County sales have decreased at a rate of -.46⁴²

Overall, condo sales, like single-family homes are down in Agawam indicating a slowing market. MLS listings also reflect a slow market with the average days on market being 133, and 57 percent of condominiums listed in 2015 have not sold.⁴³ It appears from the data that the downturn in the market from 2007-2012 had a significant impact on condo prices and the number of sales in Agawam. Since 2013, the condo market has seen a slight uptick in values and sales numbers but looks to be leveling out in 2015.

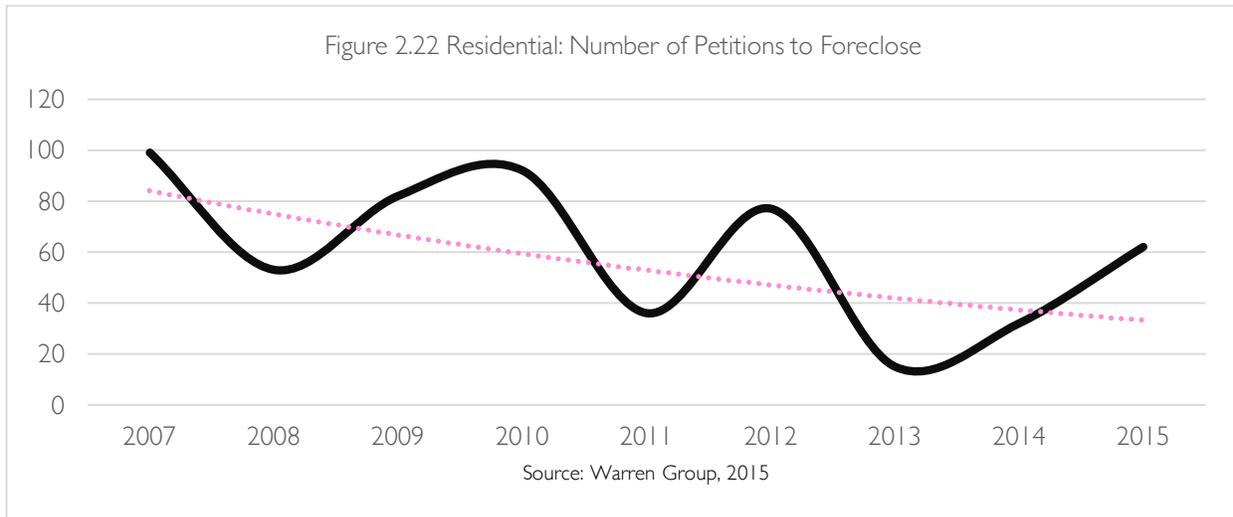


⁴² Warren Group, 2015

⁴³ MLS, 2015



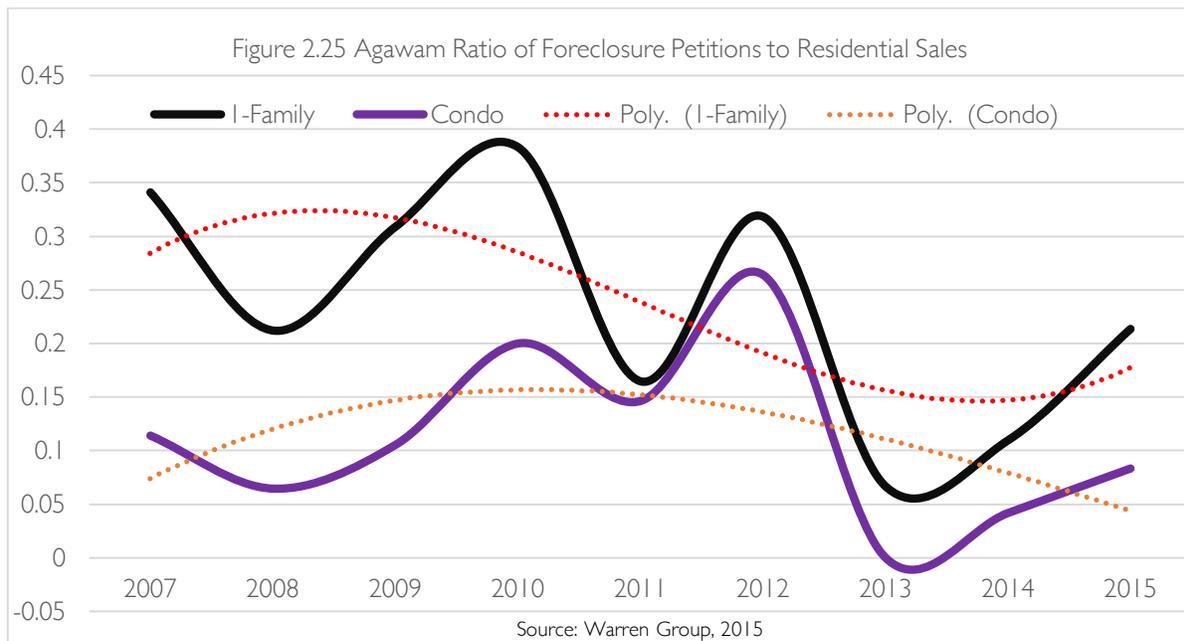
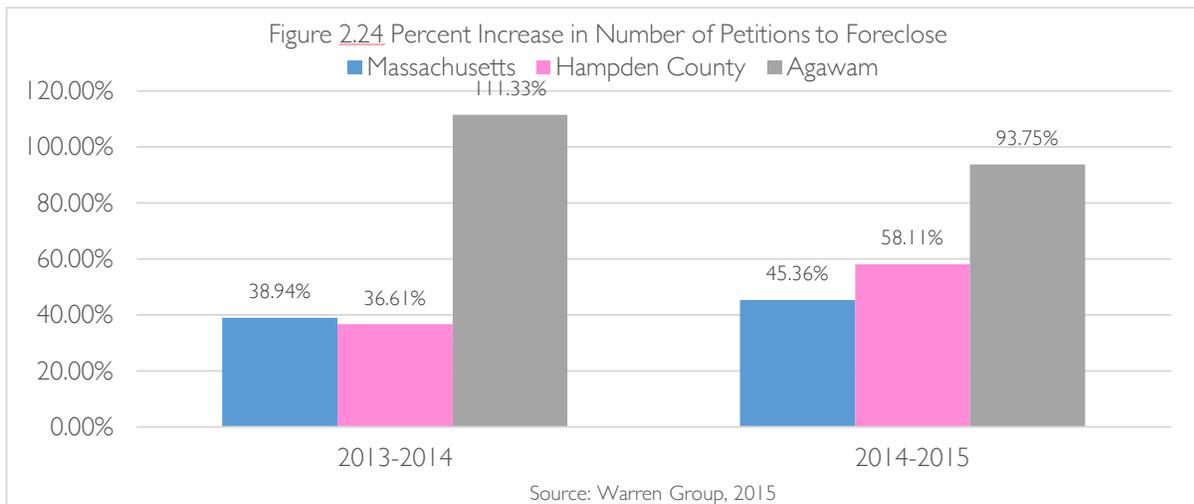
Foreclosures



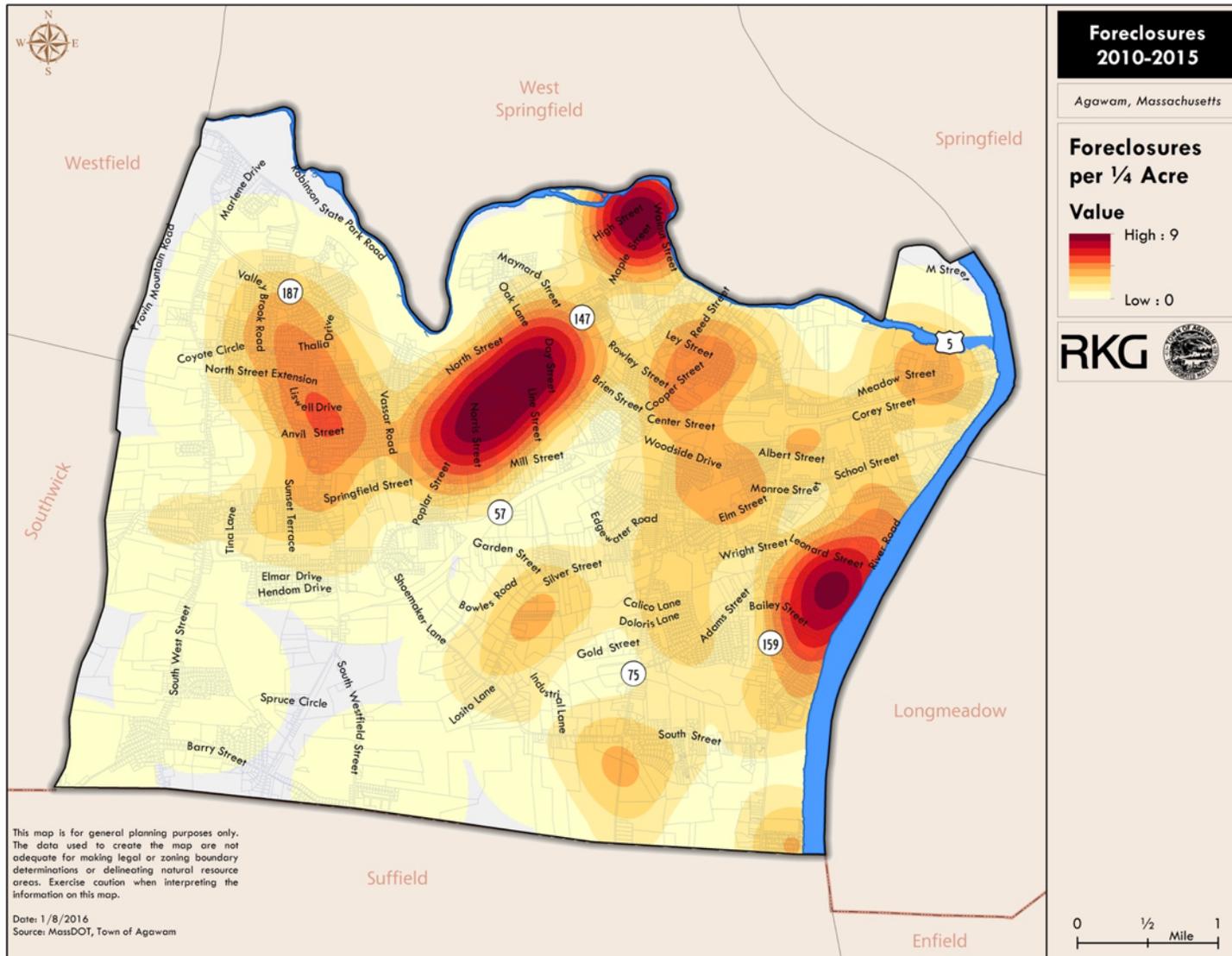
By far the highest in the area, Agawam had a 93 percent jump in foreclosures from 2014 to 2015, and a 313 percent from 2013-2015.

Agawam also had the highest percent change in rate of foreclosure petitions to sales in the area, and is second behind Springfield for the highest ratio for single-family homes (Agawam, .21, Springfield, .35).⁴⁴ Such a significant leap in one year could be an anomaly, but given Agawam's relatively stable housing market there could be reason for further exploration. Figure 2.24 displays how Agawam compares to the state and county levels for the percent change in foreclosures from 2013 to 2014 and then 2014 to 2015. The subsequent chart (Figure 2.25) examines the trend in the number of foreclosures divided by the number of sales for a given year. This statistic quantifies the overall vitality of a housing market and the affordability of the area.

⁴⁴ Warren Group, 2015



Agawam's foreclosure heat map (Figure 2.26) follows a similar pattern to both the year built and build grade maps. In general, the largest concentration of foreclosure took place around Leonard Street in the City Center and the North Agawam/ O'Brien's Corner portion of the city, along Springfield Street and down toward Norris Street. This coincides with a large concentration of housing units built before 1900 and received a below-average building grade.



2.26 Foreclosure Heat Map

RENTER HOUSEHOLDS CHARACTERISTICS

Renter Households by Age

Renters comprise 25 percent of households in Agawam. Not surprisingly, most renters are between the ages of twenty-five to forty-four. However, Agawam has more than twice the county average of renters between the ages of seventy-five and eighty-four.⁴⁵ This may speak to the need for affordable housing options for seniors, particularly as the baby-boomer generation ages and may want to downsize out of single-family homes but remain in Agawam. Approximately 40 percent of the current owner-occupied householders are between the ages of fifty-five and seventy-five and could provide additional market demand for affordable housing options for seniors over the next decade.

Table 2.11 Renter Households by Age

	Agawam		Hampden County
	Count	Percent	Percent
Renter Households	2,886	25%	38%
15 to 24 years	183	6%	7%
25 to 34 years	613	21%	24%
35 to 44 years	500	17%	19%
45 to 54 years	398	14%	18%
55 to 59 years	173	6%	8%
60 to 64 years	163	6%	7%
65 to 74 years	232	8%	8%
75 to 84 years	382	13%	6%
85 years and over	242	8%	3%

Source: US Bureau of the Census, American Community Survey 2010-14, "B11012: Household Type by Tenure".

Renter Households by Income

The results for renter households by income in Agawam follow a predictable form, yet there is an abnormality in the percentage of households making between \$50,000 and \$74,999. At a rate 67 percent greater than the county average; 20 percent of Agawam renters make between \$50,000 and \$74,999.

Forty-two percent of renter occupied households in Agawam make less than \$24,999 per year, whereas about 20 percent of owner-occupied households make less than \$24,999.⁴⁶

⁴⁵ US Bureau of the Census, American Community Survey 2010-14, "B11012: Household Type by Tenure".

