

Housing Needs Assessment & Action Plan

Town of Granville

June 2012



TOWN OF GRANVILLE HOUSING NEEDS ASSESSMENT & ACTION PLAN

JUNE 2012

Prepared for: Town of Granville

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Cover Photo: Granville Center, facing south.

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INTRODUCTION

BACKGROUND TO HOUSING PLAN

The Town of Granville along with the Towns of Blandford, Montgomery, and Southamptton jointly applied for a Community Development Fund II grant from the State of Massachusetts Department of Housing and Community Development in late 2009 to further housing opportunities in their respective towns. The grant proposal identified three projects to increase housing opportunities in this sub-region of the Pioneer Valley.

1. Funds for a housing rehabilitation program to financially assist low-to-moderate income residents with home improvement projects.
2. Housing Needs Assessment & Action Plan development to identify existing and future housing needs in town and strategies to meet these needs.
3. Market study and preliminary site identification for future affordable housing in the sub-region.

The grant application was successful and work on this three-pronged grant funded project began in the Spring of 2011. The four towns contracted with the Pioneer Valley Planning Commission to manage the awarded Community Development Block Grant funds and oversee the execution of all three phases of the grant project. In addition, the Pioneer Valley Planning Commission drafted the housing plans while the Hilltown Community Development Corporation conducted the market study and preliminary site identification.

OVERVIEW OF HOUSING PLAN

The purpose of this Housing Needs Assessment and Action Plan is to understand current and future housing needs in Granville and to recommend action steps to meet these needs in ways that will support community goals. The first section of this report comprises the community assessment, which examines historical changes to Granville's demographics over time and uses demographic information to better understand current and future housing needs for the town of Granville. The second section presents the results of a community survey. The final section outlines strategies and action steps that the town can undertake to improve housing opportunities in town and identifies local and regional organizations that can offer support.

PLANNING PROCESS

Work on the development of the Housing Plan began in the spring of 2011 and ended in the summer of 2012. PVPC took the following actions to develop a thorough and comprehensive assessment of housing needs and land use trends in town:

1. Reviewed the 2004/2010 Granville Open Space and Recreation Plan and reviewed its identified issues, goals and strategies
2. Researched and updated existing housing and demographic data and reviewed town zoning bylaws and town assessor's information
3. Interviewed town staff and town officials to acquire qualitative and quantitative information on the town.
4. Met with Planning Board in May 2012 and the Board of Selectmen in June 2012 to obtain feedback on the Draft Plan.
5. Held a public meeting on June 25th 2012 to obtain feedback on demographic shifts and housing needs in town.

DATA SOURCES

Data for this Plan was gathered from a number of available sources including: the 1990, 2000, 2010 U.S. Census; the Warren Group; Massachusetts Department of Employment and Training; Massachusetts Department of Revenue; Massachusetts Department of Education; and Massachusetts Department of Housing and Community Development.

Local resources included: Granville Assessor's Office; Granville Building Inspector; Granville's Executive Secretary; Granville's Council on Aging; Granville's Board of Health. State and Regional resources included: the Pioneer Valley Planning Commission; Citizens Housing and Planning Association (CHAPA), Massachusetts Housing Partnership (MHP), Massachusetts Community Preservation Act Coalition, and HapHousing.

SUMMARY OF PLANNING IN GRANVILLE

Demographic changes and development pressures in Granville have prompted an ongoing dialogue about how the community can maintain its rural character and retain its existing population. After a series of public surveys, inventories of town resources, and public workshops in the early 1990s, town residents seemed to be in agreement that the town must become more economically viable to sustain itself. The Granville Planning Board and interested residents spent considerable time work working on zoning bylaws designed to encourage and sustain appropriate business development in Granville, but these proposed zoning amendments failed to gain enough support at Town Meeting.

The next major community dialogue on growth and development occurred with the 2004 Open Space and Recreation Plan (OSRP), which was undertaken by a dedicated committee in the early 2000s. The development of this OSRP included a public survey that was mailed to all households. The OSRP asserted the need for local action to maintain the town's existing rural character, agricultural lands, and natural resources.

This Housing Plan does not claim to convey that it is a "major community dialogue on growth and development." It focuses exclusively on potential housing needs based on demographic and housing trends and does not address issues related to economic development and natural resource protection. Still, its findings underscore the need to revisit these discussions, particularly those around economic development.

COMMUNITY ASSESSMENT

COMMUNITY OVERVIEW

Granville is a quiet, rural community of a little over 1,500 residents located in southwestern corner of the Pioneer Valley region. The town is 15 minutes southwest of Westfield, 30 minutes west of Springfield, and 45 minutes northwest of Hartford. Route 57, the main east-west road through the center of Granville, links the urban centers in the Springfield area to the Hilltown communities to the west. Connecticut State Route 189 intersects with Route 57 in eastern Granville, connecting Granville residents to the Hartford metropolitan area.

Few subdivisions have occurred in Granville and most residents live along roads that were laid-out over two centuries ago. Some residents live in one of the three “village” areas—West Granville, Granville Center, or Granville Corners—that developed over time. Granville has over 30 businesses, but most are home-based businesses and not community destinations in one of the three village areas. One particular exception is the Granville Country Store, which sells a variety of retail items including the prized Granville Cellar Aged Cheddar. Most Granville residents work across the region, but almost 20 percent of Granville residents work in town according to the U.S. Census Bureau’s 2003 Commuter Survey. Town officials note that residents who have chosen to locate to or remain in Granville prefer country living.

Table 1: Place of Work for Granville Residents, 2003

Workplace	Number	Percentage
Granville	142	18%
Westfield	119	15%
Springfield	71	9%
Southwick	61	8%
Hartford County	203	25%
Pioneer Valley	165	21%
Other Connecticut	33	4%
Other Massachusetts	9	1%
Total Number of Residents for Whom Data Was Computed	803	100%

Source: U.S. Census Bureau, 2003 Commuter Survey

POPULATION GROWTH: AN OVERVIEW

Significant social and demographic factors have contributed to population growth in Granville, the Pioneer Valley, and the nation over the course of the 20th century. As public sanitation, personal hygiene, and scientific and medical technology improved, life expectancy improved. The average life expectancy in the United States increased by approximately 30 years over the course of the 20th century. The infant mortality rate also decreased sharply during this time due to advances in health and medicine. International events along with the United States' international immigration policy served to encourage or discourage immigration to the United States and to the Pioneer Valley region. For example, the greatest period of population growth in the history of the United States occurred at the start of the century, 1900-1910, with the arrival of an exceptionally large number of immigrants.

Population change is also tied to economic and social change at the community and regional level. Employment opportunities, whether it was farming, manufacturing, or insurance, was the historic draw to certain areas of the region. Granville, for example, was known for agriculture as well as a small manufacturing center (drums at Noble and Cooley Company). The rise in personal automobile use starting in the early 20th century followed by the construction of paved road networks facilitated the dispersal of the region's population from its main cities and village areas. The completion of the region's major divided lane highways in the 1960s—Route 5, Route 57, Route 116, Interstate 91, Interstate 291, Interstate 90, and Interstate 391—greatly accelerated this process. By the 1970's Granville began making a noticeable shift from an active agricultural community to a bedroom community of the greater Springfield and Hartford Metropolitan areas.

Today, population change in and around Granville continues to be as much of a story about opportunity as it was throughout the 20th century. Proximity to and the availability of employment, health services, transportation, and scenic and recreation amenities as well as housing and transportation costs rank high on a household's ever growing list of factors that influence where they will live. Population change also continues to be a story about demographic change. Overall, the total population of the Pioneer Valley has not increased substantially over the past twenty years. Contributing factors included women having fewer children, changes in age at first marriage, high housing costs in New England, and increased mobility of the population. While the region saw minimal population growth over the last twenty years, household growth was much greater, reflecting the trend of higher proportions of people living in smaller households. The most substantial household growth has occurred in the region's rural and suburban areas while the region's most urbanized communities either remained fairly stable or showed negative growth during this period.

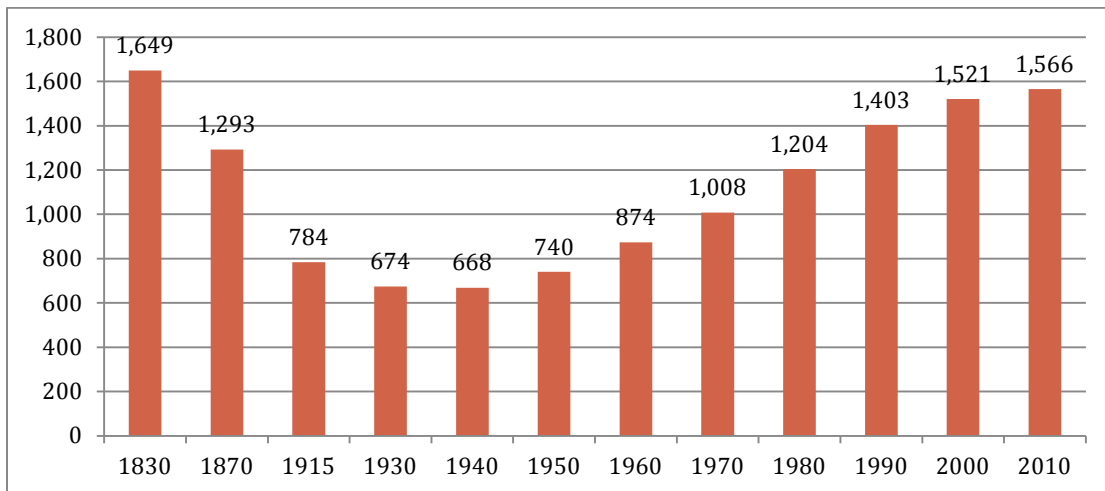
COMMUNITY DEMOGRAPHIC TRENDS

A community is comprised of households of various sizes, ages, incomes and abilities. The demographic characteristics that define a community are dynamic. They are shaped by economic factors, personal health, natural disasters, and personal choice. This section reviews historical changes to Granville’s demographics over time and uses demographic information to better understand current and future housing needs for the town of Granville.

POPULATION GROWTH

Population change in a community reflects historical trends in fertility, mortality, and as well as the community’s ability to attract and retain its population. Over the course of most of the 20th century, Granville saw steady population growth at a rate of 100 to 200 residents per decade (a 10 to 20 percent increase in population per decade). Growth slowed in the 1990s and net growth was 45 residents over the past decade (Figure 1).

Figure 1: Granville Population by Decade



Source: U.S. Census Bureau, Decennial Census

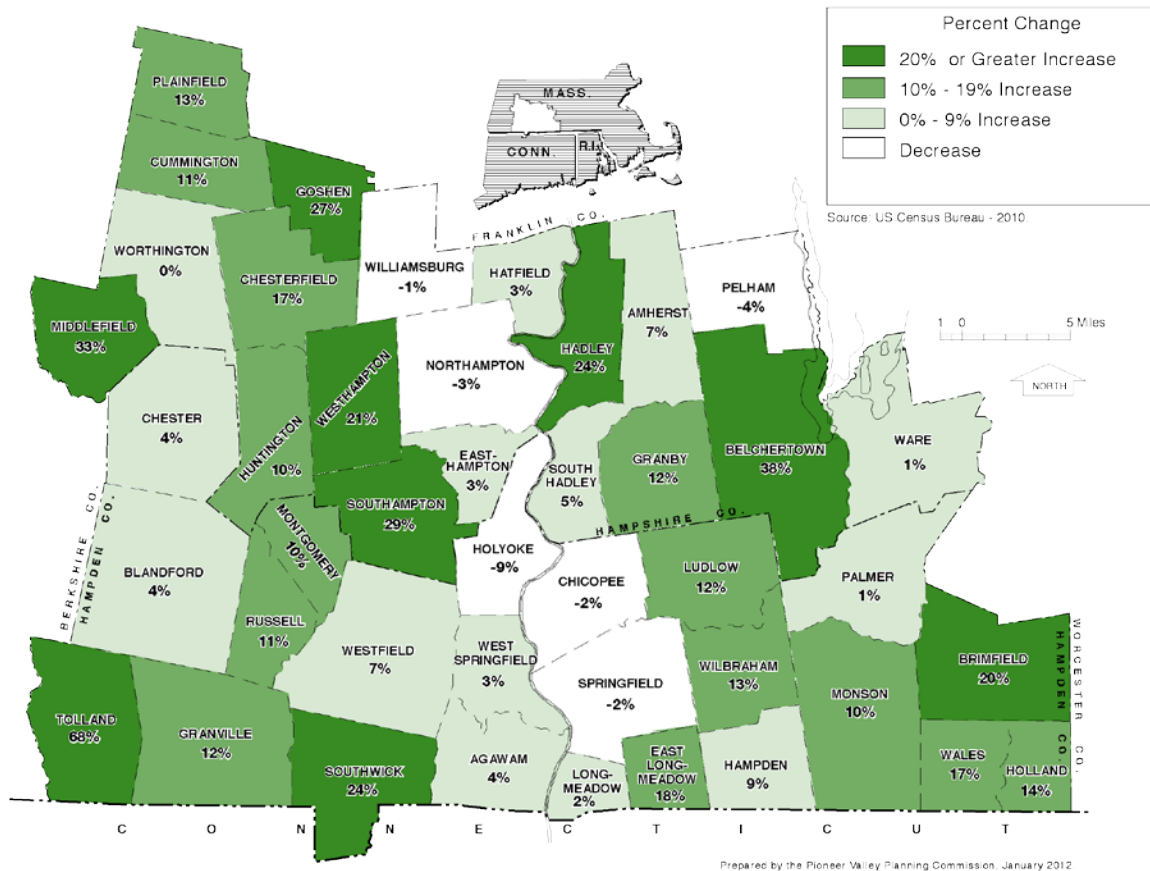
Granville’s population growth from 1990 to 2010 was comparable to the neighboring communities of Blandford and Westfield as well as to the region and state. Granville’s neighboring communities with higher rates of growth are located closer to major employment centers in the region. Tolland’s substantial population growth can likely be attributed its growing attractiveness as a place for retirees and residents who choose to telecommute to work.

Table 2: Granville and Comparative Regional Population Trends

Geography	1990	2000	2010	% Change 1990 to 2000	% Change 2000 to 2010
Granville	1,403	1,521	1,566	8%	3%
Blandford	1,187	1,214	1,233	2%	2%
Granby, CT	9,369	10,347	11,282	10%	9%
Hartland, CT	1,866	2,012	2,114	8%	5%
Russell	1,594	1,657	1,775	4%	7%
Southwick	7,667	8,835	9,502	15%	8%
Tolland	289	426	485	47%	14%
Westfield	38,372	40,072	41,094	4%	3%
Pioneer Valley Region	602,878	608,479	621,570	1%	2%
Massachusetts	6,016,425	6,349,097	6,547,629	6%	3%

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

Percent Change in Population (1990 - 2010)



HOUSEHOLD GROWTH

Over the last twenty years, the number of households in Granville have increased at a faster rate than the number people in Granville, reflecting the trend of higher proportions of people living in smaller households (Table 3). The number of people living in a housing unit (a household) has been declining for decades in the United States as more people choose to live alone, have no children or have fewer children. Consistent with national trends, Granville's average household size shrunk from 2.9 residents per household in 1990 to 2.60 residents per household in 2010. Single-person households have also increased significantly while family households with children have declined.

Table 3: Granville Demographic Trends Summary

	1990	2010	Percent Change
Granville Residents	1,403	1,566	12%
<i>Granville Households</i>	<i>483</i>	<i>608</i>	<i>26%</i>
<i>Granville Households with Children</i>	<i>211</i>	<i>181</i>	<i>-14%</i>
Average Household Size	2.90	2.58	-11%
Granville Single Person Households	66	127	92%
<i>Granville Village School Student Enrollment</i>	<i>271 (1995)</i>	<i>149</i>	<i>-45%</i>

Source: U.S. Census Bureau, Decennial Census 1990 & 2010; Massachusetts Department of Education, 1993 & 2010 student enrollment data.

Declining Student Enrollments

Most school districts across the region have experienced declining student enrollments over the last two decades and this trend has been most acute in the rural areas of the region. Student enrollment at the Granville Village School fell by 45 percent (122 students) from 1995 to 2010. This enrollment decline weighed heavily in Granville's decision to merge its school district with the neighboring Southwick-Tolland School District, which will take effect in the fall of 2012. The only school districts to see their enrollments climb by 10 percent or more from 1995 to 2010 were the Belchertown, Granby, Hadley, and East Longmeadow School Districts, which is consistent with household growth and land use changes in these areas of the region.

HOUSEHOLDS BY HOUSEHOLD TYPES

Over seventy percent of Granville households in 2010 were family households, which was the same percentage as in the year 2000. “Family households” consist of a householder and one or more other people related to the householder by birth, marriage, or adoption.¹ Granville, like many of the region’s rural communities, saw a decrease in the percentage of family households with children from 37 percent in 2000 to 30 percent in 2010. Town officials noted that some families start in Granville but then move to Southwick or Westfield when their children become older in order to be closer their children’s extracurricular activities. While there were few single parent households in Granville in both 2000 and 2010, these households do tend to be more financially burdened than other household types and may be in need of financial assistance.

Approximately a quarter of Granville households are non-family households. Non-family households consist of people living alone and households which do not have any members related to the householder. Single-person households or people living alone are the main subset of non-family households in Granville and comprised approximately 20 percent of all Granville households in both 2000 and 2010; although, as Table Three shows, they comprised 14 percent in 1990. Consistent with demographic trends in the region’s rural municipalities, Granville saw the percentage of households with individuals 65 years and older increase from 2000 to 2010.

Table 4: Granville Households by Household Type, 2000 to 2010 Comparison

<i>Household Category</i>	<i>2000 Number</i>	<i>2000 Percentage</i>	<i>2010 Number</i>	<i>2010 Percentage</i>
Total households	556	100%	608	100%
Family households	410	74%	448	74%
Family households with children	205	37%	181	30%
Husband-wife family with children	174	31%	144	24%
Single father with children	not available	--	17	3%
Single mother with children	22	4%	20	3%
Nonfamily households	146	26%	160	26%
Householder living alone	116	21%	127	21%
Households with individuals under 18 years	227	41%	197	32%
Households with individuals 65 years and over	123	22%	148	24%

Source: U.S. Census Bureau, 2000 & 2010 Decennial Census

¹ Family households do not include same-sex married couples even if the marriage was performed in a state where same-sex marriages are legal. However, 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.

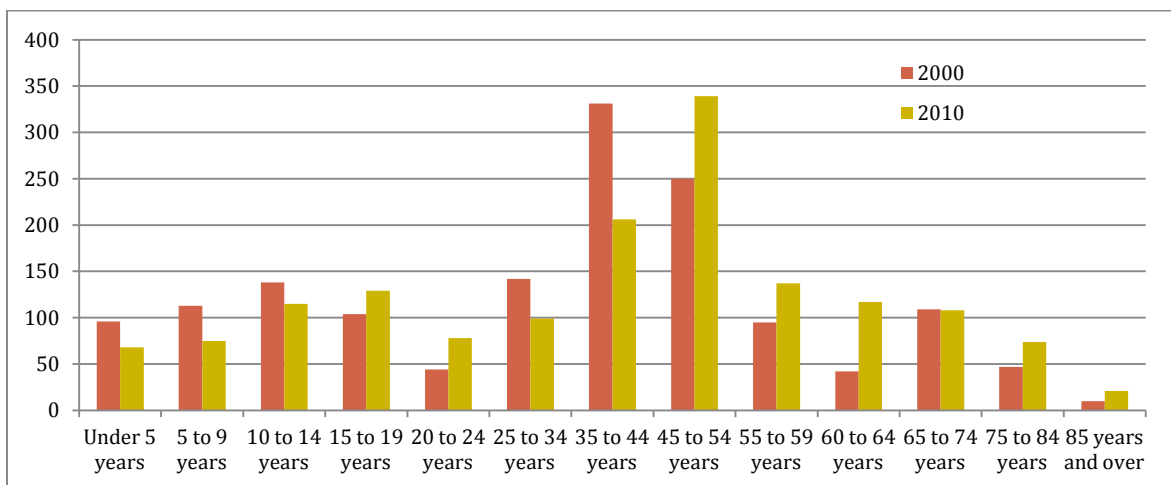
POPULATION BY AGE

One demographic factor that can affect future housing need and demand is the age distribution of the population. Different age groups have different housing needs. Figure 2 shows the population distribution for Granville in 2000 and 2010 and the following page highlights major age trends in the region.

Consistent with state and regional trends, Granville has an aging population. The median age in Granville in 2010 was 45 years, which was much higher than its median age of 39 years in 2000. Granville shares age characteristics with the other rural municipalities in the Pioneer Valley. The region’s more rural communities have all seen older households comprising a greater share of their population over the past twenty years and a decline in the number of families with school age children. The largest percentage of Granville residents in 2010 were between the ages of 45 and 55, which was a change from the previous decade when the greatest percentage was between the ages of 35 and 44. Residents in the 45 and 55 age group are less likely to have children under the age of 19 living with them so it is not surprising that Granville has seen a declining number of students in the school system.

Almost all communities in the region saw the percentage of their population age 65 years and older increase over the last ten years. In Granville, the percent of its population age 65 years old or older slightly increased from 11 percent in 2000 to 13 percent in 2010. Individuals in this age group are likely to be retired or approaching retirement. As the region’s older resident continue to age, towns can expect to see demand rising for smaller, more maintenance-free homes and supportive services to help this population age in place. In addition to the challenge of housing affordability, many seniors have health issues that make living independently a challenge. The Granville Council on Aging is very aware of these elder issues and has formed an “elderly transportation committee” to identify solutions supporting the transportation needs of its elderly residents.

Figure 2: Granville Population by Age in 2000 compared to 2010



Source: U.S. Census Bureau, Decennial Census 2000 & 2010.

Pioneer Valley Age Trends: 1990 to 2010

- **Age 19 years and younger**: Most communities saw proportional decreases in this age group, with several of the region's rural communities seeing substantial proportional decreases. A shift away from families with children signals a future decrease in demand for education and large, multi-bedroom houses.
- **Age 20-24**: This age cohort has traditionally comprised a small segment of the region's population, and most communities in the region either saw proportional decreases or no change in this age group's share of their total population. A few rural towns outside the range of the colleges saw their college-aged population rise, including **Granville**, Blandford, and Montgomery. This increase does not so much suggest that college-aged individuals are living independently in these communities as it indicates that more children are remaining dependents in their parent's households past the age of 18.
- **Age 24-35**: Every community in the Region saw proportional decreases and in some communities the decrease was substantial. People in this age group may be moving out of their parents' houses for the first time, renting apartments, or buying small, starter homes. They may be starting families of their own. Therefore, the size of this group has great implications for housing demand, especially related to small houses and apartments.
- **Age 35 to 44**: This age group also shrank in proportion in every community in the region and in some communities the decrease was substantial. Anecdotally, decreases in the 25 to 34 and 35 and 44 age groups have been blamed on the lack of affordable housing and the lack of job opportunities. As energy costs continue to rise and job opportunities become more concentrated in the region's more urbanized areas, it is likely that the more rural areas of the region will continue to see declines in the number of people under the age of 45.
- **Age 45 to 64**: Every community in the region saw a proportional increase in the number of individuals in the 45 to 64 age group. Individuals in this age group are more likely to be past the childbearing age and have substantial work experience.
- **Age 65 and older**: Almost all communities saw proportional increases in the number of individuals in this age group with the exception of the region's major cities and more urbanized communities. The very small communities of Chesterfield, Hampden, Pelham, Plainfield, Southwick, Tolland, Westhampton and Worthington saw the most substantial increases. Individuals in this age group are likely to be retired or approaching retirement. They are more likely to be homeowners than renters. Many desire smaller, more maintenance-free homes. Some desire high-end retirement homes. Others desire supportive services to help them age in place.