⁴⁶ : US Bureau of the Census, American Community Survey 2010-14, "B25118: Tenure by Household Income in the Past 12 Months (in 2014 Inflation-Adjusted Dollars)".

Household Income	Agawam		Hampden County
	Count	Percent	Percent
Less than \$24,999	1,198	42%	5%
\$25,000 to \$34,999	269	9%	12%
\$35,000 to \$49,999	421	15%	14%
\$50,000 to \$74,999	584	20%	12%
\$75,000 to \$99,999	235	8%	5%
\$100,000 to \$149,999	85	3%	3%
\$150,000 or more	94	3%	1%

Source: US Bureau of the Census, American Community Survey 2010-14, "B25118: Tenure by Household Income in the Past 12 Months (in 2014 Inflation-Adjusted Dollars)".

Agawam has 24 percent of renters allotting 50 percent or more of their income toward rent.⁴⁷ This severely cost-burdened portion of the population is further pinpointed in Figure 2.27.

	Agawam		Longmeadow		Springfield		Westfield		West Springfield	
	Estimate	Pct.	Estimate	Pct.	Estimate	Pct.	Estimate	Pct.	Estimate	Pct.
Less than 10.0%	131	5%	10	2%	816	3%	82	2%	136	3%
10.0 to 14.9%	278	10%	20	4%	1,793	6%	447	9%	468	10%
15.0 to 19.9%	356	12%	41	7%	2,209	8%	501	10%	794	18%
20.0 to 24.9%	328	11%	15	3%	2,139	7%	602	12%	543	12%
25.0 to 29.9%	316	11%	38	7%	3,555	12%	417	95%	396	9%
30.0 to 34.9%	396	14%	69	13%	2,488	8%	631	13%	250	6%
35.0 to 39.9%	120	4%	31	6%	1,659	6%	294	6%	296	7%
40.0 to 49.9%	123	4%	0	0%	2,632	9%	511	10%	419	9%
50.0% or more	701	24%	264	48%	10,445	36%	1,067	22%	1017	22%

Source: US Bureau of the Census, American Community Survey 2010-14, "B25070: Gross Rent as a Percentage of Household Income in the Past 12 Months".

⁴⁷ US Bureau of the Census, American Community Survey 2010-14, "B25070: Gross Rent as a Percentage of Household Income in the Past 12 Months".

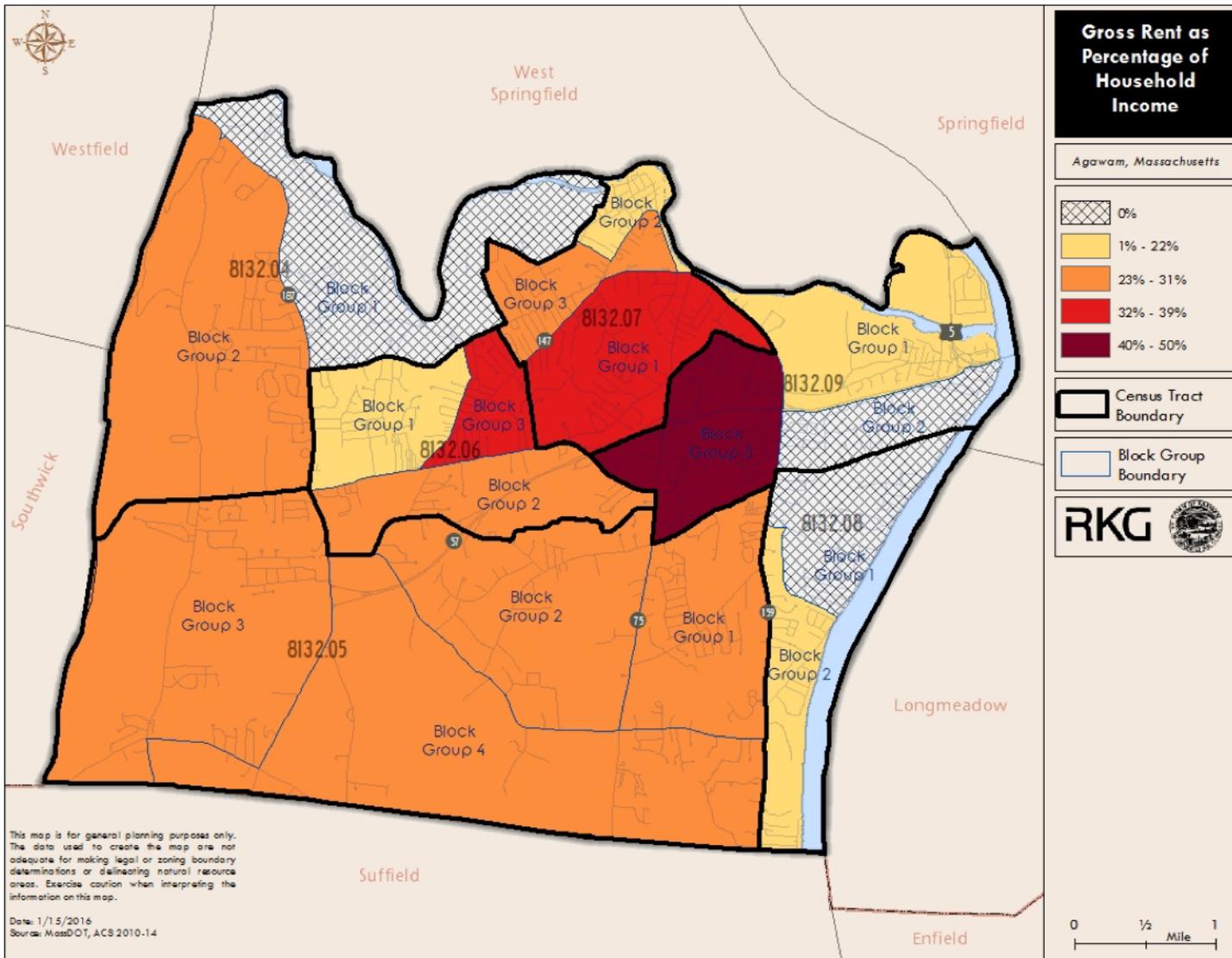


Figure 2.27 Gross Rent as Percentage of Household Income (Monthly)

Renter Households by Rent

Table 2.14 Renter Households by Gross Rent per Month

	Agawam		Hampden County
	Count	Percent	Percent
Less than \$250	82	3 percent	8 percent
\$250 - \$500	373	14 percent	16 percent
\$500 - \$750	464	17 percent	19 percent
\$750 - \$1,000	796	29 percent	28 percent
\$1,000 – \$1,500	730	27 percent	23 percent
\$1,500 or more	304	11 percent	6 percent

Source: US Bureau of the Census, American Community Survey 2010-14, "B25063: Gross Rent".

Agawam has a reasonably priced rental market.

Sixty-two percent of rental units are paying less than \$1,000 per month, and this carries over to a lower rate of cost burdened renter households for most the city.⁴⁸ About 49 percent of renter households are paying spending less than 30 percent of their household income on gross rent. On the flip side, of those who are cost burdened, 24 percent are spending more than 50 percent of their income on gross rent which has real implications for the affordability of the rental stock to nearly a quarter of the renter population.

Renter Households by Period Moved into Unit

The distribution of renter households by period moved in is consistent with county and state figures. An interesting comparison arises, however, between renter and owner-occupied households that moved in 2010 or later. Only eight percent of owners moved into their homes after 2010 compared to 39 percent of renters. Simply put, Agawam has experienced a much higher rate of new renters versus homeowners, which may speak to the attractiveness of the owner-occupied housing stock in Agawam compared to the rental stock.⁴⁹

Table 2.15 Renter Households by Period Moved into Unit

Year	Agawam		Hampden County
	Count	Percent	Percent
Moved in 2010 or later	1,118	39%	40%
Moved in 2000 to 2009	1,338	46%	47%
Moved in 1990 to 1999	262	9%	8%
Moved in 1980 to 1989	54	2%	3%
Moved in 1970 to 1979	66	2%	1%

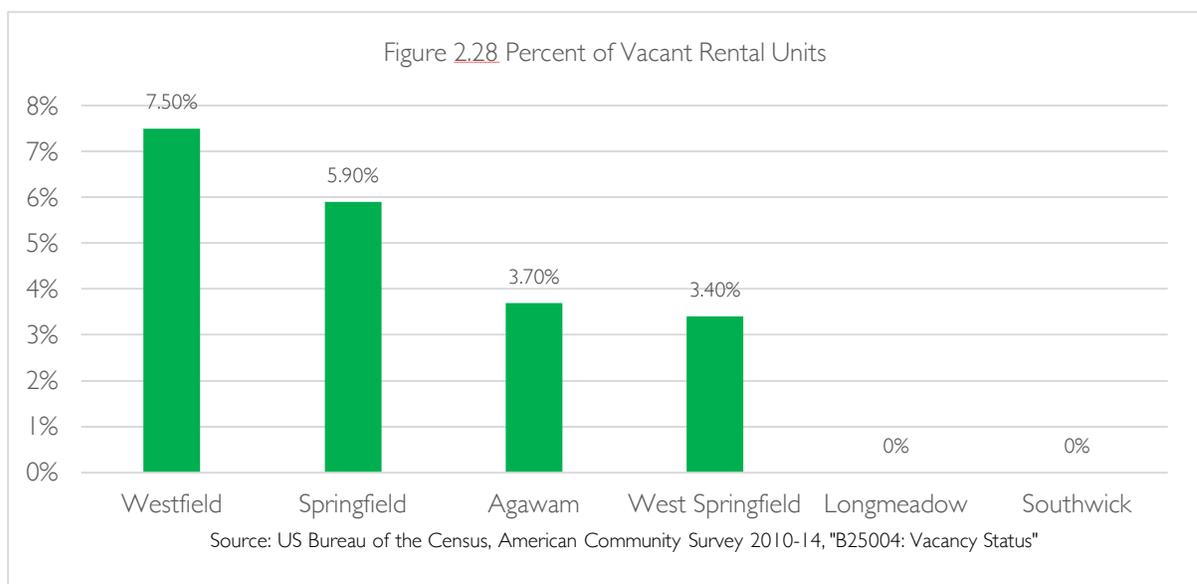
⁴⁸ US Bureau of the Census, American Community Survey 2010-14, "B25063: Gross Rent".

⁴⁹ US Bureau of the Census, American Community Survey 2010-14, "B25026: Total Population in Occupied Housing Units by Tenure by Year Householder Moved into Unit".

Moved in 1969 or earlier	48	2%	1%
Source: US Bureau of the Census, American Community Survey 2010-14, "B25026: Total Population in Occupied Housing Units by Tenure by Year Householder Moved into Unit".			

RENTAL MARKET CONDITIONS

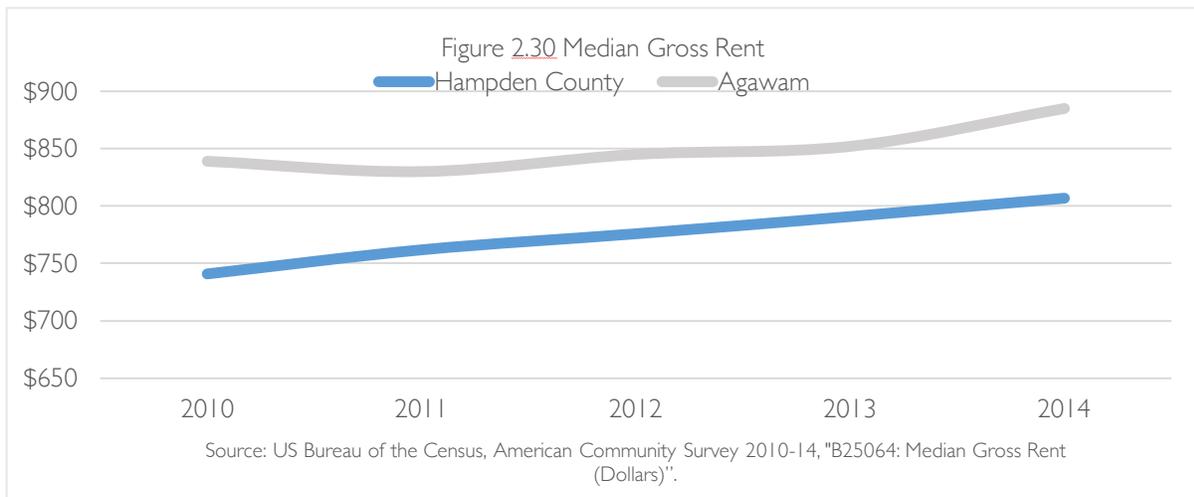
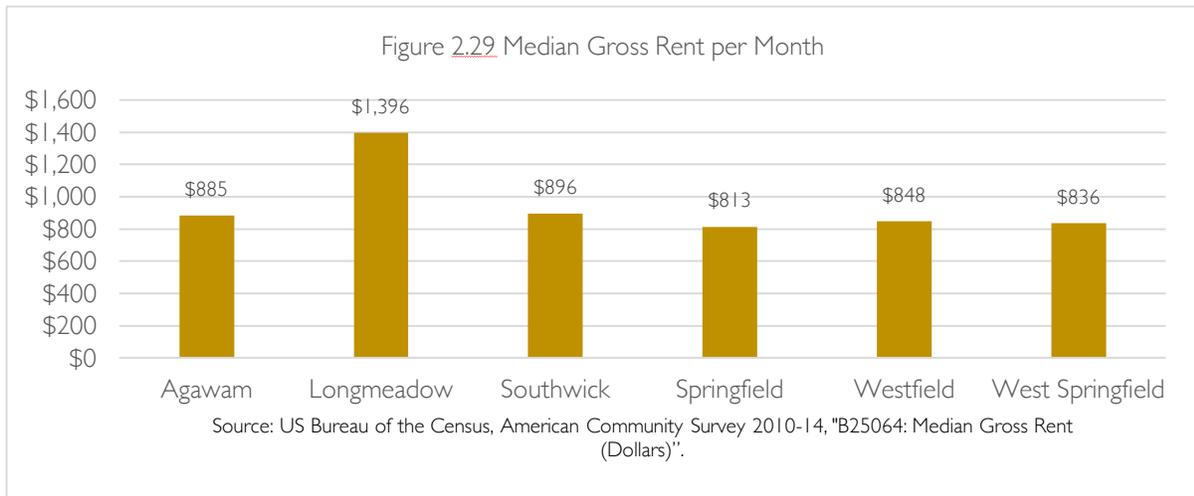
The rental market in Agawam contains an estimated 2,995 units throughout the town.⁵⁰ According to the American Community Survey (2010-14), 4.26 percent of rental units are vacant, although this number is within the margin of error and may not be a cause for concern.⁵¹



The American Community Survey also reports that the median gross rent per month is \$885, which is within means for a household grossing \$3,000 a month (roughly \$35,000/ year before taxes). Figure 2.28 shows monthly rent prices for Agawam and the surrounding communities. Agawam rental prices are in line with the other communities except for Longmeadow, which is nearly 60 percent higher. Since 2010, median gross rent has increased slightly year over year in Agawam and follows a similar trajectory to that of the county.