POPULATION BY RACE & ETHNICITY

The Pioneer Valley Region is continuing to become more diverse in race and ethnicity. Immigration and subsequent births to the new arrivals during the last few decades of the 21st century played a major role in changing the racial and ethnic composition of the Pioneer Valley as well as the U.S. population as a whole. The Pioneer Valley went from being 82 percent white in 2000 to 80 percent white in 2010. The region's Hispanic population grew significantly during this time from 12 percent in 2000 to 17 percent in 2010. According to the 2010 decennial Census, Granville is a racially homogenous community with 97 percent of town residents identifying as being white on the 2010 decennial census. This is much higher than the percentage of white residents in the Pioneer Valley as a whole but is similar to the racial makeup of the surrounding communities with the exception of Westfield (93%). Less than two percent of Granville's population identified as being Hispanic on the 2010 decennial census.

POPULATION BY DISABILITY STATUS

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

According to the U.S. Census Bureau's latest estimates, eleven percent of the region's total population of residents age 18 to 64 and almost 40 percent of elderly residents reported having one or more disabilities (2008-2010 ACS). The U.S. Census Bureau has not updated its estimates on the number of Granville residents with a disability, but data available from the 2000 U.S. Census notes that there were disabled Granville residents that may have faced housing challenges due to disability.

Table 5: Granville Population by Disability Status

	Number	Percentage
Total Residents 16 to 64 years:	988	100%
No disability	893	90
With a disability	95	10%
Total Residents 65 years and over:	164	100%
No disability	107	65%
With a disability	57	35%

Source: U.S. Census Bureau, Census 2000

SPECIAL NEEDS POPULATIONS

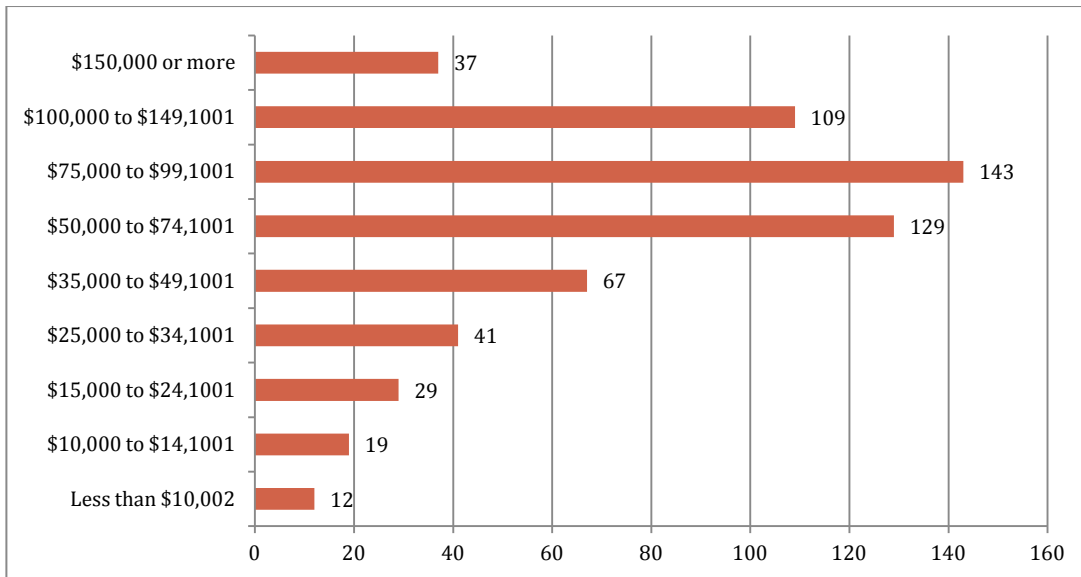
Veterans, victims of domestic violence, homeless individuals and families, children aging out of foster care, substance abusers and ex-offenders are special populations who may face substantial difficulty in finding a safe and affordable place to live. These populations often move through temporary placements, to transitional programs, and eventually seek permanent and stable housing options.

Homelessness in rural areas is sometimes called “hidden homelessness” or “invisible homelessness” due to its lack of visibility and lack of awareness. The 2008 All Roads Lead Home Report noted that no community in the Pioneer Valley is immune from homelessness as the causes of homelessness are complex. The rural homeless are “two to four times more likely to be living ‘doubled up’ than urban counterparts.” The report concluded that non-urban homelessness is on the rise.

POPULATION BY LEVEL OF INCOME

The level of household income is one indicator of economic security in a community. Granville’s estimated median household income in 2005-2009 was \$73,571, which was much higher than the \$64,496 estimated statewide median household income over this same period. The estimated median household income for householders age 65 years or greater was \$49,375. Overall, the estimated median household income has remained relatively stable over the last twenty years, meaning that the Granville has not seen declining levels of wealth in town.

Figure 3: Granville Households by Income Level, 2005-2009



Source: U.S. Census Bureau, American Community Survey 2005-2009

RESIDENTS LIVING IN POVERTY

The number of residents living in poverty is hard to measure in small municipalities due to the small population size available for sampling. The U.S. Census Bureau's American Community Survey estimated that 18 Granville residents had incomes below the poverty level in 2005-2009.² The estimated number of families below the poverty level over this same period was zero.

The percentage of students who receive free and reduced lunch at school, however, can also be used as an indicator of family need in a community. Children from families with incomes at or below 130 percent of the poverty level (currently \$21,710 for a family of four) are eligible for free meals. Those between 130 percent and 185 percent of the poverty level (currently \$30,895 for a family of four) are eligible for reduced-price meals, for which students can be charged no more than 40 cents.

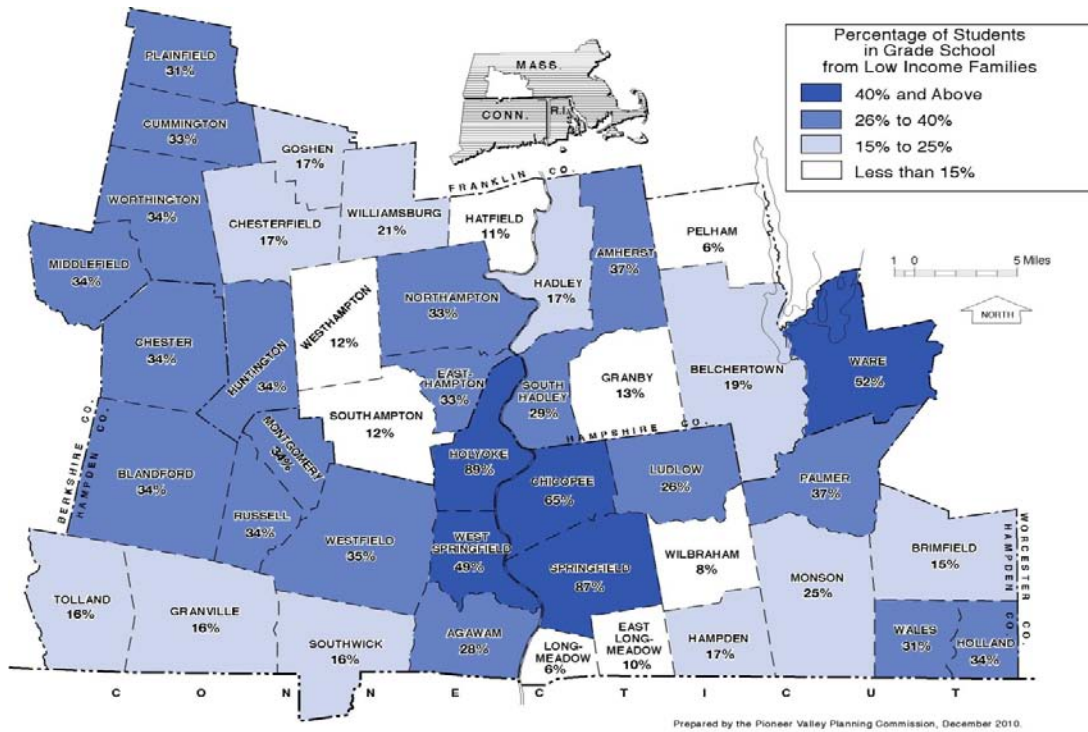
The Granville Village School has seen the percentage of its student population who participate in the free and reduced lunch program increase over the last fifteen years, from ten percent for the 1995/1996 school year to sixteen percent for the 2010/2011 school year. This increase has occurred in almost all public school districts throughout the region and interviewed school district superintendants in the region commonly cite the following reasons for the increase:

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

The number and percentage of households receiving fuel assistance can be used to gauge financial need in a community. Households earning approximately 60 percent of the Springfield Metropolitan Area's Median Income (approximately \$59,000 for a family of four in FY 2011) may be eligible for fuel assistance. In 2011, 57 Granville households (nine percent of all households) received fuel assistance, which was a 73 percent increase from 33 households in 2007.

² 1, 206 residents was the number of Blandford residents for whom poverty levels were calculated.

Figure 4: Percentage of Grade School Students from Low-Income Families, 2010/2011



DEMOGRAPHICS KEY FINDINGS

- The number of Granville households have increased at faster rate than Granville’s total population.
- Family households with children have decreased significantly over the last twenty years while single-person households showed an increase.
- Granville’s population is aging population, demonstrated by the increase in Granville’s median age from 39 years in 2000 to 45 years in 2010.
- The elderly population has increased, but the increase has not been as dramatic as in other Hilltown communities. Transportation of elderly residents has become an important issue.
- Disability certainly affects several Granville households although it is hard to estimate the current number of disabled households due to outdated data.
- Granville’s estimated median household income has remained relatively stable over the last twenty years.
- Granville’s estimated median household income in 2005-2009 was \$73,571, which was higher than the \$64,496 estimated statewide median household income.
- Sixteen percent of Granville students participate in the free and reduced lunch program and nine percent of Granville households receive fuel assistance—percentages that have both increased since the early 2000s.
- Rural homelessness is on the rise throughout the region, another reminder of our economic recession.

EXISTING HOUSING SUPPLY

OVERVIEW

Market rate housing is the main source of affordable housing in the Pioneer Valley, even though no subsidies are attached to such housing. The affordability of market rate housing is closely related to the housing structure type. Multi-family housing units, two-family housing units, and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single family homes on large lots. Condominiums are also typically more affordable than larger single family homes on large lots.

ZONING

Municipal zoning has an important influence over housing development patterns. Zoning regulations substantially determine the location, size, and type of housing in a community. This, in turn, has a substantial influence on housing cost in a community.