⁵⁰ US Bureau of the Census, American Community Survey 2010-14, "B11012: Household Type by Tenure".

⁵¹ US Bureau of the Census, American Community Survey 2010-14, "B25004: Vacancy Status"



AFFORDABLE HOUSING CHARACTERISTICS

Local Affordable Housing Stock

Indicators of Demand by Affordable Unit Type

The following table indicates need for affordable housing by family type. It is surprising that 54 percent of small families making between 80-100 percent of the area median income spend between 30-50 percent of their income for housing. Other areas of concern include; large families making less than 50 percent of the area median income, and extremely low income (less than 30 percent of area income) "other" household types.⁵² Also, 46 percent of elderly, non-family types pay more than 30 percent of their income for housing.

⁵² CHAS 2010-12

Table 2.16 Owner-occupied Housing Cost Burdened by Family Type and Income											
Household Type	Housing cost burden	Household Income									
		≥Less than 30% of HAMFI		30-50% of HAMFI		50-80% of HAMFI		80-100 % of HAMFI		Greater than 100% of HAMFI	
		Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Small Family ⁵³	less than or equal to 30 %	10	7%	80	47%	170	34%	180	43%	2,775	94%
	30% - 50 %	60	41%	20	12%	140	28%	225	54%	165	6%
	greater than 50 %	75	52%	70	41%	190	38%	10	2%	0	0%
Large Family ⁵⁴	less than or equal to 30%	0	0%	0	0%	75	60%	60	100%	300	91%
	30 percent-50%	0	0%	35	100%	45	36%	0	0%	30	9%
	greater than 50 %	10	100%	0	0%	4	3%	0	0%	0	0%
Elderly Family ⁵⁵	less than or equal to 30%	0	0%	130	63%	230	74%	175	81%	780	93%
	30%-50%	35	44%	40	20%	70	23%	40	19%	40	5%
	greater than 50%	45	56%	35	17%	10	3%	0	0%	20	2%
Elderly Non-Family	less than or equal to 30%	55	20%	165	55%	120	83%	75	75%	350	91%
	30%-50%	55	20%	95	32%	25	17%	25	25%	35	9 %
	greater than 50%	155	55%	40	13%	0	0%	0	0%	0	0%
Other Household Type ⁵⁶	less than or equal to 30%	0	0%	35	41%	15	6%	115	52%	570	92%
	30%-50%	0	0%	10	12%	185	79%	55	25%	40	6%
	greater than 50 %	120	100%	40	47%	35	15%	50	23%	10	2%
Total		635		795		1,314		1,010		5,115	

Source: CHAS, 2008-12

⁵³ 2 Persons, Neither Person 62 Years or Over, Or 3 Or 4 Persons

⁵⁴ 5 or More Persons

⁵⁵ 2 Persons, With Either or Both Age 62 Or Over

⁵⁶ Non-Elderly Non-Family

Renters making less than half of the area median income have a strong tendency to be severely cost burdened⁵⁷, specifically 54 percent or 395 total households. This portion of the population is most at-risk of homelessness and would have the greatest need for affordable housing in the future. The table also shows that 49 percent of elderly, non-family pay more than 30 percent of their income for housing, the highest percentage of any other family type.

Household Type	Housing cost burden	Household Income									
		≥ 30 % of HAMFI		30 % - 50 % of HAMFI		50 % - 80 % of HAMFI		80 % - 100 % of HAMFI		≤ 100 % of HAMFI	
		Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Small Family ⁵⁸	less than or equal to 30 %	0	0 %	20	25 %	115	35 %	110	100 %	285	100 %
	30 %-50 %	15	8 %	60	75 %	210	65 %	0	0 %	0	0 %
	greater than 50 %	185	93 %	0	0 %	0	0 %	0	0 %	0	0 %
Large Family ⁵⁹	less than or equal to 30 %	0	0 %	0	0 %	0	0 %	0	0 %	40	100 %
	30 %-50 %	15	100 %	0	0 %	0	0 %	0	0 %	0	0 %
	greater than 50 %	0	0 %	0	0 %	0	0 %	0	0 %	0	0 %
Elderly Family ⁶⁰	less than or equal to 30 %	0	0 %	45	100 %	0	0 %	25	100 %	0	0 %
	30 %-50 %	0	0 %	0	0 %	0	0 %	0	0 %	0	0 %
	greater than 50 %	0	0 %	0	0 %	0	0 %	0	0 %	0	0 %
Elderly Non-Family	less than or equal to 30 %	145	47 %	50	29 %	70	70 %	15	100 %	50	100 %
	30 %-50 %	60	19 %	90	51 %	30	30 %	0	0 %	0	0 %
	greater than 50 %	105	34 %	35	20 %	0	0 %	0	0 %	0	0 %
Other Household Type ⁶¹	less than or equal to 30 %	25	12 %	20	40 %	195	76 %	35	100 %	305	100 %
	30 %-50 %	40	20 %	0	0 %	60	24 %	0	0 %	0	0 %
	greater than 50 %	105	51 %	30	60 %	0	0 %	0	0 %	0	0 %
Total		730		350		680		185		680	

Source: CHAS 2008-12

⁵⁷ Cost burdened greater than 50 percent

⁵⁸ 2 Persons, Neither Person 62 Years or Over, Or 3 Or 4 Persons

⁵⁹ 5 or More Persons

⁶⁰ 2 Persons, With Either or Both Age 62 Or Over

⁶¹ Non-Elderly Non-Family

Regional Analysis of SHI Units

As of February 6, 2017, Agawam has 505 subsidized housings units listed on its Subsidized Housing Inventory (SHI), which is 4.18 percent of the Town's year-round housing units. As show in Table 2.18 this is a significantly lower percentage than neighboring Springfield, however it is in line with other nearby towns that share similar demographic characteristics. A concern the Town will want to pay close attention to in the coming years is the expiring use of the 200 rental units at the Pheasant Hill Village. The restriction on these units was set to expire in the year 2019, however MassHousing, in partnership with the Federal Financing Bank (FFB), provided a loan for \$17.6M to refinance Pheasant Hill Village and extend the affordability term 20 years.⁶²

Table 2.18 DHCD SHI		
Town	Total SHI Units	Pct. Subsidized
Agawam	505	4.18 %
Springfield	9,970	16.20 %
West Springfield	440	3.48 %
Longmeadow	267	4.55 %
Southwick	173	4.49 %
Westfield	1,138	7.11 %
Source: DHCD, 2016		

Table 2.19 Agawam SHI by Units and Expiration Date		
Type	Total SHI	Expires
Rental	242	Perp
Rental	15	2036
Rental	200	2039*
Rental (group home units)	48	N/A
Source: DHCD, 2/6/2017		
*Per MassHousing blog, Pheasant Hill affordability term extended 20 years from 2019 – see footnote below for source.		

Planned Affordable Housing Development

Per Town staff, Agawam has no planned affordable housing developments now.

⁶² MassHousing Blog, "MassHousing Multifamily Preservation Loans in Agawam, Greenfield are First in Massachusetts Through New Partnership with HUD, Treasury. http://masshousing.typepad.com/my_weblog/2015/08/masshousing-multifamily-preservation-loans-in-agawam-and-greenfield-are-first-in-massachusetts-throu.html

Chapter 5

DEVELOPMENT CONSTRAINTS & LIMITATIONS

This chapter is excerpted in whole from Agawam's 2016 Housing Needs Assessment.

This focus of this chapter is to detail Agawam's development constraints and limitations and includes analysis of environmental constraints, infrastructure capacity, and regulatory barriers. The information presented in this section is largely based on other planning documents, including the *2014 Open Space and Recreation Plan* and the *2011 Comprehensive Zoning Review*.

In addition, the information and conclusions are further informed through consultations with municipal officials including representatives from the following departments/divisions: Community Preservation Committee, Conservation Commission, Fire, Planning & Community Development, Public Works, and Police.

Summary of Development Constraints

Agawam is environmentally constrained by floodplains, wetland resource, important habitat, agricultural and forestry resources, poorly drained soils, hazardous waste sites, reliance on private septic systems in areas where sewer is not available. In addition, Agawam has limited viable public transit options and has low walkability, leading to an auto-centric community.

In addition, apart from the recent Mixed-Use district, Agawam's zoning restrictions lack incentives to encourage development of affordable housing. Notable omissions are no accessory apartment provisions, inclusionary zoning, nor density bonuses for affordable units in the Open Space Residential Development provisions. The new Mixed-Use Business C district includes provision for a height bonus for developments that include at least ten percent of units as affordable housing and the ordinance allows increase in lot coverage to 95 percent to encourage affordable housing (otherwise the lot coverage is a maximum of 75 percent).

Agawam's zoning restrictions allow multi-unit residential development by-right in one district without site plan review. Multi-unit buildings are allowed by right with site plan approval from the Planning Board in four districts. No districts require a special permit for development of multi-unit buildings. However, the density restrictions only allow up to four, eight, or twelve units per acre, depending on the district.

Development is also constrained by very limited land available for development in the zoning districts that allow multi-unit residential buildings – There are no vacant parcels in the Residence A-4 or Residence B districts and only one vacant parcel with the required minimum one two-acre lot size in the Residence A-3 district. The Business A district, which allows development of maximum four-unit building (with site plan approval) on a lot with a minimum of one-acre, appears to have roughly twenty-eight acres of vacant potentially developable parcels meeting the minimum lot size.

AGAWAM ENVIRONMENTAL CONSTRAINTS⁶³

Specific environmental elements that impact housing development include landscape character, geology, soils, topography, groundwater, freshwater ponds and lakes, coastal and estuarine resources, plant communities & wetlands, Areas of Critical Environmental Concern (ACEC) designation, rare and endangered species, critical habitat, scenic views, and hazardous waste sites, as further described below. The following sections are excerpted from the 2014 OSRP, unless otherwise noted.

Agawam is a very diverse community. From Provin Mountain to the west, to the Connecticut River to the east, the landscape contains abundant resources. Due to development pressures the community has experienced in the last 50 years, most easily developed parcels now contain houses, industries and/or commercial development.

Most of the remaining parcels, the more challenging parcels consisting of floodplains, wetland resources, important habitat and agricultural and forestry resources, are receiving the greatest pressure from the development community.

LANDSCAPE CHARACTER

Agawam lies within the Connecticut River Valley Ecoregion, the borders of which are primarily defined by the bedrock geology, has rich soils, a relatively mild climate and low rolling topography. The valley floor is primarily cropland and built land. Central hardwoods and transition hardwood forests cover the ridges.⁶⁴ Agawam is located at the confluence of the Connecticut and Westfield rivers. Much of the eastern portion of the community lies in the floodplain of these two rivers. The landscape then gently slopes to the west where the Provin Mountain range is physically prominent.

Although elevations in Agawam range from 45 feet above sea level at Bondi's Island on the Connecticut River to 640 feet at the summit of Provin Mountain, most of the Town's land lies between the 100 foot and 250-foot elevation contours and is relatively flat or gently rolling. As such, a great percentage of Town is desirable for agricultural or commercial development. In some of the low-lying areas, however, wetness and flooding serve to place constraints on development. A total of 1,600 acres of land lies within the floodplain of the Connecticut and Westfield Rivers and these lands provide a valuable flood prevention function as natural storage areas for flood waters.

Steep terrain and shallow soils on the slopes of Provin Mountain and Liswell Hill have also precluded development to a large degree.

Because of steep terrain and shallow soils, much of Agawam's western edge remains open space of high scenic quality, offering vistas of the Connecticut River Valley.

⁶³ Agawam Office of Planning and Community Development. *Open Space and Recreation Plan*. 2014.

⁶⁴ Commonwealth of Massachusetts, Department of Fish and Game. *BioMap2, Agawam*. 2012.

GEOLOGY⁶⁵

Agawam lies within the Connecticut Valley lowland. This topography resulted from the filling of low areas in the bedrock surface by sediments deposited during the Wisconsin glaciation. These are Pleistocene deposits which have been terraced and incised by streams that drain the area. Another prominent feature are drumlins, the tallest of which is in western Agawam at 110 feet.

SOILS^{66,67}

One of the most important features in determining the use of land is soil. The type and intensity of development that a piece of land can support without negative impacts such as severe erosion or septic system failure, is based in large part upon the characteristics of the soil. Soil information gives some indication of expense involved in developing his property. It also alerts town boards and residents to those areas which, due to soil characteristics, should have limited development or be left undeveloped.