The entire town of Granville is zoned Agricultural-Residential, and the town allows single-family residences, farms and nurseries, religious, governmental, and educational buildings, and the renting of rooms in a residence By-Right. Granville allows conversions of single family homes to two-family residences, temporary mobile homes, and accessory apartments by obtaining a special permit from the Board of Appeals. Granville does not allow new residences with two housing units (also known as duplexes) or residences with three or more units (also known as multifamily housing). Figures 5 & 6 shows that Granville is one of the few communities in the region that does not allow duplexes or multifamily housing.

Granville zoning requires a building lot to have at least an acre of land and the lot must have 200 feet of frontage. Zoning also provides opportunities for the creation of back land lots with reduced frontage for single family homes if the property owner meets the criteria outlined in section 3.9 of the Zoning Bylaw.

A review of parcels in the three village areas of Granville showed that many did not meet the frontage requirements set by the town bylaw, meaning they are non-conforming to zoning. The majority of these lots had between 90 to 150 feet of frontage. If frontage requirements were reduced to 90 feet and lot sizes to ½ an acres, then a few parcels could be subdivided to accommodate additional residential development while maintaining the context of the existing villages. The Granville Planning Board noted that, over the past two decades, town residents have not been receptive to zoning bylaw amendments of any type so the proposal of a new zoning district with reduced dimensional standards would be challenging.

Figure 5: Municipalities That Allow Two-Family Homes in the Pioneer Valley

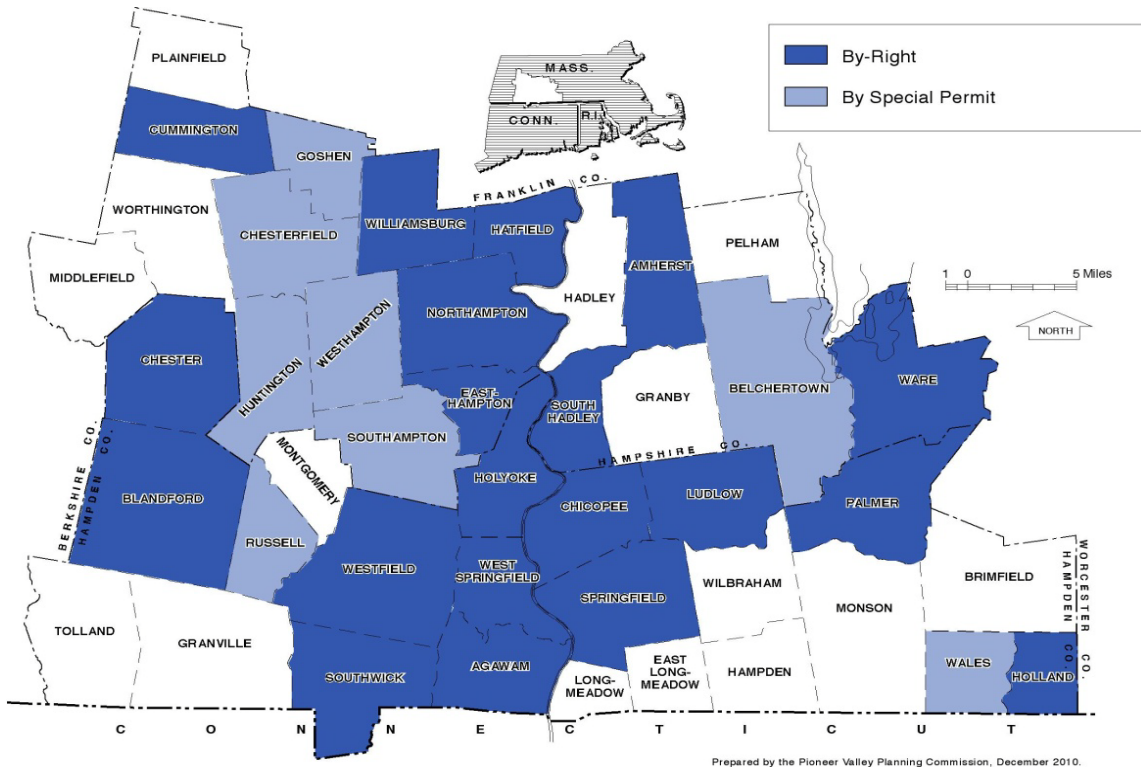
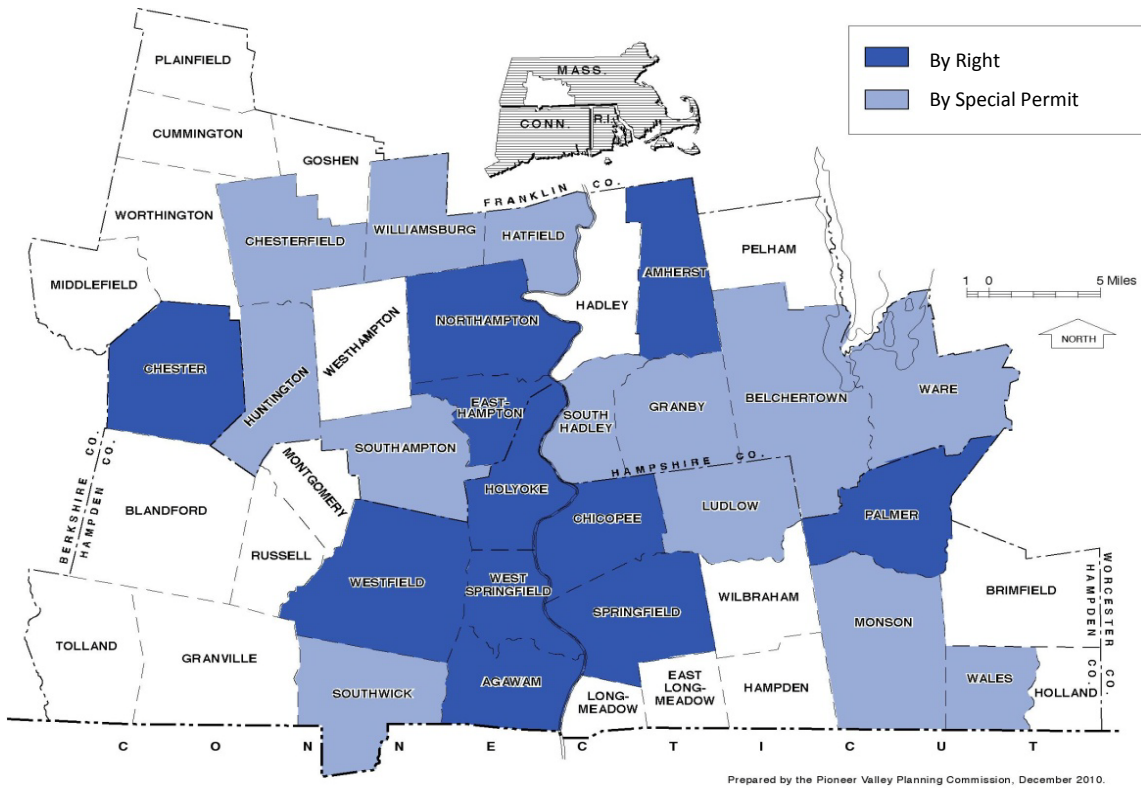


Figure 6: Municipalities That Allow Multi-family Housing in the Pioneer Valley



OCCUPANCY STATUS OF GRANVILLE HOUSING UNITS

The latest 2010 decennial census shows that Granville had 647 housing units. Over the past twenty years, the number of housing units in Granville increased by almost 26 percent while its population increased by 12 percent. Approximately 94 percent of Granville’s housing units were occupied by year-round residents in 2010, while 2.6 percent of the housing units were used seasonally, occasionally, or for recreational purposes. An additional six percent of all Granville homes were vacant because they were in the process of being sold or rented, or were unoccupied.

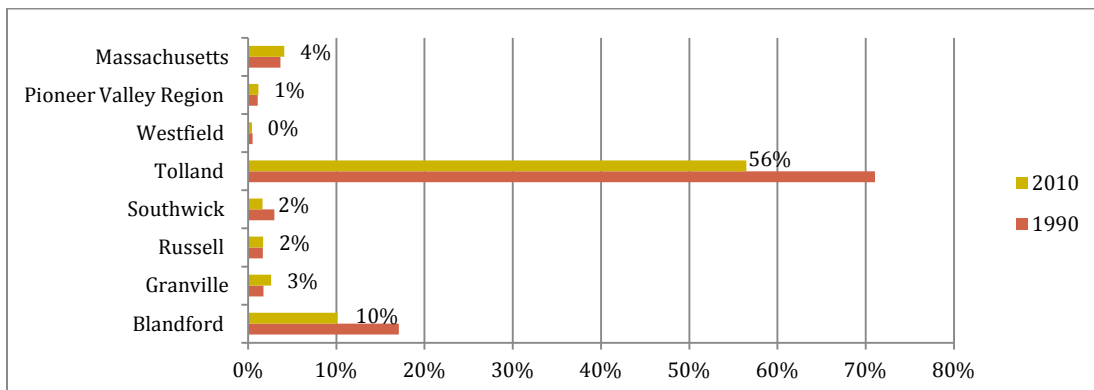
Table 6: Granville Housing Stock: 1990 & 2010 Comparison

	1990	2010
Total Units	515	647
Occupied Housing Units	483	608
<i>% Occupied Housing Units</i>	94%	94%
Total Vacant Housing Units	32	39
<i>% of Total Housing Units Vacant</i>	6.2%	6.0%
Seasonal, Recreational, or Occasional Use Units	9	17
<i>% of Total</i>	1.7%	2.6%
Other Vacant	23	22
<i>% of Total</i>	4%	3%

Source: U.S. Census Bureau, Decennial Census

The amount of seasonal housing in Granville was closely examined because Granville rests at the foothills of the Berkshires, which is a region known for its second home or vacation home market, and an upward seasonal housing market has the potential to price-out new or existing residents. Towns further west of Granville such as Tolland, Otis, and Becket for example have more than 50 percent of their housing stock deemed “seasonal.” Table 6 shows that seasonal housing comprises a very small portion of housing in Granville. In 2010, almost three percent of homes in Granville consisted of seasonal housing, which was slightly greater than the amount of seasonal housing at the regional level (1%), but less than the amount at the state level (4%) (Figure 5).

Figure 7: Percent of Total Housing Units Used for Seasonal or Recreational Purposes



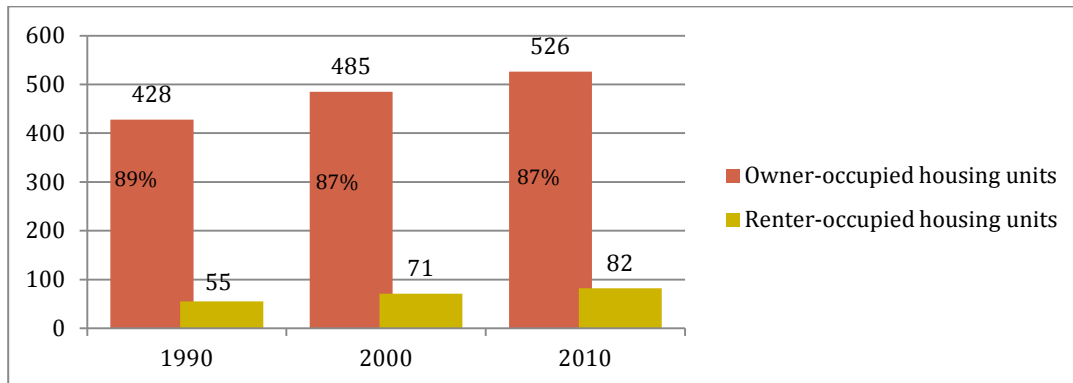
Source: U.S. Census Bureau, Decennial Census 1990 and 2010

OWNERSHIP STATUS OF GRANVILLE HOUSING UNITS

An analysis of homeownership levels and renter opportunities is a basic feature of this assessment. Home ownership is a significant indicator of economic security because the primary financial investment for the vast majority of people in this country is their homes. Approximately 87 percent of the occupied housing units in Granville were owner-occupied units in 2010, while 13 percent were renter occupied units. This is consistent with other rural areas in the Pioneer Valley (Table 7).

The downside of high owner-occupancy rates is that rental options for young, old, or transitional populations (such as divorcees, households experiencing foreclosure, newly married couples) may be limited. One could argue that a community's lack of rental housing is being fulfilled by other communities in the region, but this assumption discourages new rental units that could be inhabited by the children or elderly parents of existing residents as well as existing residents in transition. Unlike many rural Pioneer Valley communities, rental housing opportunities appear to be slowly increasing in Granville (Figure 8); however, rental levels below 30 percent can still indicate a potential need for additional rental housing units in the community.

Figure 8: Granville Owner Occupancy Versus Renter Occupancy Trends From 1990 Through 2010



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

Table 7: Regional Comparison of Owner-Occupied Housing to Renter Occupied Housing, 2010

	Owner-Occupied	Renter Occupied
Massachusetts	62%	38%
Pioneer Valley Region	63%	37%
Blandford	92%	8%
Granville	87%	13%
Southwick	82%	18%
Tolland	87%	13%
Westfield	46%	33%

Source: U.S. Census Bureau, Decennial Census, 2010

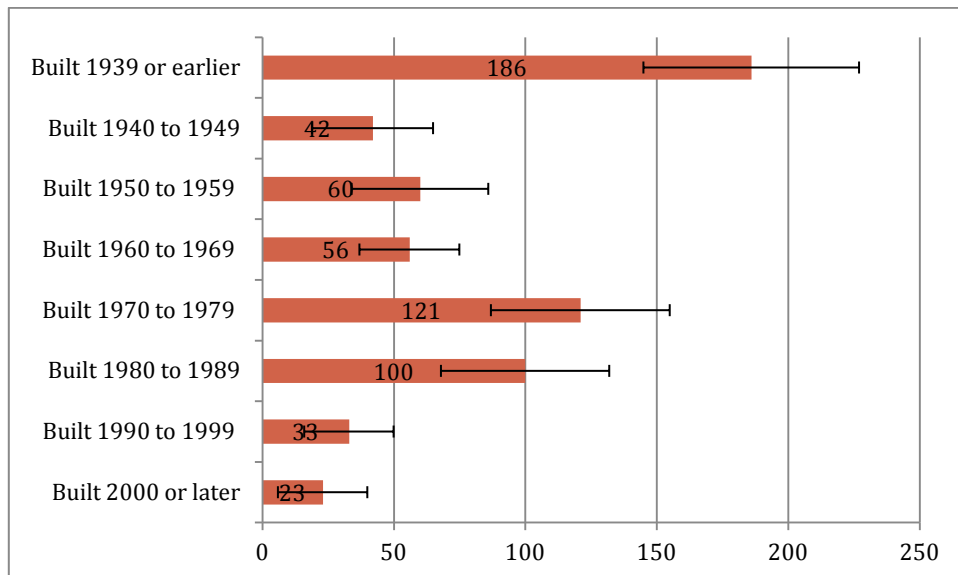
AGE OF HOUSING STOCK

The bulk of Granville homes were built from 1970 to 1990 (35%) or before 1940 (30%). The age of a community's housing stock is an indicator of the type and quality of homes, but it should not be interpreted as "good" or "bad." Well-maintained older homes are an important part of a town's local history and help to preserve historic character, but older houses also tend to have more problems and can be more costly to maintain.

Older housing can have many challenges:

- Increased need for maintenance and repairs to items such as water heaters, roofing, and plumbing
- Built to obsolete building code, creating difficulties for those with limited mobility
- Outdated energy and insulation systems that may not have efficient heating, cooling, and insulation systems, and have higher associated utility costs. .
- Outdated materials and products that present personal health risks such as: lead paint, asbestos, and lead pipes. *The Massachusetts Department of Housing and Community Development estimates that close to 70 percent of housing units built before 1940 and about 40 percent of built between 1940 and 1959 have significant lead-based paint hazards.*

Figure 9: Granville Housing Stock by Age, with margins of error shown



Source: U.S. Census Bureau, American Community Survey, 2005-2009

TYPES OF HOUSING IN GRANVILLE

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

As is the case with most of region, state and nation, the majority of Granville homes are single family homes. There are 578 parcels with single family homes. Outside of single family homes, there are 19 two-family homes, one three-family home, and two homes with four to eight residential units.³ There are 80 parcels of land that are considered buildable for future development purposes.

Table 8: Granville Land Use by Parcels, 2011

Use Category	Number of Parcels
Single family home	578
Two-family home	19
Three family home	1
Accessory residential land	11
Multiple houses on one parcel	6
Building with four to eight residential units	2
Vacant buildable land	80
Vacant potentially buildable land	5
Vacant unbuildable land	51
Commercial & Industrial property	32
Chapter 61 Land	91
Tax exempt property	98

Source: Granville Assessor's Office, 2011

As the result of land subdivisions, mostly from Approval-Not-Required lots, the number of single family home parcels increased by almost 20 percent (95 parcels) over a twenty year period from 1992 through 2011. This was about 10 percent a decade. Single family home growth was comparable to Granville's neighbors with the exception of Southwick, which grew more, and Blandford, which grew less.

³ The Granville municipal assessor's office maintains detailed information on every parcel in town. This allows for a more in-depth analysis of the town's housing stock than the U.S. Decennial Census.

SUBSIDIZED HOUSING UNITS

The Massachusetts Department of Housing and Community Development (DHCD) maintains an inventory of all subsidized housing units in the state called the Subsidized Housing Inventory (SHI). This is state's official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B. This state law enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if less than ten percent of housing in a town consists of income-restricted or subsidized housing. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

At the time of this writing, there are ten units in Granville on the State's Subsidized Housing Inventory (SHI) for the town, which means that Granville's subsidized housing percentage under Massachusetts Chapter 40B is 1.6 percent. All of the units on the Subsidized Housing Inventory for the town are homeownership units. Seven of the homeownership units expired in 2010 and 2011. The affordability for the three remaining subsidized housing units will expire by spring 2016. This means that Granville will soon have zero units on the subsidized housing inventory. With zero units on the SHI by 2016, the town would need an additional 63 subsidized housing units to reach its 10% affordable housing requirement to be exempt from Chapter 40B developments.

Six municipalities in the Pioneer Valley surpassed the 10 percent goal: Amherst, Chicopee, Hadley, Holyoke, Northampton, and Springfield. Figure 10 shows the percentage of affordable housing for all Pioneer Valley municipalities.

ELIGIBILITY FOR SUBSIDIZED HOUSING

Most providers of housing assistance use the U.S. Department of Housing and Urban Development's (HUD) income limit thresholds to determine eligibility for their programs. The income limits are determined by the Area Median Income (AMI), a number based on all Springfield metropolitan area household incomes, and calculated annually by HUD. The AMI is the "middle" number of all of the incomes for the given area; 50 percent of people in that area make more than that amount, and 50 percent make less than that amount. The income levels are percentages of that AMI number and are adjusted for household size.

The following table shows the FY 2011 household income limits for the Springfield Metropolitan Area that qualifies a household for affordable housing. The three most commonly used affordable housing terminologies are:

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

Figure 10: Percentage of Subsidized Housing Units by Town in the Pioneer Valley

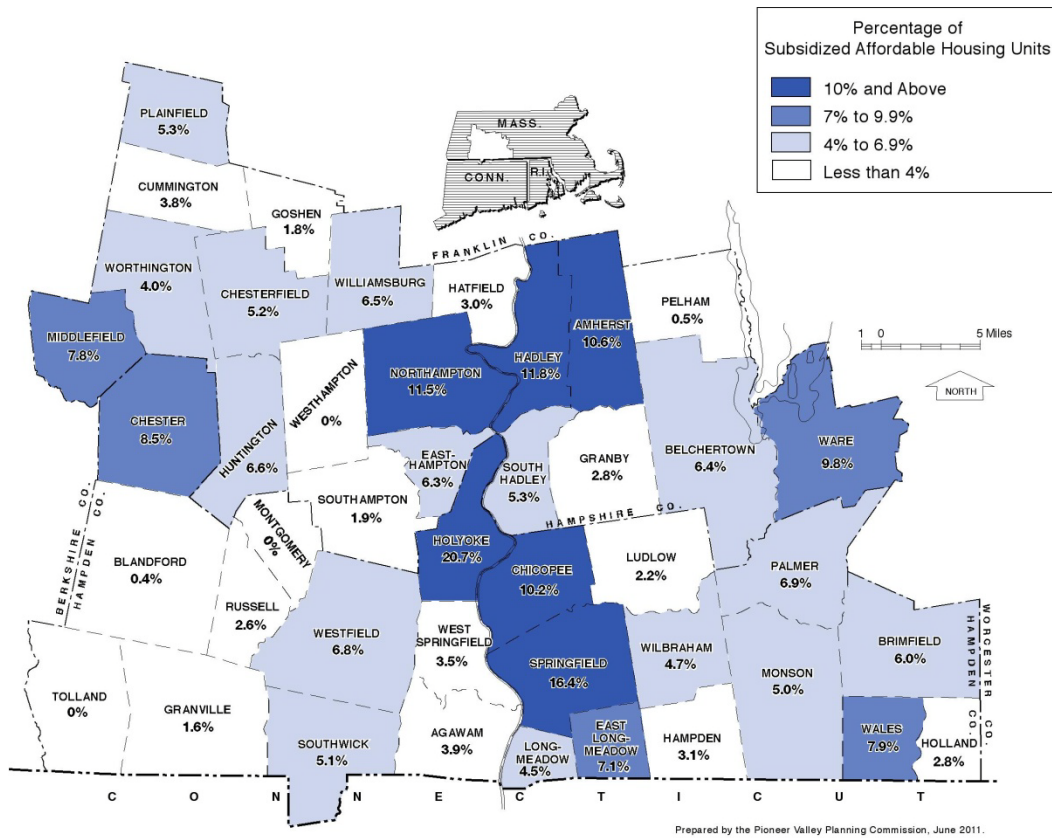


Table 9: Area Median Income Limits for the Springfield Metropolitan Area (Hampden & Hampshire Counties)

Median Income	FY 2011 Income Limit Category	1 Person	2 Person	3 Person	4 Person
\$69,300	Extremely Low (30%) Income Limits	\$17,300	\$19,750	\$22,200	\$24,650
	Very Low (50%) Income Limits	\$28,750	\$32,850	\$36,950	\$41,050
	Low (80%) Income Limits	\$44,950	\$51,400	\$57,800	\$64,200

Source: U.S. Department of Housing and Urban Development, June 2011

VOUCHER HOUSEHOLDS

Housing can also be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. The two most common types of housing choice vouchers available in Massachusetts are Section 8 vouchers and MRVP's (Massachusetts Rental Voucher Program). Approximately 9,800 households live in private market housing in the region using a voucher; however, zero of these households live in Granville.

ELDERLY HOUSING

Granville does not have housing designated for elderly households. Elderly housing can range from nursing homes to assisted living facilities to condos in over-55-communities. There are over 6,000 units of the varying types of elderly housing in the region, which are concentrated in 16 of the region's communities.