The Town does contain a sizeable proportion of poorly drained wetland soils in some low-lying areas and some stony glacial till soils in the Provin Mountain area. These are not suitable for development or most types of agriculture without expensive engineering modifications.

More suited to residential use:

Agawam's wealth of rich, level, and well drained soils served as the basis of its early growth as an agrarian community, and encouraged development in its present varied urban and suburban uses.

Hinckley-Windsor-Merrimack Association: Nearly level to steep, excessively drained to somewhat excessively drained on glacial outwash terraces. This soil type characterizes most Agawam. This type is best suited to residential and commercial development. A tendency toward rapid permeability and "droughtiness" limits its agricultural use though trees can grow well here.

Less suited to residential use

Charlton-Woodbridge-Paxton: Nearly level to steep, well drained and moderately well drained soils on glaciated uplands. The main limitation for the use of these soils is slope, stoniness, limited permeability, and wetness. Recreation, woodland and wildlife habitat suit this soil type best.

Rock-outcrop Holyoke: Rock outcrop and gently sloping to steep, shallow, somewhat excessively drained soils on glaciated uplands. This type is characterized by the presence of bedrock just below the surface of the soil or in boulders and rocks scattered on the surface. Shallow depth to bedrock, stoniness and slope all limit uses on this type of soil.

Raynham-Belgrade-Buxton Variant: Nearly level and gently sloping, moderately well drained and poorly drained on terraces and old lakebeds. This type exists in the southern part of Agawam and because of limited permeability and wetness is not suited to intensive development. It is best suited to woodland, pasture, and wildlife habitat.

⁶⁵ Moser, John Archer. The hydrology of Agawam, Longmeadow, East Longmeadow, Hampden Massachusetts. University of Massachusetts, Amherst. 1975.

⁶⁶ Mott, John and Swenson, Eric. Soil Conservation Survey of Hamden County, Massachusetts, Central Part. May 1978.

⁶⁷ USDA Soil Conservation Service. General Soil Map, Hamden County, Massachusetts, Central Part. 1977.

Agriculture

Along the banks of the Connecticut and Westfield Rivers, alluvial soils such as Hadley fine sandy loam dominate.

Hadley-Winooski-Limerick Association: Nearly level and gently sloping, well drained, moderately drained and poorly drained soils on flood plains. Most areas in this soil type are farmed with only a small proportion being developed for residential or commercial uses. The main limitations with this soil type are flooding and wetness. It is best suited to woodland and cropland.

TOPOGRAPHY

Agawam's physical boundaries consist of three impressive features.

- The Connecticut River to the east provides the community with five miles of river frontage on New England's largest river. The Connecticut River is also the lowest point in the area.
- To the north, the Westfield River forms an eight-mile boundary.
- To the west, Agawam is separated from its neighbor Southwick by Provin Mountain which at 640 feet, is the highest point in Agawam.

GROUNDWATER

There has been no perceptible degradation in surface or groundwater quality. Ground and surface water resources in Agawam have been inventoried and are included in the Department of Environmental Protection's Geographic Information Systems (GIS) Maps (quadrangle 40, 46). The GIS maps also contain information on the quality of those water resources and rates them for use and availability as drinking water resources. Other than the five sites of permitted solid waste facilities there is no bar to developing the drinking water resources that have been identified.

PONDS, LAKES, AND RIVERS

Several small ponds, all over three acres, but totaling less than fifty acres are found in Town. These are: Silver Lake, Mawaga Pond, Leonard Pond, Robinson Park Pond, Springfield Turnverein Lake, Hathaway Pond, and the Lake in the Meadows. Several smaller bodies of surface water exist as well and are primarily used for spray and irrigation and private recreation. Several small streams including Three Mile Brook, Tarkill Brook, Still Brook, Philo Brook, Miller Brook, Worthington Brook, and Adams Brook wind through Town. Several smaller unnamed streams and wetlands exist as well.

Agawam has approximately 532 acres of open fresh water, most of which is contained in the Westfield and Connecticut Rivers (Attachment 5). The Connecticut runs along the eastern boundary of Agawam for five miles. The section of the Westfield River that runs along the northern boundary of Agawam is approximately eight miles long and runs from the Westfield town line to its confluence with the Connecticut River at Pynchon Point. Both water bodies have witnessed dramatic water quality improvement in recent years and are now designated as "Class B" waters. Under this designation they are generally safe for fishing and swimming. However, currents and boat traffic in the Connecticut and water depths in the Westfield make swimming impractical in most locations.

PLANT COMMUNITIES AND WETLANDS

Red maple is the dominant tree species in Agawam and comprises most of the basal area in Town woodlands (this is particularly true on poorly drained sites). Northern Red Oak, White Pine, Hemlock, Sugar Maple, and White Birch are also major species. Grey Birch, Black Oak and White Oak are present as well. Agawam forests are evenly aged and for the most part fully stocked with desirable trees.

Agawam's rapid urbanization over the past few decades has resulted in an appreciable loss of agricultural vegetation as those lands best suited to agriculture are also best suited to development. During this period, however, pockets of natural vegetation in the Town's wetlands and hilly areas have been less severely impacted. During the period from 1971 to 1999, Agawam saw a loss of 934.2 acres of forest land to development, or a 15.3 percent decrease. There have been several cutting plans submitted to the town during this period but acreage loss is primarily due to development.

The name "Agawam" means wet meadow due to the abundance of wetlands and floodplains. Agawam is located at the confluence of the Westfield and Connecticut Rivers. Agawam has a history of flooding year-round. Most of flooding results from storm surges in drainage swales, runoff and brooks and streams. There is seasonal flooding along the Connecticut River, and occasionally along the Westfield River. Much of the storm related flooding is caused by poor drainage designs, soil saturation in and around certain developments, development in wetlands and along river floodplains and the floodways of brooks and streams.

The Meadows are part of an extensive floodplain area in the northeast corner of Town, near the mouth of the Westfield River. A portion of this area is in agricultural production. The agricultural fields are surrounded on three sides by ecologically significant wetland communities, harboring a wide variety of plant and animal life. The largest section of the Meadows is subject to flooding. This flooding is invaluable to the agricultural uses of the Meadows and it contributes to the overall natural diversity in the Meadows. There is excellent wildlife habitat in the Meadow's wetlands, ponds and open fields.

As described more below, Agawam has a 135-acre Wetland Core, which is among the largest 20 percent of Wetland Cores statewide and in this ecoregion.

NHESP BIOMAP

The Massachusetts Department of Fish & Game, through the Division of Fisheries and Wildlife's Natural Heritage & Endangered Species Program (NHESP), and The Nature Conservancy's Massachusetts Program developed BioMap2 to protect the state's biodiversity in the context of climate change. The Nature Conservancy's assessment of large, well-connected, and intact ecosystems and landscapes across the Commonwealth, incorporating concepts of ecosystem resilience to address anticipated climate change impacts.⁶⁸

⁶⁸ Commonwealth of Massachusetts, Department of Fish and Game. *BioMap2, Agawam*. 2012.

Core Habitats and Critical Natural Landscapes⁶⁹

BioMap2 identifies two complementary spatial layers, Core Habitat and Critical Natural Landscape. Core Habitat identifies key areas that are critical for the long-term persistence of rare species and other Species of Conservation Concern, as well as a wide diversity of natural communities and intact ecosystems across the Commonwealth. Protection of Core Habitats will contribute to the conservation of specific elements of biodiversity.

Agawam contains eight Core Habitats totaling 4,521 acres, 19.2 percent of which are protected. These include two Aquatic Cores, one Wetland Core and five Priority Natural Community Cores. Wetland Cores are the least disturbed wetlands in the state within undeveloped landscapes - those with intact buffers and little fragmentation or other stressors associated with development.

These wetlands are most likely to support critical wetland functions (i.e., natural hydrologic conditions, diverse plant and animal habitats, etc.) and are most likely to maintain these functions into the future. Agawam's 135-acre Wetland Core is in the southwestern section of the town and is among the largest 20 percent of Wetland Cores statewide and in this ecoregion.

The Town also contains four Critical Natural Landscapes including one Landscape Block, two Wetland Core Buffers and one Aquatic Core Buffer. Critical Natural Landscapes total 4,479 acres, 10.3 percent of which are currently protected. Most these critical areas lie along Agawam's two major riverways, the Connecticut and the Westfield. The remainder are along the southern border of the Town.

Rare and endangered species⁷⁰

The Natural Heritage and Endangered Species Program in its 2004 BioMap and Living Waters - Guiding Land Conservation for Biodiversity in Massachusetts identifies several Threatened and Endangered plant species including: Grey's Sedge, Green Dragon, Many-Fruited False-Loosestrife, Narrow-Leaved Spring Beauty, Swamp Dock and Winged-Monkey Flower.

The largest concentration of these species is found along the Connecticut River in what the report calls the largest and highest-quality patch of floodplain forest known in Massachusetts. Most of the undeveloped habitat is in Longmeadow in the Fannie Stebbins Memorial Wildlife Refuge.

Protected habitat for a variety of vertebrates and invertebrates are found along the Connecticut River, the forested wetlands and wet meadows of Still and Great Brooks and the Westfield River. Eastern Box Turtle, Four-toed Salamander, Jefferson Salamander, Spotted Turtle, Wood Turtle, Bald Eagle, Common Moorhen, Riverine Clubtail, Creeper Triangle Floater, Yellow Lampmussel, Burbot and Shortnose Sturgeon are thought to be found in Agawam. By informing the communities of their site-specific biodiversity information, the Natural Heritage & Endangered Species Program seeks to ensure that the full variety of species and natural communities that comprise our native flora and fauna will persist for generations to come.

⁶⁹ *Ibid.*

⁷⁰ Commonwealth of Massachusetts, Department of Fish and Game. *BioMap2, Agawam*. 2012.

Scenic Views

As one travels along River Road one has a view of the Connecticut River. The view of the Connecticut River has been enhanced by the development of the Connecticut River Walk and Bikeway. The Riverwalk provides three (3) scenic overlooks with benches for viewing the river and its associated wildlife. Robinson State Park encompasses most of the Westfield River frontage which also marks the Town's northern-most boundary.

Provin Mountain with an elevation of 640 feet and Liswell Hill with an elevation of 360 feet provide spectacular views of the City of Springfield, the Connecticut River and the picturesque valleys and farmland. The views from Liswell Hill have been preserved by the acquisition of the Agawam Municipal Golf Course which sits atop this hill.

HAZARDOUS WASTE SITES

Agawam has an industrial park and small business centers, and is home to many commercial activities that may use and consume hazardous materials including dry cleaners use.

According to the MA Department of Environmental Protection,⁷¹ there have been 167 reportable releases in Agawam between 1986 and 2015.

Most these reported releases were for oil. The status of the Response Action Outcome (RAO)⁷² is as follows:

- 126 sites have a permanent solution (RAO Class A1 or A2)
- 12 sites have no significant risk (RAO Class B1 or B2)
- Eight sites have a permanent solution with no conditions (RAO Class PN)
- Three sites have a temporary cleanup that must be evaluated every five years (RAO Class C1)
 - 278-384 Walnut Street Extension
 - 270 Main Street, Kidder Stacy
 - 833 Main Street, St. John the Evangelist Parish
- 17 sites have no RAO Class, including 350 Walnut Street – Standard Uniform Services (a.k.a. Games and Lanes) – see below for further detail
- One site, the Western Mass Electric Company on Springfield Street was the site of a lead-battery acid disposal in 1977, has RAO Class NC (unknown definition)

In addition, the former Games and Lanes Site at 346-350 Walnut Street Extension, which has been vacant since 2001, when the facility was damaged by fire, has significant environmental contamination.

To help further redevelopment goals for the Walnut Street Extension area, the Town of Agawam has been working closely with the property's owner for several years. The Town commissioned a Phase II Comprehensive Site Assessment and Phase III Remedial Action Plan for the site which was completed in March of 2014. Since then, the Town has continued conversations with prospective buyers and

⁷¹ http://public.dep.state.ma.us/SearchableSites2/Search_Results.aspx

⁷² RAO is a site/release where a permanent or temporary solution statement is submitted. This statement asserts that response actions were sufficient to achieve a level of no significant risk or at least ensure that all substantial hazards were eliminated.

redevelopers of the site, and has worked with the Pioneer Valley Planning Commission and Mass DEP to facilitate brownfields remediation. According to DEP's online reportable release database, the site has completed a Phase IV cleanup, indicating long-term treatment processes have been implemented and are monitored to track cleanup progress.

There are no known hazardous waste dumps in the National Priorities List (SUPERFUND).⁷³

CULTURAL AND HISTORICAL RESOURCES

Today, of over 9,000 dwellings in Agawam, several hundred are considered historically significant and reflect the Town's rich historic past. There have been two inventories undertaken of historic structures throughout the town, one in 1985 and another in 2002. These inventories identified over 380 historical residential, commercial and industrial structures.

The Thomas Smith House is located near the base of Provin Mountain in Feeding Hills and is the oldest house in Agawam. Built in 1757, it has never been updated with modern conveniences like plumbing. The house has been preserved in its near original state through the efforts of the Agawam Historical Association which owns the house and funding from the Agawam Community Preservation Committee and the Historical Association members. It opened as a museum in 2010.

Agawam also has several homes within the Agawam Center National Register Historic District representing styles of the 18th, 19th, and 20th centuries including but not limited to Georgian, Federal, Greek Revival, Gothic Revival, Italianate, Queen Anne, Tudor Revival and Colonial Revival. These historic styles and structures add integrity and beauty to the Town and historic and cultural significance.

The Town has no designated local historic districts per MGL c.40C, but has many unprotected historic resources.

Historic Resources⁷⁴

The Agawam Center National Register Historic District, which encompasses the areas from 24 to 196 Elm Street and 551 to 1008 Main Street, is the only district listed on the National Register of Historic Places. This district is located south of Route 57.

Agawam Center is an 18th century linear village organized along an early Colonial Period road connecting Springfield to Connecticut. It was also the civic and industrial center of Agawam as early as c. 1800 including the Agawam Woolen Mill which operated until 1930. The district includes many impressive Federal and Greek Revival properties, two of which are attributed to Asher Benjamin. The district also includes many late 19th and early 20th century properties.⁷⁵

In addition, the Massachusetts Historical Commission has determined that North Agawam may be eligible for National Register Listing and indicated that more information is needed per a review in April 2005:

⁷³ Open Space and Recreation Plan, 25.

⁷⁴ Mass Cultural Resources Information System. MACRIS. <http://mhc-macris.net/>

⁷⁵ Massachusetts Historical Commission. Form A – Area: AGA.B Agawam Center Historic District,

North Agawam provides the greatest concentration of Italianate and Queen Anne buildings, including worker's cottages, multi-family housing, and large single family homes, all on relatively small lots . . . North Agawam is a collection of mid 19th century to early 20th century worker housing associated with mills along the Westfield River that are no longer extant. The houses vary in style from Greek Revival to Italianate to Queen Anne and Colonial Revival triple-deckers. Most if not all have had siding, window alterations or additions, but the area still reads as a working-class neighborhood. There are at least two religious properties within the neighborhood as well.⁷⁶

There are four properties in Agawam that are individually-listed on National Register and are about 114 properties listed as part of a National Register district. One historic property that is individually listed on the National Register is the Captain Charles Leonard House on Main Street, a Federal style mansion build in 1805 that is currently used as a community house. The Thomas and Esther Smith House on North West Street built in c.1757, the c.1880 School Street Barn, and the Purchase-Ferre House at 1289 Main Street, built in 1764, are also individually listed on the National Register.

Another example of an historic property includes the Firehouse Museum, a former firehouse from 1918, is located on Elm Street, which was transformed into a museum hosting objects that reflect the heritage and history of Agawam.

There are 81 properties listed on the State Register of Historic Places (this includes all the properties listed on the National Register).

Sensitive Archaeological Areas⁷⁷

There are twelve archaeologically significant areas in Agawam. Of these, two are also listed on the State and National Registers of Historic Places: Agawam Center Historic District and the School Street Barn. Seven of these sites contain structures and the remainder are areas.

Three of the archaeologically significant areas are within Robinson State Park:

- CCC Camp Site
- Provin Mountain Area
- Trestle Area

INFRASTRUCTURE CAPACITY

This section reviews the Town's infrastructure capacity including drinking water, wastewater, solid waste disposal, transportation, and schools. This section is based on information and direct excerpts from the 2014 OSRP unless otherwise noted.

Drinking Water

Agawam's total annual water consumption in 2012 was approximately 1.42 billion gallons. The water is supplied by the Agawam Water Department, which purchases water from the Springfield Water and Sewer Commission (SWSC) and primarily comes from the Cobble Mountain Reservoir. Old and deteriorating distribution mains occasionally cause discoloration of the water. This has been remedied in

⁷⁶ Massachusetts Historical Commission. *Form A – Area: AGA.D North Agawam*.

⁷⁷ Mass Cultural Resources Information System. MACRIS. <http://mhc-macris.net/>

the past by flushing out the water lines or replacing them with new cement lined ductile iron water mains. The City of Springfield is presently replacing the large water main from Provin Mountain to the Connecticut River. Agawam is also replacing the water main on North Westfield Street.

All water purchased from the SWSC is treated by coagulation, filtration, and chlorination prior to delivery. There are no contract limitations on the amount of water Agawam may draw from the SWSC. SWSC withdrawal from the reservoir is permitted by the Department of Environmental Protection, Division of Water Supply.

Wastewater

Much of the existing sanitary sewer system in the Town of Agawam was constructed many years ago and has been extended from time to time as the demand arose. Beginning in the early 1970's the Town took advantage of available state and federal grants to expand its sanitary sewer system to a point where the Town is 88 percent sewered.

The existing system can generally be described as consisting of two sections: the flow from the low easterly section of Town along the Connecticut River which is pumped to the treatment plant and the flow from the higher plateau west of Main Street which is collected by gravity mains to strategic points where it enters systems located in Walnut Street and School Street, and then pumped to the treatment plant.

The sewage treatment plant is owned by the SWSC and is located on Bondi's Island in the extreme northeast section of Agawam where the sewage receives primary and secondary treatment and the effluent is discharged in the Connecticut River. The Town of Agawam pays its share of the operation and maintenance costs of the sewage treatment plant based on the volume and strength of the sewage received from Agawam. The SWSC runs an Industrial Pretreatment Program which monitors sewage discharged by businesses and industries in the Town of Agawam

The Town of Agawam has recently started to expand the sanitary sewer system into the Southwestern most section of town. Sanitary sewer mains were laid, as part of Phase I, from the overpass at Rt. 57 and Shoemaker Lane along Rt. 57 and down South Westfield Street to approximately the old County Training School, being completed in 2010.

Proposed future phases of sewer expansion into the southwestern part of town, which would provide a relief to properties with failing septic systems and allow further development of the area, have not been funded. Development has been difficult to date because the in-situ soils are not very favorable to onsite sewage disposal systems (septic systems).

Solid Waste Disposal

While there are two permitted solid waste facilities in Agawam, there are no active private landfills. The City of Springfield owns and operates a permitted landfill on Bondi's Island. In conjunction with state and federal regulation of that facility, the Agawam Conservation Commission has limited jurisdiction over the operation and design of that facility as it lies in the floodplain of the Connecticut River. The southerly side of the landfill is separated from the Westfield River by a flood control structure. The Springfield landfill only accepts fly and bottom ash from a trash-to-energy facility and processed sludge from the Springfield Wastewater Treatment Facility, both of which are also located on Bondi's Island.

The trash incinerator accepts solid waste on a contractual basis from many communities in Hampden, Hampshire, and Franklin Counties, and it is the disposal site of all solid waste formerly going to the Springfield Municipal Landfill. Coupled with state mandated recycling, the operation of the trash incinerator has extended the life of the municipal landfill. Each of these facilities is permitted and regulated by the Commonwealth of Massachusetts and the United States Environmental Protection Agency. Other than the many abandoned “farm dumps” scattered throughout Agawam, the only closed commercial landfill is located at the former Mushy’s Recreation Center now used as a solar farm.

Because of the conclusion reached in the Commonwealth of Massachusetts Solid Waste Master Plan Update (1994), that there is excess landfill capacity throughout the state, and due to the lack of available suitable local sites, it is highly unlikely that there will be any new landfills in Agawam in the foreseeable future.

Transportation

While public transit options exist in the region, as described below, Agawam is primarily an auto-dependent community.

Bus service in the region, due to limited frequency and routes, is often not a viable transportation alternative to the private automobile. In addition, Agawam streetscapes are primarily designed to encourage automobile reliance with limited walkability and prevalence of strip commercial development with large parking lots in front of stores. The community is largely lacking a well-connected pedestrian system of sidewalks and crosswalks so that almost all errands require a car. As such, the community’s walkability score is a low 21 indicating a car-dependent community.⁷⁸ In 13 out of 15 metro areas, higher Walk Scores are directly linked to higher home values.⁷⁹ Recently, to work toward more diverse transportation options, Agawam has made progress in providing bicycle amenities including a bike trail, as described further below.

Public Transit

PVTA Bus

The Pioneer Valley Transit Authority (PVTA) is the largest regional transit authority in Massachusetts with 186 buses, 132 vans and 24 participating member communities. The Pioneer Valley Transit Authority was created by Massachusetts General Laws Chapter 161B in 1974 as a funding source and to provide oversight and coordination of public transportation within the Pioneer Valley region.

Agawam is served by two bus lines: Red 14 and Red 14E. Red 14 provides service to Springfield Bus Terminal and has four regular stops in Agawam and one additional stop with more limited trips (Pheasant Hill Apartments). The four regular Agawam stops on the Red 14 line are Century Center on Rt. 147, Big E on Rt. 147, CVS on Rt. 147, and the Super Stop and Shop at Feeding Hills on Rt. 57. The bus frequency is about 1-2 hours between 6:30am and 7:08pm on weekdays.

⁷⁸ Walk Score range from 1-100, with 100 being the most walkable. www.walkscore.com

⁷⁹ CEOs for Cities. Walking the Walk: How Walkability Raises Home Values in U.S. Cities. August 2009.

Red 14E also provides service to Springfield Bus Terminal and has 2 stops in Agawam: Heritage Nursing Home on Rt. 159 and Agawam Industrial Park on Bowles Road. The service includes one trip weekday mornings between 6:35 and 7:25am and three trips in the afternoon to early evening on weekdays between 1:30pm and 7:25pm.

The *Regional Transportation Plan* includes analysis for two of the bus routes on the Blue (B43) and Green (G1) routes and recommends a full system analysis as part a future Congestion Management Assessment.⁸⁰

PVTA Paratransit Service

Paratransit is demand response door-to-door van service that is scheduled by the rider. PVTA's fleet consists of 145 vans. These vans are equipped with wheelchair lifts and other special equipment to insure the safety of disabled riders. As the average age of the region's residents continues to rise, the need and demand for paratransit services will increase substantially. There are two types of service: American with Disabilities Act (ADA) service and Senior Dial-A-Ride service.

ADA Service: ADA paratransit service is available only within three-quarters of a mile of a fixed bus route, and the trip must start and be completed during the same hours that the nearest regular bus route operates. The fare is \$2.50, \$3.00, or \$3.50 per ride, depending on pickup and drop off locations.

Senior Dial-A-Ride Service: PVTA also provides van service to people age 60 and over in its 24 member communities. This service is operated on a space - available basis Monday through Friday from 8:00 AM to 4:30 PM. Fares are \$2.50, \$3.00 and \$3.50 per ride depending on the pickup and drop off locations. Tickets are available from local senior centers and the PVTA Information Center in \$0.50or \$2.50 denominations and discounts are often available

Local Senior Center/Council on Aging Service

Councils on Aging (COAs) and Senior Centers in the PVTA service area also provide transportation to their senior residents. Agawam has one car with hours of service between 8:00AM and 12:00PM Tuesday-Friday.

Commercial Bus Carriers

Pioneer Valley has three intercity commercial bus carriers: Peter Pan Bus Lines, Greyhound Lines, and Megabus. Peter Pan and Greyhound lines provide service from Springfield to major destinations including Boston and New York City and regional destinations. Mega bus provides service from the Hampshire Mall to Hartford and New York City.

Passenger Rail⁸¹

The Springfield Union Station is currently served by 11 trains daily providing extensive service in the northeastern U.S. and connections nationwide. Passenger Rail service is provided on both East-West routes and North-South Routes through the region. Work is currently underway to restore the main terminal building of the station and to move the PVTA bus station as well as the Peter Pan buses to a single intermodal facility at Union Station.

The Massachusetts State Legislature recently identified expansion of passenger rail in the Pioneer Valley region as a priority and secured \$30 million in the Transportation Bond Bill to support this effort. It is

⁸⁰ Pioneer Valley Planning Commission, *Regional Transportation Plan*, (2016), 248.

⁸¹ Regional Transportation Plan, 129.

envisioned that these funds will be used to rehabilitate surplus MBTA equipment that will then be used to operate service between Greenfield and Springfield. This new service would not begin before 2016.

Roadways

Agawam is served and accessed by a variety of roads ranging from high volume expressways to quiet local streets. Key transportation routes include: Interstate Route 91 and 391 and U.S. Route 5 running north-south and the Massachusetts Turnpike (Interstate 90) and 291 and State Route 20 running east-west.

Agawam's direct access to the City of Springfield is by way of Route 57, a limited access four-lane divided highway. Route 57 provides direct access to the SMSA from all sections of the community. In 1991, work to extend the freeway to Route 187 began, with the new section opening in 1995. A further extension to Southwick has been proposed, but it was put on hold in 2005. Route 57 currently terminates in Agawam at the intersection with Route 187.

According to the 2016 *Regional Transportation Plan*, Agawam has one severely congested roadway corridor at Route 75 from Long Brook Estates to Colony Road and one corridor with serious congestion beginning on Route 159 (Main Street) from the Connecticut Stateline traveling northbound on Route 159 to Springfield Street.⁸² In addition, the *Regional Transportation Plan* identifies a congestion bottleneck in Agawam and West Springfield on Memorial Avenue at River Street to Suffield Street at Main/Springfield Street including Walnut Street.⁸³

Transportation Improvement Projects planned in Agawam that may improve congestion include the following:

- Reconstruction on Route 5 connector to Route 57 – proposed funding year 2016 for \$11,670,939.
- Reconstruction of Route 187 from 425 ft. south of S. Westfield Street to Route 57 (0.3 Miles) – proposed funding year 2017 for \$1,558,000.
- Reconstruction of Route 187 from Southwick/Springfield Street to Allison Lane (1.29 miles) – proposed funding year 2017 for \$5,562,610.
- Route 187/57 intersection improvements – proposed funding year 2017 for \$1,500,000.
- Route 187 reconstruction from Allison Lane to Westfield City Line (1.69 miles) – proposed funding year 2018 for \$7,589,668.

In addition, MassDOT will be reconstructing the northern part of Walnut Street Extension as part of intersection improvements at the Memorial Ave/Route 147 Bridge between Agawam and West Springfield. The bridge and intersection improvements are aimed at improving vehicular traffic flow and to accommodate pedestrians and bicyclists.