ACCESSIBLE HOUSING

Residents with one or more disabilities often face housing challenges due to a lack of housing that is affordable and physically accessible. There are zero accessible housing units in Granville listed on the Massachusetts Accessible Housing Registry (MassAccess). Not only is there is a great shortage of accessible housing units in Granville, this shortage exists for the entire region. The Registry shows that there were 858 accessible units in the Pioneer Valley with the largest concentrations being located in Springfield (34% of total) and Holyoke (16% of total).

SPECIAL NEEDS HOUSING

Granville does not have any special needs housing such as homeless shelters, transitional housing for homeless families or individuals, or permanent supportive housing. While these resources exist elsewhere in the region, the demand far outpaces the supply. As previously noted, the economic and foreclosure crises that started around 2005 exacerbated the problem of rural homelessness.

EXISTING HOUSING SUPPLY KEY FINDINGS

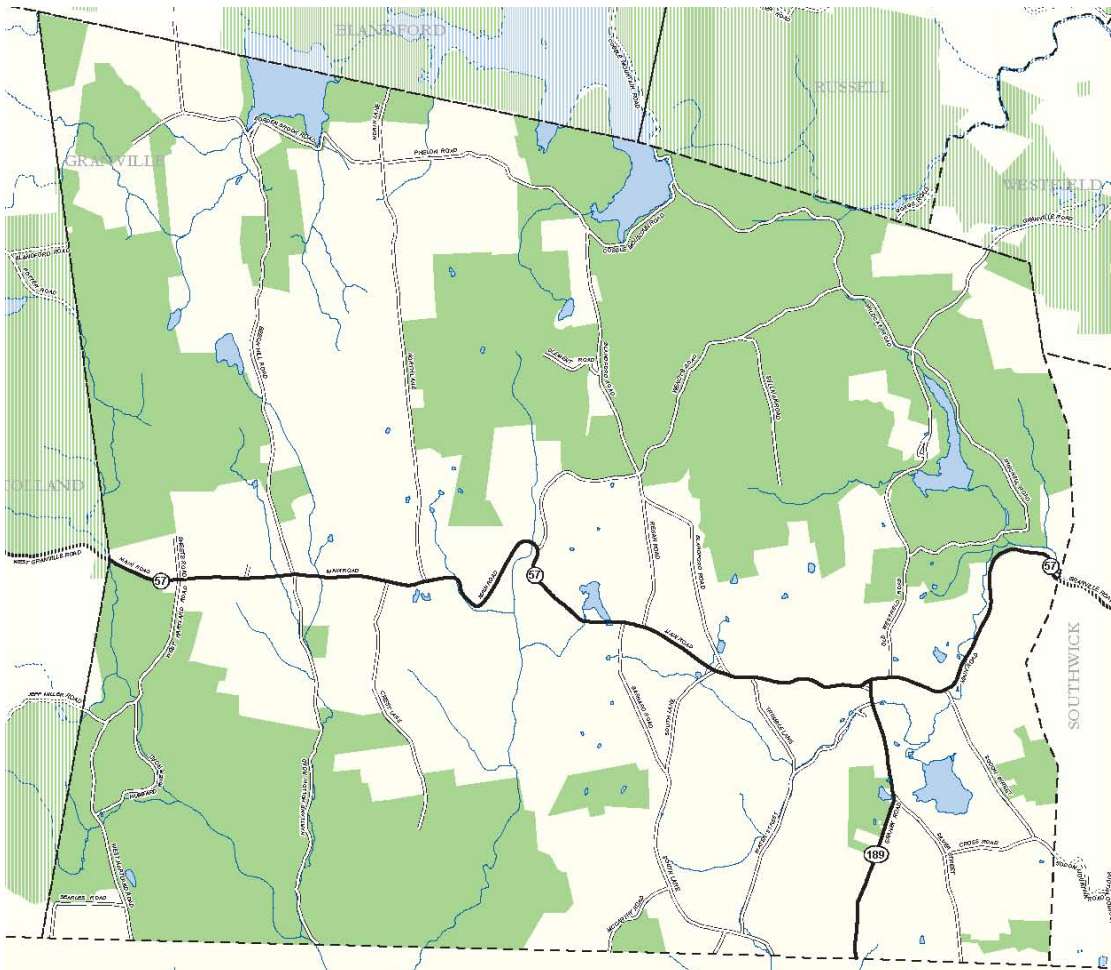
- The number of housing units in Granville increased by almost 26 percent over the past twenty years while its population increased by 12 percent.
- Very slight increase in number of seasonal housing units.
- Renter-occupied housing units slightly increased from 1990 to 2010.
- Over 90 percent of Granville homes are single family homes
- Despite the increase in rental units, Granville still lacks healthy variety in housing types in terms of rental options and two, three, and four family homes as well as elderly housing, accessible housing and subsidized housing.
- By 2016, Granville will have zero units on the Subsidized Housing Inventory, and the town would need an additional 63 subsidized housing units to reach its 10% affordable housing goals established by the Chapter 40B state law.
- Approximately 30 percent of Granville homes were built before 1940 and older housing can have many challenges such as energy inefficiencies, design impediments for households with limited mobility, and outdated materials and products that present personal health risks like lead paint, asbestos, and lead pipes.

HOUSING MARKET & HOUSING AFFORDABILITY

DEVELOPMENT CONTEXT

Granville shares topographical features with a broad band of rural Massachusetts towns to the north and northwest in the easternmost foothills of the Berkshire Mountain Range commonly known as the “Hilltowns.” These communities have hilly if not mountainous terrain and are heavily forested. Almost half of Granville is permanently protected from development. A large portion of this protected land is owned by the cities of Westfield, Springfield and Hartford for water supply protection purposes.

Figure 11: The town of Granville with protected lands shown in green



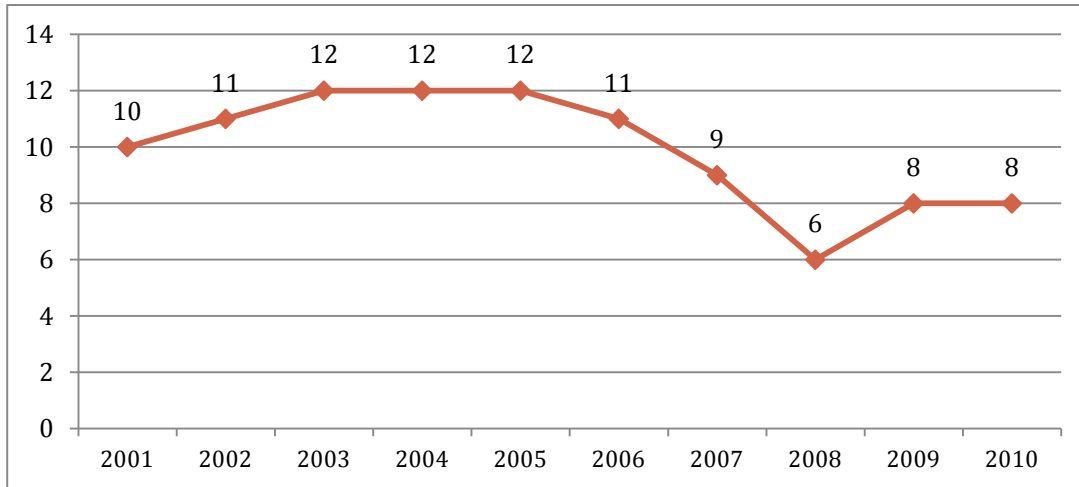
Residential development in Granville may be challenged by several factors.

- **SEPTIC SYSTEMS AND LACK OF PUBLIC WATER:** The town has no municipal public wastewater treatment system, and therefore wastewater needs are provided using subsurface sewage disposal systems (septic systems). Massachusetts state law requires septic systems to be able to treat wastewater discharge at a volume of 110 gallons per day (GPD) per bedroom. The greater the number of bedrooms in a home or development, the greater the amount of land needed for the septic tank and soil absorption system (leach field). State regulations require septic tanks and leach fields to be at least 10 feet from the property line and the foundation of the home. More critically, septic tanks have to be sited at least 50 feet from a well and leach fields 100 feet from a well.
- **SOILS:** A potential development site must contain an area with adequate soils (no high groundwater, shallow bedrock, or mottling) and suitable water percolation rates and then the septic system can be sized based on the number of bedrooms the house will have. Several areas in Granville possess soils not suited for effective on-site sewage disposal.
- **HIGH GROUNDWATER:** The minimum below-ground distance separating the leach field from the ground water table must be four feet for soils with recorded percolation rates of more than two minutes per inch and five feet for soils with recorded percolation rates of two minutes or less per inch. High water tables challenge the required separation distances. However, the required separation distance may be able to be achieved in areas with high ground water through the construction of a mounded soil absorption system.
- **TOPOGRAPHY:** Steep slopes create challenges for residential construction and the siting of septic tanks, leach fields, and wells. Steep slopes are considered to be slopes with a run to rise ratio greater than 3:1. Septic tanks cannot be sited in areas with steep slopes and a leach field must be at least fifteen feet from a naturally-occurring downhill slope which is not steeper than 3:1.

BUILDING ACTIVITY

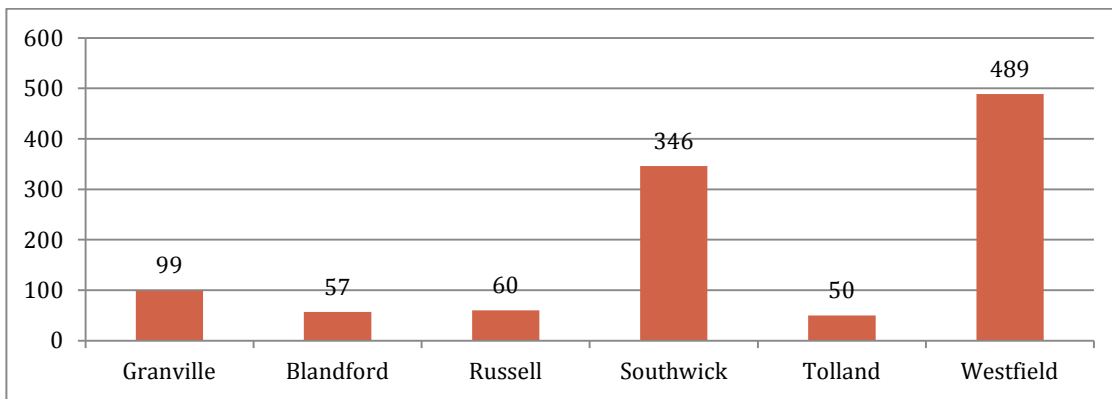
The level of annual building permit activity in Granville has historically been low, with six to twelve building permits issued per year (Figure 12). The peak in building permit activity observed in Granville between 2003 and 2005 was consistent with regional trends as was the downward trend that occurred after 2005. Figure 13 illustrates that Granville's building permit activity over a ten year period is low when compared to neighboring communities, such as Westfield and Southwick.

Figure 12: Number of Building Permits Issues in Granville by Year, 2001-2010



Source: HUD, Building Permit Database.