Bikeways

Agawam began a program to construct bicycle and pedestrian related facilities in the 1990's. In 2004, the Connecticut Riverwalk and Bikeway was opened. It consists of a 1.7 mile off-road multi-use trail. Phase II of this project, the Riverwalk Loop (also known as the Agawam Connector Loop Bikeway), which includes both on and off road bike paths, commenced construction during the summer of 2014. This phase will connect to the Riverwalk to consist of a five-mile bicycle-friendly loop. Phase I and II of the

⁸² Regional Transportation Plan, 240-241.

⁸³ Regional Transportation Plan, 252.

School Street Park also contain bicycle and pedestrian facilities. The 2014 *Five Year Action Plan* contains a recommendation for a Town-wide Pedestrian and Bicycle Compatibility Study to be conducted in 2015-2016.

Schools⁸⁴

The Town of Agawam's public schools consist of an early childhood center for pre-kindergarten, five elementary schools, two middle schools (one grades 5-6 and one junior high grades 7-8), and a high school. The district provides full-day kindergarten at no additional cost. The district had 3,939 students enrolled in the 2015-16 school year (note: School District records indicate total enrollment of 3,966 students as of December 1, 2015).

- Agawam Early Childhood Center – pre-k, 168 students
- Agawam High – grades 9-12, 1,249 students
- Agawam Junior High – grades 7-8, 601 students
- Benjamin J. Phelps – grades K-4, 364 students
- Clifford M. Granger – grades K-4, 292 students
- James Clark School – grades K-4, 319 students
- Roberta G. Doering School – grades 5-6, 577 students
- Robinson Park – K-4, 369 students

Enrollment

Total enrollment has declined: Between 2011 and 2016, total student enrollment decreased about 7 percent from 4,230 to 3,939 students – a loss of 291 students in total in this 5-year period.

Special Needs

The district does not appear to have disproportionate over-representation of special needs populations. Approximately 16.3 of the student population has disabilities, compared with 17.2 percent statewide. There is an estimated 4.4 percent English Language Learner population, compared with 9 percent statewide. About 25.2 percent of the student population are economically disadvantaged, compared with 27.4 percent statewide.

Projections & Capacity

Pioneer Valley Planning Commissions population projections indicate that Agawam's population under age 9 years will decline 19 percent and the population age 10-19 years will decline 23 percent between 2010 and 2030 – a loss of over 1,100 people age 0-19 years.

Therefore, per these projections, it is anticipated that Agawam's student population will continue to decline, which is likely to lead to excess capacity.

Agawam School District's priorities for 2015-2016 include conducting a feasibility study and to secure funding for a new early childhood center. In addition, citizens have expressed some concerns over the condition and age of school facilities, such as the high school, which is said to be the largest one-story school in the state.

⁸⁴ Massachusetts Department of Elementary and Secondary Education, *School/District Profiles: Agawam (00050000)*, accessed 1/21/16.

REGULATORY BARRIERS

This section describes land use and environmental regulations that impact residential development including the local zoning code and state and local wetlands regulations.

Zoning

ZONING DISTRICTS

District	Single-family	Two-family	Multi-unit Building (3+ Units)	Minimum Lot Size	Height	Comments
Residence A-1	By-Right	No	No	17,000 s.f.	2.5 stories 35 feet	
Residence A-2	By-Right	Conditional*	No	15,000 s.f.	2.5 stories 35 feet	Two-families only allowed as conditional use to convert pre-existing single-family house
Residence A-3	No	By-right	Site Plan Approval	87,120 s.f.	2 stories	2-8-unit apartment house allowed by right. Density maximum 8 units/acre. Appears that multiple 8-unit maximum buildings are allowed on a site, dependent of lot size.
Residence A-4	No	No	Site Plan Approval	304,920 s.f.	2 stories	Only permitted for Housing Authority development for elderly housing. Does not indicate disabled or family housing allowed. Maximum of 16 units per acre; No more than 12 units per building.
Residence B	By-Right	By-right	By-right	12,000 s.f.	2.5 stories 35 feet	By-right multi-unit of up to four units on minimum of 43,560 s.f. lot
Agricultural	By-Right	Conditional*	No	20,000 s.f.	2.5 stories 35 feet	
Business A	By-Right	By-Right	Site Plan Approval	NA	2.5 stories 35 feet	Allows any use permitted in residence districts and the Agricultural district. Maximum four-unit building on minimum of 43,560 s.f. lot.
Business B	No	No	No	NA	NA	No new building or other structure shall be erected for residential purposes unless the land is part of a pre-approved subdivision plan or building lots recorded prior to enactment of this section.
Mixed Use Business C**	By-Right (attached)*** Site Plan Approval	By-right*** Site Plan Approval	Site Plan Approval	0	3 stories 45 feet (density bonus up to 4 stories)	In addition to height bonus for developments that include at least 10 percent of units as affordable housing, the ordinance allows increase in lot coverage to 95 percent (without bonus lot coverage is a maximum of 75 percent).

Source: Town of Agawam: Zoning Chapter 180, April 2013

*Per Article III Section 180-23, the Board of Appeals may authorize a "variation in the use of a one-family dwelling existing at the time of adoption of this article so that such dwelling may be altered and improved and facilities added for a second housekeeping unit." This authorization requires written consent by at least three abutters.

** The Mixed-Use Business C district permits residential use of no more than 75 percent of the total square footage in a development. All by-right uses are subject to site plan review.

***Detached single family dwellings are not permitted in the Mixed-Use Business C district, however attached single families (a.k.a. townhouses) are permitted by right if part of a mixed-use development. It is presumed that two-family dwellings are permitted in a mixed-use development, however the ordinance uses the term "multi-family," which does not appear to be defined by either the Zoning Code nor the mixed-use ordinance. The Zoning Code defines "Apartment House" as a building or structure designed to be occupied by 2-8 families, therefore this matrix indicates that a two-family would be allowed by-right as part of a mixed-use development in the Mixed-Use Business C district.

Multi-Unit Residential Use

Multi-unit residential buildings are allowed by right in only one district without site plan review: Residence B. Multi-unit buildings are also allowed by right with site plan approval from the Planning Board in four districts: Residence A-3, A-4, Business A, and Mixed Use Business C. No districts require a special permit for development of multi-unit buildings.

Based on GIS analysis, the Residence A-4 district has no vacant parcels with at least seven-acres, the minimum required in this district for multi-unit development. Also note that the Residence A-4 district is restricted to Housing Authority development only for elderly housing.

In addition, the Residence B district has no vacant parcels with at least one-acre, the minimum required for multi-unit development.

The Residence A-3 district appears to have only one parcel that is over the minimum two-acre requirement for multi-unit buildings. This district allows development density of up to eight units per acre.

The Business A district, which allows development of maximum four-unit building (with site plan approval) on a lot with a minimum of one-acre. There appears to be 9 lots in this district that have the required minimum one-acre lot size – together these lots are roughly 28 acres. There are also three lots with about 55 acres in this district total that are designated as undevelopable per the Town Assessor's records.

The greatest opportunity for new multi-unit development appears to be within the Business A district for multi-unit buildings of up to only four units and the Mixed-Use Business C district

Height

All zoning districts that permit multi-unit buildings limit the height to two or two-and-a-half stories except for Mixed Use Business C district, which allows up to three stories. Note also as an incentive to develop affordable housing, the Mixed-Use Business C district allows a height bonus of up to four stories for developments where at least 10 percent of units are affordable.

Parking Requirements

Parking requirements vary from a maximum requirement, as follows:

Zoning District	Residential Parking Requirements
Residence A-1	maximum five vehicles per lot
Residence A-2	none
Residence A-3	minimum two spaces per unit
Residence A-4	minimum one space per unit
Residence B	maximum one vehicle per 2,500 square feet of lot area but no more than three vehicles
Agricultural	Maximum one vehicle per 5,000 square feet of lot area but not more than five vehicles
Business A	none
Business B	none

Mixed Use Business C	none
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Accessory Apartments

It appears that accessory apartments, although not identified by that name, are permitted in districts where two-families are permitted (R-A3, R-B, and B-A) and where single family conversions are conditionally permitted (R-A2 and Agricultural). However, there is no definition of the term “accessory apartment” nor use of the phrase or similar phrases (e.g., guest apartments, in-law apartments, family apartments, or secondary units) in the ordinance.

Open Space Residential Development

In addition to purchasing farmland and undeveloped land, the Town adopted an Open Space Residential Development (OSRD) Ordinance in 2006 to encourage the clustering of residential homes. It is allowed by right in three (3) residential districts, however requires one-acre minimum lot size. Only one (1) residential subdivision has been approved in the since 2009.⁸⁵

There are no provisions to encourage construction of affordable housing within an OSRD.

Age-Restricted Housing

The Zoning Code allows age-restricted housing for households with occupants over age 55 years in Residence District A-5. There is an occupancy limit of three residents per dwelling unit and any children of the occupants must be at least 18 years of age or older. The provisions limit development to single and two-family detached dwellings with a two-story height limit. The parcel must have a minimum land area of ten acres. The provisions specify a maximum density of four units per acre.

There are no provisions to encourage construction of affordable housing within an age-restricted housing development.

Historic Preservation Overlay District

The Historic Preservation Overlay District (HPOD) is applied to historic structures in all zoning districts and allows for the conversion of historic structures to encourage reuse and renovation and “to promote diversified housing opportunities.” For a property to qualify as an historic structure, it must be included in the “Agawam Inventory of Historic Structures” or be listed on or eligible for the National Register of Historic Places. Such properties may be converted for residential uses and bed and breakfast homes. The properties would not be subject to minimum lot area, setbacks, or building height (except for additions). Original building area may not increase by more than 10 percent of gross floor area. The Agawam City Council is designated as the special permit granting authority for the purposes of these provisions – a special permit would be triggered if the use exceeds those allowed in the underlying district.

Renting of Rooms

Renting of rooms is allowed in Residence A-2 district for up to four residents in a dwelling.

⁸⁵ OSRP, 76.

Rest Homes or Convalescent Homes

Rest homes or convalescent homes are permitted in Agricultural districts with minimum of 10 acres. The provisions exclude rest homes for contagious diseases, care of drug or liquor patients, correctional purposes, or care of the insane or feebleminded.

Floodplain Zone

The Town of Agawam has adopted the Federal Emergency Management Agency's (FEMA) updated Flood Insurance Rate Maps (FIRM) effective July 16, 2013. These maps were approved by the City Council on June 17, 2013 as part of the Town of Agawam's ordinance which amended Chapter 180 of the Town of Agawam Zoning Bylaws entitled "Article XII Floodplain Zone." Dwellings existing prior to adoption of the floodplain zone are permitted however substantial improvements require a special permit. The district prohibits installation of septic tanks, leaching fields, and on-site waste disposal systems. In addition, the district prohibits any development of any building, other than minor buildings incidental to permitted flood control, recreation, or agricultural uses.

Past Zoning Reform Efforts

The Town has conducted or commissioned four plans/studies between 1999 and 2015 that include recommendations for zoning amendments, summarized below.

1999 Zoning Re-Codification Review

This report was prepared by land use attorney Mark Bobrowski. The report recommended amendments provided model zoning language to address inconsistencies and illegalities. The key recommendation related to residential development was to develop an accessory apartment ordinance. This recommendation was not implemented.

2004 Community Development Plan

This plan, prepared by McGregor and Associates, was funded pursuant to Executive Order 418 to help the community plan to meet its housing, economic development, open space, and transportation needs. Key recommendations related to residential development:

- Adopt Inclusionary Zoning. This recommendation has not been implemented yet.
- Adoption of an accessory apartment ordinance. This recommendation has not been implemented yet.
- Zoning for mixed-use higher density housing in village centers. This recommendation was partially implemented with the adoption of Mixed Use Business C District in 2015 for the Walnut Street Extension area.

2010 Economic Development Plan

This plan was prepared by Pioneer Valley Planning Commission with funding by the MA Executive Office of Housing and Economic Development, Chapter 43D Technical Assistance Program. The purpose of the plan was to identify specific parcels that would be appropriate for commercial and industrial development, and determine what zoning amendments and/or infrastructure investments would be needed to create more feasible future development sites. Five priority sites were identified in the plan. Zoning amendments the town would need to consider included mixed use development regulations, which were adopted as a result for the Walnut Street Extension area.

2011 Comprehensive Zoning Review

This report was prepared by Pioneer Valley Planning Commission. The purpose of the report was to comprehensively review Agawam's zoning provisions and to recommend zoning amendments, with priority given to those provisions in violation of state or federal laws and for consistency with *Valley*

Vision, Regional Land Use Plan and pending Zoning Reform legislation. Key recommendations to related to residential development:

- Revise definition of family to comply with Fair Housing laws. The Town completed this amendment.
- Revise definitions of apartment house, dwelling, lodging house, and single-family dwelling. The Town completed these amendments.
- Verify with land use attorney on whether current zoning map has elements of “spot zoning.”
- Amend parking standards to adopt “smart parking” techniques such as minimum and maximum parking standards, shared parking, bicycle parking, and incorporating on-street parking. This recommendation has not been implemented yet.
- Amend Open Space Residential Development(OSRD) ordinance. The current ordinance requires minimum of one-acre lot size whereas underlying zoning districts permit minimum lot size of 15,000 and 17,000 square feet. The one-acre lot size requirement is inconsistent with the purpose of the OSRD and should be amended. This recommendation has not been implemented yet.
- Adopt an accessory apartment bylaw with expanded development standards, and consider allowing this type of development in additional zoning districts. This recommendation has not been implemented yet.
- Adopt mixed use village center zoning. This recommendation was implemented with the adoption of Mixed Use Business C District in 2015 for the Walnut Street Extension area.
- Determine if the town can accommodate the number of new housing units based on the Target Number detailed in the proposed Chapter 40U of the Zoning Reform legislation. This recommendation has not been implemented yet.

Residential Permitting Fees & Review Process

BUILDING PERMIT FEES

Municipality	Fee	Unit	2,520 s.f. single-family (estimated construction cost \$295K)	12-unit, 15,000 s.f. (estimated construction cost \$3M)	Fee per Unit for 12-unit property (author's calculation)
Agawam	\$400	Single & Two-family	\$400		
	\$0.30	square foot		\$4,500.00	\$375.00
East Longmeadow	\$0.50	square foot	\$1,260.00	\$7,500.00	\$625.00
Southwick	\$0.40	square foot	\$1,008.00	\$6,000.00	\$500.00
Springfield	\$250+\$8 per	1000 construction cost	\$2,610.00		
	\$100+\$12 per	1000 construction cost		\$36,100.00	\$3,008.33
West Springfield	\$0.35	square foot	\$882.00	\$5,250.00	\$437.50

Sources: Our Fee Schedule: Town of Agawam Permit Fees; East Longmeadow, Residential Permit Fees; Town of Southwick, Building Permit Fee Schedule; City of Springfield, Building Department Inspectional Services Permit Fee Schedule, effective July 16, 2012; Town of Westfield, Residential Fees, effective June 18, 2009; Town of West Springfield, Permit Fees, Building, Electrical, Plumbing and Gas, effective May 30, 2006; Town of Springfield, Assessor's Online Database, accessed 1/22/16; Construction Costs per Unit: www.fixr.com, accessed 1/22/16.

Agawam's building permit fees for single-family and multi-unit construction are lower than permits in surrounding towns including East Longmeadow, Southwick, Springfield, and West Springfield. Agawam's building permit fees are \$400 for single and two-family dwellings and \$0.30 per square foot for multi-unit buildings. Surrounding communities' fees for single-family dwellings range between \$882 and \$2,610. Based on the multi-unit case study, detailed in the matrix above, surrounding communities' building permit fees would range roughly \$437 to over \$3,000 per unit for a 15,000 s.f. multi-unit building with rough estimated construction cost of \$3M.

Site Plan Review

- Residence A-3 requires Planning Board approval of site plan for apartment house.
- Residence A-4 requires Planning Board approval of site plan for Housing Authority elderly housing.

Special Permit Review Process & Criteria

It appears that no special permits are required to develop residential uses including for multi-unit buildings in Agawam.

Wetland Regulations

State Laws

Agawam's wetlands are protected through Massachusetts General Laws (MGL) c.131 s.40, the Wetlands Protection Act, and MGL c.258, the Rivers Protection Act. Agawam has not adopted any local wetlands protection ordinance.

The Wetlands Protection Act regulates many types of work in resource areas, including vegetation removal, regrading, and construction of houses, additions, decks, driveways, and commercial or industrial buildings in a wetland and in the buffer zone (within 100 feet of a wetland).

The Rivers Protection Act, which is a 1996 amendment to the Wetland Protection Act, provides protection to rivers by regulating activities within 200 feet of the mean annual high water line on each side of a river.

Wetlands

Inland wetlands are areas where water is at or just below the surface of the ground. Although these wetlands can appear dry during some seasons, they support certain plants and soils. Inland wetlands include marshes, wet meadows, bogs, and swamps.

Source: MA Department of Energy and Environmental Affairs, *Protection Wetlands in Massachusetts*,
<http://www.mass.gov/eea/agencies/massdep/water/watersheds/protecting-wetlands-in-massachusetts.html>

Chapter 6

IMPLEMENTATION CAPACITY AND RESOURCES

Agawam's has made progress in building its capacity and resources for implementation of affordable housing initiatives. The town has adopted the Community Preservation Act, has an active Affordable Housing Committee, professional planning staff, and is seeking federal Community Development Funds. However, the town has no staff dedicated to supporting and furthering local affordable housing initiatives nor a Municipal Affordable Housing Trust or similar entity. In addition, the regional planning agency, Pioneer Valley Planning Commission, provides additional capacity for planning initiatives in general and may be an additional resource the town can tap into for help with implementation of housing initiatives.

The Town of Agawam's legislative body is the City Council and the chief executive officer is the Mayor.

Agawam Housing Committee

The Agawam Housing Committee was established in 2014 by the Agawam City Council to consider the town's housing needs, with particular attention to housing opportunities that are affordable to households of all income levels and abilities. The Agawam Housing Committee may make recommendations to the Mayor and City Council on steps the town may take to support the creation of new housing options to address those needs and to help maintain existing affordable housing in Agawam. Members of the committee consist of one member of the City Council, Planning Board, and Housing Authority Board, and three members appointed by the Mayor.

Office Planning and Community Development Department

The goal of the Office of Planning and Community Development is to assist in the overall growth of the community in an orderly and managed approach to promote economic development while preserving community character and natural resources. The Office of Planning and Community Development oversees the preparation of comprehensive plans and studies which guide growth while balancing community needs and resources. The Office of Planning and Community Development houses many different areas of responsibility for the Town of Agawam. These areas are divided into three specific categories: Planning, Community Development/Economic Development and Conservation.

The Office is staffed by the planning director, administrative assistant, and senior clerk.

Community Preservation Act

The Town of Agawam adopted the Community Preservation Act in 2001. Through the Community Preservation Act, the town adopted a one percent surcharge on local property taxes; this surcharge in addition to variable distributions from the state's Community Preservation Trust Fund, provides funding that can be used to for community preservation including:

- Acquisition and preservation of open space and recreational land
- Creation and support of affordable housing
- Acquisition and preservation of historic buildings and landscapes

Between 2012 and 2016, Agawam's total revenue collections (both local and state share) ranged between \$548,017 and \$678,016.

A minimum of 10% of the annual revenues of the fund must be used in each CPA category (affordable housing, open space and recreation, and historic preservation), and up to 5% may be used for administrative expenses of the Community Preservation Committee. The remaining funds can be allocated for any combination of the allowed uses.

Pioneer Valley Planning Commission

The Pioneer Valley Planning Commission is the regional planning agency serving the people who live and work in the 43 cities and towns of Pioneer Valley (in Hampden and Hampshire counties). PVPC provides technical assistance to help promote regional collaboration, economic development, better land use and zoning, and environmental protection.

Appendix A

DHCD AFFIRMATIVE FAIR HOUSING MARKETING GUIDELINES

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

Appendix B

INTERAGENCY BEDROOM MIX POLICY

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



Appendix C

COMPREHENSIVE PERMIT DENIAL & APPEAL PROCEDURES

(a) If a Zoning Board of Appeals (Board) considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board 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 have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board 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 Department 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.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8).

Appendix D

SUBSIDIZED HOUSING INVENTORY

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Agawam

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
40	J.J. Brady Village	775 Springfield St.	Rental	32	Perp	No	DHCD
41	J.J. Brady Village Phase II	775 Springfield St.	Rental	12	Perp	No	DHCD
42	Colonial Haven	886 Main St.	Rental	52	Perp	No	DHCD
43	Country View	95 N. Westfield St.	Rental	40	Perp	No	DHCD
44	Meadowbrook Manor	66 Meadowbrook Manor	Rental	64	Perp	No	DHCD
45	The Danahy School House	51 Maple St.	Rental	35	Perp	Yes	DHCD
46	Wade Park Village	24-36 Franklin St.	Rental	7	Perp	No	DHCD
47	Hale Meekins Residence	203 School St.	Rental	15	2036	No	HUD
48	Pheasant Hill Village	25 Pheasant Hill Dr.	Rental	200	2019	Yes	MassHousing
4187	DDS Group Homes	Confidential	Rental	48	N/A	No	DDS
Agawam Totals				505	Census 2010 Year Round Housing Units		12,090
					Percent Subsidized		4.18%

Appendix E

SUMMARY OF COMMUNITY WORKSHOP RESULTS

COMMUNITY WORKSHOP #1

Summary

The purpose of the community workshop on February 13, 2017 was to provide information about the housing needs in Agawam and to solicit input from the community on a set of draft goals based on the 2016 Housing Needs Assessment. Attendees of this community meeting offered thoughtful insights about meeting more of community's housing needs. There were several themes that came up in the discussion of the exercises that seem to interest the community members attending.

Elderly Housing

Many community members had concerns over the lack of proper housing for the elderly and disabled community in Agawam. Participants were passionate about affordable, accessible housing for these communities.

Transportation

Transportation was a concern brought up by attendees, as it is difficult to access some of the housing that is proposed, especially for the elderly and disabled communities.

Smaller/Different Housing Types

Many participants were enthusiastic about the prospect of tiny houses, cluster housing, and multi-generational housing. From this meeting, it seems many participants would be proponents of different, unique housing types to meet the needs of Agawam's community.

Workshop Design

The workshop took place at the Agawam Senior Center on Monday, February 13 at 5:30 pm. Roughly twenty-five people attended. The workshop was interactive and informative, with five tables set up to facilitate conversations between attendees and a presentation given by consultant Jennifer Goldson. Attendees participated in two exercises that involved interaction with others at the table and recording ideas and concerns, which are transcribed in the Appendix.

Methods

Attendees were given a nametag and a table to sit at upon registration. Five tables lettered A through E had about six people each. The attendees were first given some time before the presentation to complete Exercise 1, which was a partner questionnaire. Participants recorded their partner's answers to questions regarding tenure in Agawam, housing types and housing needs experienced since living in Agawam, and opinions on housing issues in the town.

The presentation followed Exercise 1, and after that the attendees were given fifteen minutes to complete the first part of Exercise 2 at their tables. This first part of this exercise asked participants to discuss as a table two questions about their vision of housing for Agawam, and to record their answers.

The second part of the exercise was prefaced with a short discussion of seven draft goals for Agawam. Participants, after being introduced to the goals, were then given thirty minutes to work at their tables to fill out a matrix based on how they rated the importance of each goal (Very Important, Somewhat Important, or Not Important), what strengths and opportunities they saw for each goal, and what weaknesses and concerns they had for each goal. Each table was encouraged to work together to discuss the opinions of all members of their group.

Exercise 1

Exercise 1 was a partner exercise, where participants were asked to inquire the following questions about their partner and record them.

1. *How long have you lived in Agawam?*
2. *What types of housing have you lived in here?*
3. *Have your housing needs changed over time? If so, how?*
4. *What do you believe are the primary housing issues in Agawam that you hope this planning effort will help to address?*
5. *What population groups face the greatest barriers to finding suitable housing they can afford in Agawam?*

Many participants have lived in Agawam for more than 25 years, and there were several that have lived in the town their whole lives. Housing types have included single-family homes, apartments, condos, and two-family homes, and the main reason that residents said their housing needs have changed was marriage and meeting the needs of a family.

The issues regarding housing noted by residents were primarily the lack of housing for the elderly population and the disabled population.

Exercise 2: Part I

Exercise 2 asked participants to work in their tables to answer the following questions:

1. *Using perfect world thinking, imagine that Agawam had a variety of housing options for a range of incomes, ages, family sizes, and needs. What would that be like? Describe what your group sees.*
2. *To build on your vision (#1, above), what type of housing should be available in Agawam that is not available today? How can this housing reinforce or complement the character of Agawam's existing neighborhood?*

Participants envisioned an Agawam with smaller housing, multi-generational housing, and mixed-use housing to meet the needs of the aging population. Cluster housing, tiny house neighborhoods, and apartments were specifically mentioned as types of housing that participants would like to see in Agawam.

During report-outs, Jennifer asked Table A to briefly summarize their discussion of the first question in this exercise. Table A brought up ideas including condos, cluster housing, management on site, and a first-time buyer program.

Table B summarized their discussion of the second question. A representative from the table listed housing options including multi-family, tiny houses, senior living, rental units, and handicap accessible housing.

Exercise 2: Part II

In the second part of Exercise 2, participants were given the seven draft goals listed below. They were asked to give feedback on the sheet provided on the importance of each goal, the positives and negatives of implementation, and opportunities or concerns they could think of related to the goal. During report outs, no tables agreed 100% with goals 1, 3, 4, and 5, with some more support shown for goals 2, 6, and 7. However, at least three tables had concerns for every draft goal discussed. The pencil symbol indicates that revisions are needed and the check mark indicates the goal was supported as written.



Goal 1

Encourage the creation of multi-unit, mixed-income rental housing in walkable mixed-use areas, particularly the Mixed-Use Business C District.

Participants commented that if this goal were completed, it would help support local businesses, the area would be walkable, and transportation would be accessible. Still, there were concerns about transportation, especially for elderly residents, and more about the lack of retail and businesses in the area. One group stated that there are more areas in town that should be considered for new housing development.

Recommendation: Broaden this goal to consider the viability of creating this type of housing in other areas of Agawam in addition to the Mixed-Use Business C district.



Goal 2

Support low-income homeowners and property owners with low-income tenants with rehabilitation assistance, such as for health and safety improvements, accessibility, code compliance, exterior renovation, and septic system upgrades.

Participants commented on a strength of this goal, which is that it would help to meet 40B limits faster, though concerns were that the time commitment and cost associated with the project could be extensive. There were also concerns about how to ensure continued participation in the program, along with the potential lack of communication with the homeowners.

Recommendation: Maintain this goal as written.



Goal 3

Provide technical and financial assistance for foreclosure prevention and assistance.

Participants identified several opportunities to meet this goal, including counseling initiatives with minimal financial support and creating a volunteer consultant group to guide people through a short sale. Concerns with this goal were that financial issues should be dealt with by the banks, not the town. One group stated that counseling services should be provided rather than financial assistance. A last concern is that completing this goal will not have much of an impact on the SHI.

Recommendation: Focus this goal more on counseling for financial literacy than financial help.



Goal 4

Encourage creation of affordable housing options for households including individuals with extremely low incomes including permanent affordable housing, transitional housing, and emergency shelter.