Figure 13: Number of Building Permits Issued in Select Pioneer Valley Communities by Year

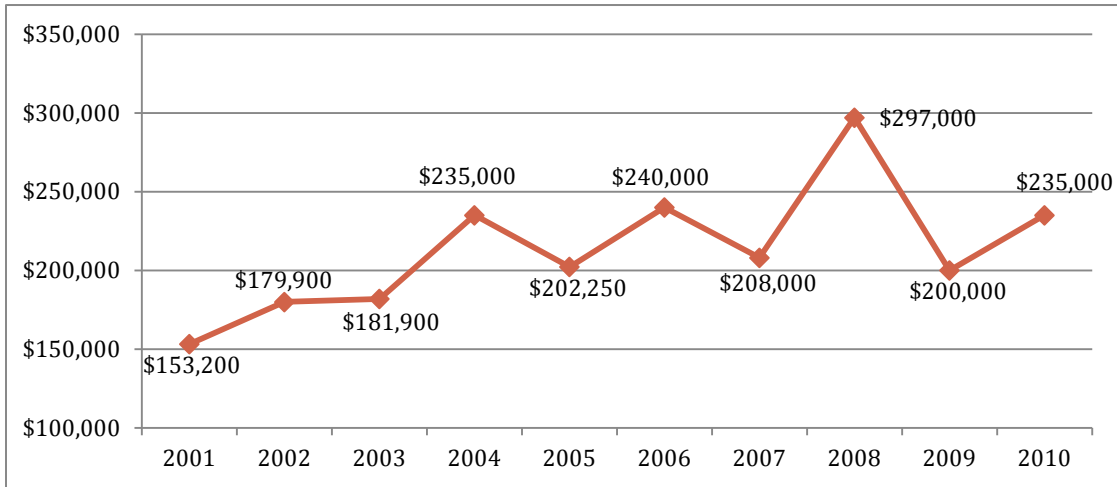


Source: HUD, Building Permit Database.

HOME SALES AND SALE PRICES

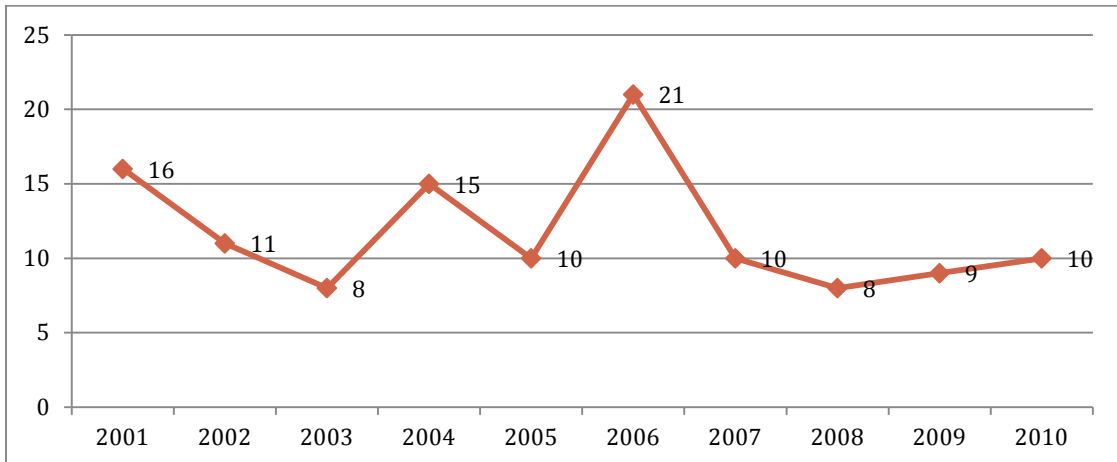
Since the mid 1980s Massachusetts has been among the states with the highest housing costs. Starting in the early 2000s, housing prices in Massachusetts began to climb even more dramatically and many areas in Massachusetts saw housing prices double by the end of the 2000s. This phenomenon touched every part of the state, including Granville, where the median sales price went from \$153,000 in 2001 to \$297,000 in 2009 (Figure 14). The rise in median sale prices for single family homes in Granville over the course of the 2000s was consistent with regional trends. Over a ten year period from 2001 through 2010, single family home sales in Granville peaked in 2006 (Figure 15). Sales declined in the later part of the decade, which was consistent with regional market trends.

Figure 14: Median Sales Price for Single Family Homes Sold in Granville by Year



Source: Warren Group

Figure 15: Number of Single Family Home Sales in Granville by Year

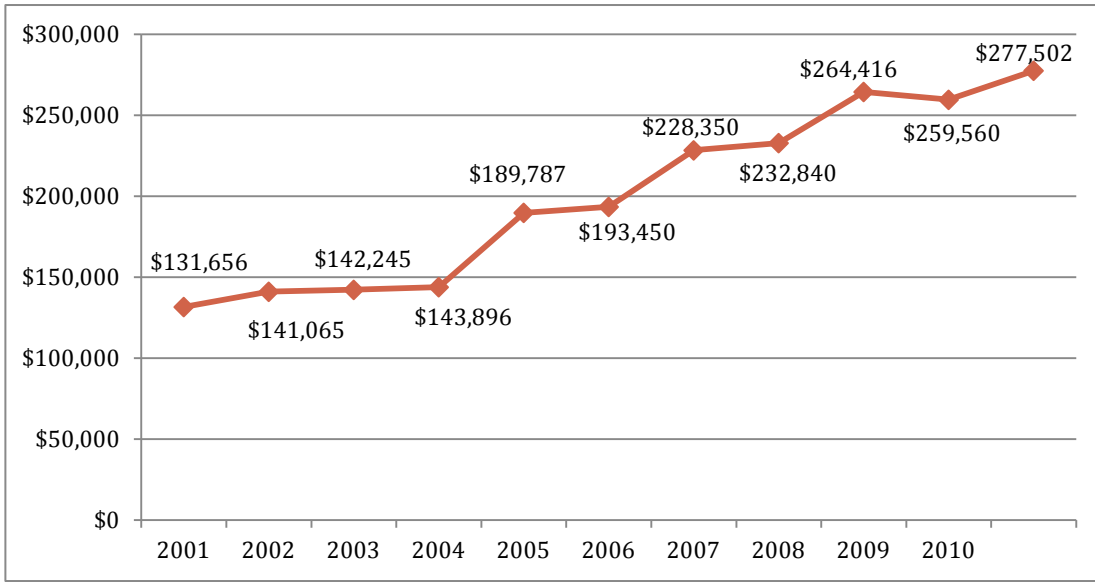


Source: The Warren Group

HOUSING VALUE

The dramatic rise in housing cost is even more apparent when one looks at home value trends over the last decade. The average assessed value of a single family home in Granville steadily increased over the course of the 2000s from \$131,656 in 2001 to \$277,502 in 2010, resulting in a 110 percent increase overall (Figure 16). Out of forty-three municipalities in the Pioneer Valley region, Granville had the eleventh highest average assessed value for a single family home in 2010.

Figure 16: Average Assessed Value of Granville Homes by Year, 2001 through 2010



Source: Massachusetts Department of Revenue (as reported by the municipality)

RENTS

The 2005-2009 American Community Survey estimated the median gross rent in Granville at \$654.⁴ Median gross rent for 2005-2009 in Hampshire County was \$847 and \$716 in Hampden County. Rents declined in Granville from the year 2000 to 2005-2009, but they rose in almost all communities in the region rose over this same period.

A review of available Granville rentals on Craig's List and MLS in October 2011 and in May of 2012 showed the following asking rents:

- \$1,500 for a 4-bedroom
- \$700 for a 3-bedroom
- \$800 for a 2-bedroom
- \$800 for a 1-bedroom
- \$400 for a 1-bedroom

⁴ Gross rent is the monthly rent agreed to or contracted for plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).

HOUSING AFFORDABILITY

The dramatic increase in housing prices in the late 1990s to early 2000s has affected many households' ability to buy a home in Granville and elsewhere in the Pioneer Valley. The general rule of thumb is that housing is 'affordable' if the household pays no more than 30 percent of its annual income on housing. Households who pay more than 30 percent of their income for housing are considered "cost-burdened" and may have difficulty affording necessities such as food, clothing, transportation and medical care as well as saving for the future. Housing affordability presents serious difficulties for the most vulnerable populations — renters, families with young children, the young and old, and especially the poor.

The 2005-2009 American Community Survey estimated that 29 percent of Granville homeowners and 37 percent of Granville renters were housing cost-burdened. For Hampden County, these percentages were much higher over this same period with 39 percent of homeowners and 54 of renters paying 30 percent or more of their income for housing.

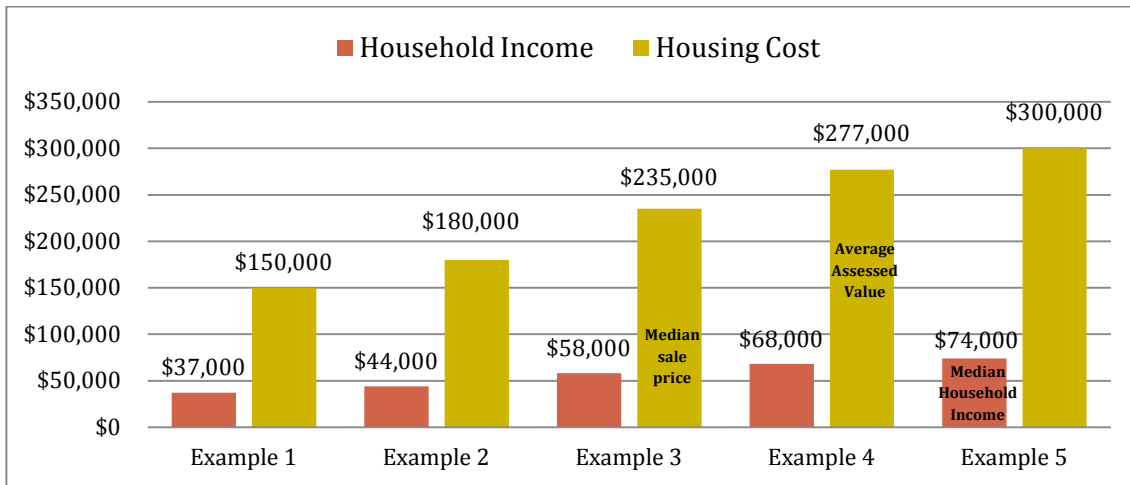
Transportation costs, energy costs and municipal property taxes also figure into the cost of owning and renting a home.

- **TRANSPORTATION COSTS:** A Granville resident who commutes five days a week to work in Springfield with a car that gets an average of 26 miles per gallon will spend approximately \$6,200 a year on fuel and maintenance costs.
- **ENERGY COSTS:** Massachusetts has the 6th highest share of home owners who heat with fuel oil. Winters are long and cold, and high heating bills add to the already burdensome housing costs. Massachusetts also has the highest electricity prices of all states (not including Hawaii and Alaska).
- **MUNICIPAL PROPERTY TAXES:** municipal property taxes may greatly influence yearly housing costs. The greater the value of one's home, the more taxes paid on that property. In Granville, where the average assessed value of a single family home was approximately \$277,502 in 2010, the average tax bill on a single family home at that value was about \$3,100. In comparison, the average tax bill in Longmeadow in 2010 was over \$6,000 on the average home valued at \$350,000.

BUYING A SINGLE FAMILY HOME

A household who wanted to purchase a home in Granville selling at the 2010 average assessed value of \$277,000 would need an annual household income of \$68,000 if they were to put down a 20 percent down payment. For this reason, homeownership opportunities in Granville appear to be more available to households who earn the median household income or above, which was estimated by the U.S. Census Bureau to be approximately to be \$74,000 in 2005-2009 (Figure 17).

Figure 17: Maximum Housing Price Affordable by Household Income Level



Source: Pioneer Valley Planning Commission, 2011

RENTING A HOME

Using the same rule of thumb that a household should pay no more than 30 percent of its annual income on housing, Table 6 portrays the annual household income needed to afford to rent a home using various levels of income. A household earning the median household income of \$74,000 would not have a problem affording a rental unit in Granville; however, renter households typically have lower incomes, so they would have limited choices in finding a safe and affordable place to live.