Participants offered several suggestions for opportunities to complete this goal, including shared apartment living, working more closely with HAP to increase the number of units allotted, and working to create a proactive plan to approach development. A strength of this goal, one group agreed, is that it would allow for mobility for people currently stuck in homes that they can't afford. A change one group would make to the goal is to remove the emergency shelter provision, and a concern among the participants was the lack of a formal plan or mindset to achieve and initiate affordable housing.

Recommendation: Consider the removal of the emergency shelter provision of the goal.



Goal 5

Encourage creation of affordable housing options for large families (5 or more person families) with very low income and for middle-income small families between 80-100% AMI.

Participants from one group agreed that an opportunity to begin to meet this goal is to identify large units for rent/purchase within certain areas of the community. Several concerns, on the other hand, were that there is no good place to develop these units. One group inquired how it would be affordable, and how to encourage builders to build 4 and 5-bedroom units.

Recommendations: Encourage creation of housing options for small families meeting the criteria, and discuss re-use of existing larger homes for affordable larger family homes.

✓ Goal 6

Encourage creation of affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.

Every group marked this goal as "very important". Some strengths of the goal are that it is necessary because of Agawam's aging population, it would free up the SHR for first time buyers, and that this housing type would give autonomy while also providing individual support. Some concerns were that multi-generational units would not count towards the SHI, that senior citizens may not want to move, and that transportation would need to be more effective.

Recommendation: Maintain this goal as written.

✓ Goal 7

Strive to support the creation of 300 low/moderate income (LMI) units, over five years (an average of 60 LMI housing units per year) that will count on the Subsidized Housing Inventory and are affordable to a range of household incomes. This rate of LMI housing production would support the town reaching 10 percent through incremental production (0.5% of year-round housing units) by 2031.

Every group marked this goal as "very important" as well. It is important, they note, in order to maintain control of the destiny of the town and to avoid future 40B initiatives. One group's suggestion for an

opportunity to meet this goal is to initiate a dialogue for all developers in the town in the area of SHI. Some concerns about meeting this goal are the lack of major development projects, lack of community involvement, and the limited funding.

Recommendation: Maintain this goal as written.

COMMUNITY WORKSHOP #2

Summary

The purpose of the public forum in Agawam on April 4, 2017 was to conduct an interactive community meeting to solicit public opinion on a set of strategies and goals to include in the Housing Production Plan.

Main Conclusions

The participants of this community meeting supported several strategies and development sites, which are listed below. Some themes of conversation in this meeting were the focus on the aging population of Agawam, the desire to meet the necessary SHI percentage in the town, and the different types of housing that could be introduced in Agawam.

Strategies

The five following strategies were given the most support by participants:

- Build local capacity with the creation of a municipal housing trust to utilize Community Preservation Act funds and other funding to foster creation of locally-initiated, small scale residential and/or mixed-use development.
- Secure federal CDBG funds for a home rehab program for homeowners and apartment owners.
- Foster private deals to upgrade existing apartment complexes and convert to affordable apartments
 - Targeting local funds (e.g., CPA funds through housing trust) to work with private partner to purchase, upgrade, and convert.
 - Provide information to local property apartment owners about the Donation Tax Credit for property donations to non-profit organizations to convert existing buildings to affordable units.
- Secure federal CDBG funds for “Aging in Place Program” to provide grants of up to \$5,000 for low/moderate income senior homeowners for health and safety improvements to their homes.
- Adopt an infill bylaw that permits development of undersized lots for affordable homes by private individuals or organizations, such as Habitat for Humanity.

Development Sites

The following development sites were identified most as meriting further consideration in the group discussion period.

- Tuckahoe Turf Farm
- Games & Lanes
- Brady Village
- Agawam Bowl Property

Workshop Design

The public forum took place at the Agawam Senior Center at 5:30 pm on April 4, 2017. Roughly thirty people attended, most of which were Agawam residents. The meeting was interactive and informative,

including an open house exercise, a presentation, and two group exercises where participants conversed in their individual tables. There were several means for participants to record their feedback including options for comments and dot voting on the seven goals presented and space for comments discussed by the group on each of the twelve strategies presented. The recorded comments are transcribed in the Appendix.

Methods

Attendees were given a nametag and a table to sit at upon registration. Four tables lettered A-D had about six or seven people at each. Before the presentation there was time for attendees to participate in the open house exercise. This exercise involved seven boards with a goal on each, offering space for participants to vote on the importance of the goal using dots and a space for comments on each goal. Lastly there was a board for general comments or questions.

After all attendees were seated, Jennifer Goldson began her presentation. The presentation gave the background of the Housing Production Plan and a brief summary of the concepts discussed in the previous community meeting. The twelve strategies were then introduced and explained. Jennifer answered several questions that were brought up by participants in this segment.

Each table then received the first discussion exercise. They were given thirty minutes to discuss as a group each strategy, identify its strengths and weaknesses, and decide whether they believe the town should pursue the strategy. Next, Jennifer described the ten suggested development sites and their location in Agawam. Participants were given a map and thirty minutes to identify sites that merit further consideration for creation of affordable/mixed-income housing, with the option to identify sites that weren't already mentioned in the presentation.

Open House Exercise

The open house exercise involved seven boards with a goal on each of them, space to vote that the goal was “very important”, “somewhat important” or “not important”, and a space to leave comments on the goal.

Goal 1

Encourage the creation of multi-unit, mixed income rental housing in areas that could become walkable mixed-use areas with commercial and residential development opportunities.

Eight people found this goal to be somewhat important, while only five found it to be very important. A concern regarding this goal was that the attitude in town regarding multi-family homes is generally negative, though some positive attributes noted were that walkability is an important feature to expand upon in the town and that housing for working people is important if businesses expect to thrive in the town.

Goal 2

Support home rehabilitation needs of low-income homeowners and apartments owners with low-income tenants, such as for health and safety improvements, accessibility, code compliance, exterior renovation, and septic system upgrades.

This goal received a generally positive reaction—thirteen participants found this goal to be very important, and just three marked it as somewhat important. One person commented that this goal would help keep people in their own homes for a longer time, and another remarked that any improvements in this area are necessary. Energy efficiency was noted as a possible addition to home rehabilitation needs. A concern with this goal was the possibility of this goal putting a strain on property values.

Goal 3

Provide technical assistance and counseling for financial literacy for foreclosure prevention.

Responses to this goal were mixed, with just over half of the responses (nine) saying that the goal was very important, four saying it was somewhat important, and three saying it was not important. Proponents of this goal commented that preventing foreclosures and keeping people in their homes is very important because a foreclosed home will sit vacant for years before being released by the bank, and that help in this area is very important to the town. A critique of this goal was that this counseling should offer solutions, not just advice.

Goal 4

Encourage creation of affordable housing options for households including individuals with extremely low incomes including permanent affordable housing and transitional housing.

Most people (eight) found this goal to be very important, while four people marked it as somewhat important and one found it to be not important. One concern marked was that public attitude will need to change—“they need to feel absolute that this low-income housing will not degrade their properties”. One comment remarked that housing should be built at Games & Lanes as it seems that no one else wants to build there.

Goal 5

Encourage conversion of existing homes for affordable large-family housing and creation of more affordable homes for very low-income households and middle-income small families.

Responses to this goal were mixed, with about half the responses marking “very important”, about half marking “somewhat important”, and one person marking “not important”. The only comment left stated that change of any kind will be difficult.

Goal 6

Encourage creation of affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.

Seventeen people voted that this goal was very important, and there were no dissenting votes. Comments stated that the creation of this type of housing should include young people with disabilities as well, and that more housing for elderly should be created to lessen the time for those on waiting lists. Another suggestion supporting service-enriched housing was for elderly housing that would provide meals, transportation services, and on-site activities.

Goal 7

Strive to support the creation of 300 units that will count on the SHI over five years through conversion of existing buildings and new construction and that are affordable to a range of household incomes.

Most participants (nine) marked this goal as very important, and four marked it as somewhat important. One concern was that it may be difficult to get support from the town’s administration, but one comment suggested again that Games & Lanes would be a good location for this type of housing to be developed.

Discussion Exercise Part I—Strategies

Twelve draft strategies were presented to the participants, and each table was given a sheet to respond on whether they thought the town should pursue each strategy over the next five years, to identify strengths and opportunities for the strategies, and to point out weaknesses and concerns about each strategy. The strategies presented and the general responses from the participants are detailed below.



1. *Build local capacity with the creation of a municipal housing trust to utilize Community Preservation Act funds and other funding to foster creation of locally-initiated, small scale residential and/or mixed-use development.*

All four tables responded that the town should pursue this strategy over the next five years. Some strengths noted were that this strategy seeks outside funds and resources, would survive varying economic climates, and would be a more organized, controlled, and stabled approach. One potential weakness would be the effect of political influence.



2. *Build local capacity by utilizing CPA funds to hire or contract a part-time housing coordinator – could potentially partner with nearby towns to share services.*

The groups were split on whether they supported this strategy, with tables A and B agreeing that the town should pursue it and tables C and D saying that it should not be pursued. Strengths of the strategy were that the planning board would be able to focus more on housing and that planning would become more of a coordinated effort. Table D stated that they would support this strategy if it were funded by the town, but not if it was funded by CPA. Concerns were the lack of authority with the new hire, and questions on if they would have the necessary knowledge and skills.



3. *Consider proposing special legislation to create local property tax incentives for conversion of existing apartment complexes to affordable rental units.*

Two tables agreed that the town should pursue this strategy, one was undecided and split 50/50 within the table, and one agreed that the town should not pursue the strategy. Some strengths of the strategy were that it would spread the SHI units over the community instead of concentrating them in one location, it would increase the affordable inventory to the necessary amount, and that it would help incentivize improvements and conversions in properties. Some concerns in implementing this strategy were its ability to overcome council objections and the potential lack of participation.



4. *Secure federal CDBG funds for a home rehab program for homeowners and apartment owners.*
All four tables agreed that this strategy should be pursued. Table D, however, said they would support it only if it was deed restricted for SHI apartments. The concerns listed were only that it might be difficult to come up with guidelines for the program.



5. *Foster private deals to upgrade existing apartment complexes and convert to affordable apartments*
 - a. *Targeting local funds (e.g., CPA funds through housing trust) to work with private partner to purchase, upgrade, and convert.*
 - b. *Provide information to local property apartment owners about the Donation Tax Credit for property donations to non-profit organizations to convert existing buildings to affordable units.*

All four tables agreed on this strategy. One table questioned how this would be best put together, but no other comments were made.



6. *Secure federal CDBG funds for “Aging in Place Program” to provide grants of up to \$5,000 for low/moderate income senior homeowners for health and safety improvements to their homes.*

The four groups all agreed that this strategy should be pursued as well. One group commented that even if the Aging in Place program doesn't count on the SHI, it will improve the quality of life for the seniors in town. Another commented that as part of the “package” of strategies, this would be a good sell for the less attractive parts.



7. *Adopt an infill bylaw that permits development of undersized lots for affordable homes by private individuals or organizations, such as Habitat for Humanity.*
All the tables agreed that this strategy should be pursued. One concern stated was that residents of the town may agree with the strategy but adopt a “not in my backyard” attitude.



8. *Age-targeted housing design through zoning amendments that specifically call for “visitability” by design would help to accommodate seniors and people with disabilities, and others with a need for barrier-free housing.*

Three out of four tables agreed that this strategy should be pursued, and only table D held the opposing view. One table agreed on the premise that this housing would be affordable, and another said that it should be done in a way that counts towards the SHI. One group commented that they would like to see more active older living complexes such as American Inn and Keystone—assisted living for seniors.



9. *Provide density incentives through an inclusionary zoning bylaw for a minimum percentage of affordable homes or fee-in-lieu to the housing trust.*
Three out of four groups said that this strategy should be pursued, and one group disagreed. The only comment expressed confusion as to what is meant by “density incentive”.



10. *Adopt mixed-use business districts in additional areas in town that are served with sewer and water infrastructure and could present attractive redevelopment opportunities, such as existing commercial strip plazas.*

Three out of four tables agreed that this strategy should be pursued in the town. A noted strength of this strategy was the idea of housing above businesses, as long as the architecture is done well, although the same group agreed that there has to be some limitations on the type of business included.



11. *Adopt an accessory apartment bylaw to expand housing options.*
Three out of four groups supported this strategy being pursued. One of these groups agreed, but mentioned that restrictions would have to be put on these accessory apartments.



12. *Adopt Natural Resources Protection Zoning (NRPZ) to encourage moderately sized and priced housing in cluster developments. Bylaw would encourage smaller house lots and/or cluster developments with a greater percentage of conserved open space and provide density bonus as incentive for inclusion of affordable homes.*

Only one group fully agreed that this strategy should be pursued—other groups were split amongst themselves about whether they believe this strategy should be pursued by the town. Some concerns listed were that this may not be good for the children in town, and that people want to keep open space in the town. However, groups stated that cluster housing would promote better protection for the environment and would suit the housing needs of small families or single people well.

Discussion Exercise Part II—Development Sites/Areas

In the second part of the discussion exercise, each table was asked to identify one or more sites that merit further consideration for creation of affordable or mixed-income housing in the next five years. The sites presented as options are listed below:

1. Silver Street
2. Tuckahoe Turf Farm (back side on S Westfield St)
3. Benoit Property (former Legion Hall)
4. Zielinsky Land 311 Shoemaker
5. 349 Shoemaker
6. Ralph DePalma on South Westfield
7. HAP Housing on Mill Street
8. Brady Village - field behind
9. Game and Lanes
10. Agawam Bowl Property Owned by Liberty Pizza Owner

The most popular options were **Tuckahoe Turf Farm**, where several groups mentioned the option of cluster housing, **Games & Lanes** for mixed-use, **Brady Village**, and the **Agawam Bowl property**, depending on parking. HAP housing on Mill Street was mentioned as well, as an “already done deal”.

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