Table 10: Household Income Needed to Rent a Home at Select Household Income Levels.

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

Source: Pioneer Valley Planning Commission, 2011

FORECLOSURES

Due to the recent collapse of the housing market, predatory lending practices, and many job layoffs, mortgage default rates and foreclosure rates have risen nationwide. Unlike other municipalities in the region, the number of foreclosures has not risen dramatically since the onset of the nationwide foreclosure crisis. Granville had a total of six foreclosures from 2007 through 2010. This should not be taken to mean that there is no problem in Granville as there are certainly households that have come dangerously close to foreclosure. Granville residents in jeopardy of mortgage foreclosure can call HAP Housing to receive free and confidential mortgage counseling.

HOUSING MARKET AND HOUSING AFFORDABILITY KEY FINDINGS

- The level of annual building permit activity in Granville has historically been low, with six to twelve building permits issued per year.
- Building permit activity peaked from 2003 and 2005 and has slowed since 2005.
- Home values saw a dramatic 110 percent increase from 2001 to 2010.
- Granville had the eleventh highest average assessed value for a single family home in the region in 2010.
- The foreclosure crisis did not impact the town as much as other communities in the region from 2007 to 2010.
- Homeownership opportunities in Granville appear to be more available to households who earn the median household income or above
- Rental options are limited and lower income households would have difficulty affording rent in Granville.

HOUSING PREFERENCES SURVEY

SURVEY OVERVIEW

The Hilltown Community Development Corporation developed an eighteen-question survey designed to assess Granville's need for senior housing, housing for first-time homebuyers and multi-family housing. They mailed this survey to all households in town in the fall of 2011. In total, 115 people responded to the survey, which represents approximately seven percent of all residents and nineteen percent of all households. A summary of responses to each of the eighteen questions can be found below.

<i>Question One: Do you own or rent the house or apartment where you live?</i>		
Answer Options	Response Percent	Response Count
Own	93.0%	106
Rent	7.0%	8
<i>answered question</i>	114	114
<i>skipped question</i>	1	1

<i>Question Two: How many people are there in your household?</i>		
Answer Options	Response Percent	Response Count
1	19.8%	18
2	37.4%	34
3	14.3%	13
4	22.0%	20
5	4.4%	4
6 or more	2.2%	2
<i>answered question</i>	91	91
<i>skipped question</i>	24	24

Question Three: How old are the occupants of your household? Please mark a box for each member of your household.

Answer Options	occupant 1	occupant 2	occupant 3	occupant 4	occupant 5	occupant 6	Response Count
10 and under	2	0	6	7	1	1	14
11 to 19	0	2	18	14	4	1	29
20 to 39	8	10	11	3	1	0	24
40 to 59	47	46	2	0	0	0	59
60 and over	58	20	3	2	0	0	64
answered question						115	115
skipped question						0	0

Question Four: Are you or someone in your household likely to move to another home or apartment within the next five years? You may choose one or more of the following answers.

Answer Options	Response Percent	Response Count
Yes, our entire household may move	23.0%	26
Yes, our child or children will be forming a new household or households	15.0%	17
Yes, another part of our household will be needing housing	2.7%	3
No	60.2%	68
answered question	113	113
skipped question	2	2

Question Five: If you answered yes to number 4, would you or someone else in your household be more likely to

Answer Options	Response Percent	Response Count
move to another home in the area, or	50.0%	22
move to a different part of the state or country	50.0%	22
answered question	44	44
skipped question	71	71

Question Six: If you or a member of your household moves within the next five years, how many bedrooms would be needed?

Answer Options	Response Percent	Response Count
Studio or one bedroom	23.1%	21
Two bedrooms	50.5%	46
Three bedrooms	19.8%	18
Four or more bedrooms	6.6%	6
answered question	91	91
skipped question	24	24

Question Seven: If you or someone else in your household moves within the next five years, what types of homes would you or your household member be likely to consider? Please choose all that apply.

Answer Options	Response Percent	Response Count
An apartment	20.0%	18
A single family house	67.8%	61
A duplex	10.0%	9
A condominium	15.6%	14
A house or condominium in an "over fifty-five" development	20.0%	18
An apartment or condominium for senior citizens over the age of 62	17.8%	16
answered question	90	90
skipped question	25	25

Question Eight: If you or a member of your household moves within the next five years, what features of a new home would be most important? Please choose all that apply.

Answer Options	Response Percent	Response Count
Low cost	54.9%	50
Location in a rural setting	54.9%	50
Nice view	28.6%	26
Location near stores, businesses or services	24.2%	22
Location near town center.	13.2%	12
Low utility costs	58.2%	53
Energy efficiency	73.6%	67
Location near public transportation	13.2%	12
Location near highway	4.4%	4
Low maintenance	61.5%	56
No stairs	30.8%	28
Handicapped accessibility	17.6%	16
Other features	12.1%	11
answered question	91	91
skipped question	24	24

Question Nine: If you or someone else in your household moves within the next five years, what types of homes would you or your household member be likely to consider? Please choose all that apply.

Answer Options	Response Percent	Response Count
An apartment	20.0%	18
A single family house	67.8%	61
A duplex	10.0%	9
A condominium	15.6%	14
A house or condominium in an "over fifty-five" development	20.0%	18
An apartment or condominium for senior citizens over the age of 62	17.8%	16
answered question	90	90
skipped question	25	25

Question Ten: Would you be interested in an apartment or condominium for senior citizens over the age of 62, either for yourself or for another family member such as a parent or other older relative? You may choose one or more answers.

Answer Options	Response Percent	Response Count
Yes, for myself	23.6%	25
Yes, for another family member	17.9%	19
No	60.4%	64
answered question	106	106
skipped question	9	9

Question Eleven: When would you or a family member be ready to move into senior housing?

Answer Options	Response Percent	Response Count
Less than 2 years	9.0%	10
Less than 5 years	5.4%	6
More than 5 years	39.6%	44
Not applicable	45.9%	51
answered question	111	111
skipped question	4	4

Question Twelve: What senior housing features would interest you or your family member? Please choose all that apply.

Answer Options	Response Percent	Response Count
Low maintenance	50.5%	53
Handicapped accessibility	34.3%	36
Access to transportation	30.5%	32
Access to medical care	35.2%	37
Meals provided	16.2%	17
Housekeeping provided	21.0%	22
Personal care provided	12.4%	13
Affordability	55.2%	58
Would prefer ownership (as in a condo)	21.0%	22
Would prefer to rent	19.0%	20
Not applicable	38.1%	40
answered question	105	105
skipped question	10	10

Question Thirteen: How much would you or your family member be willing to pay for rent or housing costs, including all utilities, for an apartment or condominium in a senior housing development?

Answer Options	Response Percent	Response Count
no more than \$600 a month	16.7%	18
\$600 - \$800 a month	12.0%	13
\$800 - \$1,000	5.6%	6
\$1,000 - \$1,200 a month	8.3%	9
More than \$1,200 a month	0.9%	1
I don't know	25.0%	27
Not applicable	31.5%	34
answered question	108	108
skipped question	7	7

Question Fourteen: When considering the cost of senior housing, would you or your family member be willing to pay additional fees for meals, home care, or other services?

Answer Options	Response Percent	Response Count
Yes	46.2%	49
No	8.5%	9
Not applicable	45.3%	48
answered question	106	106
skipped question	9	9

Question Fifteen: Household income is important in determining the type of housing that a household can afford. Please check the box next to the income range that best describes your annual household income. (note: Household income is the combined total income for all members of a household.)

Answer Options	Response Percent	Response Count
Less than \$20,000	9.9%	10
\$20,001 to \$25,000	6.9%	7
\$25,001 to \$30,000	5.0%	5
\$30,001 to \$35,000	5.9%	6
\$35,001 to \$40,000	8.9%	9
\$40,001 to \$45,000	6.9%	7
\$45,001 to \$50,000	2.0%	2
\$50,001 to \$55,000	4.0%	4
\$55,001 to \$60,000	5.0%	5
\$60,001 to \$65,000	3.0%	3
\$65,001 to \$70,000	1.0%	1
Greater than \$70,000	41.6%	42
answered question	101	101
skipped question	14	14

Question Sixteen: If you or a member of your household is considering moving to another home, what factors might prevent you or your household member from doing so? (please check all that apply.)

Answer Options	Response Percent	Response Count
Being unable to sell current home	69.3%	52
Need for down payment	13.3%	10
Need for rent payment and security deposit	16.0%	12
Being too far from other family members	13.3%	10
Concern about transportation	20.0%	15
Concern about employment	18.7%	14
answered question	75	75
skipped question	40	40

Question Seventeen: If you have other comments about housing needs in your town please include them here:

Answer Options	Response Count
	23
answered question	23
skipped question	92

Answers:

- I'm not sure that it is needed in Granville. Personally, I plan to die in this house or a nursing home.
- Granville needs Senior Housing & Sect. 8 Housing for young families
- We feel people benefit from staying in their own homes as long as possible so affordable housing is very important.
- Yes, Granville could consider housing
- It would be nice to have elderly housing in Granville like Stony Village in Granby, CT.
- Industrial wind turbines will make it almost impossible to sell our homes, therefore unable to purchase property elsewhere.
- Many feel it would be too costly for many Seniors incomes.
- I have been very impressed with the structure of the American Inn in Southwick, MA.
- We would probably move from Granville to Southwick. The cost of gasoline is so high that the drive to shop, etc. is becoming prohibitive. We need to consider services available now that we are retired.
- "It would be great to see some affordable housing for people in the hilltowns (for seniors)
- Hardly any rentals @ all."

- "Low income housing lists (including for disabled, seniors) are so long no wonder there is homelessness.
- Why not Habitat for Humanity on someone's land for a family starting out in Granville."
- Difficult survey because I plan to stay in my home. I need to make the steps into the house more accessible for my friends now + myself in the future.
- I would like to see more home and land opportunities in the town to build with as little impact on the atmosphere of town tradition.
- Rent is too high, locations do not vary, but would be interested if right opportunity presented itself
- When considering the cost of housing, I would wish to be exempt from any portion of taxes charged to the cost of any school system. As elderly (75+) I feel we have already borne the cost of education for our children.----
- We would move if they closed the Granville school.
- If I was interested in senior housing - it would be in a different town, in an area with already established housing + in a town that has dealt with Section 8 issues already.
- I personally do not plan on move at all. I rent the upstairs of my house right now to a nephew, my daughter at this time lives with me but will not forever & my granddaughter lives with me at this time and is in college & works part time.
- Moving to Ct. Oct first 2011 + renting home to a relative
- Transportation is important for every day needs. Assisted living facilities have very little transportation for day-to-day needs. I do medical driving for an AL facility and hear the complaints + requests.
- If I had to leave my home due to physical problems, I would love to have a senior housing facility in Granville.

<i>Question Eighteen: Additional Comments</i>	
Answer Options	Response Count
	26
<i>answered question</i>	26
<i>skipped question</i>	89

- I am sure that if you ask the seniors the question about senior housing, for the most part they want to stay home. If you ask their children or caretakers, I am sure they would be interested in senior housing for their parents.
- "The population of our town is aging. Most people choose to stay in their own home as long as they are able, partly because it is more cost-effective. In the hill towns, access to transportation to stores, doctor appointments, church etc. can be an issue. The only issue that would push me out of my own home and into

senior housing would be the inability to drive, unless of course dementia becomes a problem.

- Deval Patrick + company has made it impossible to live, let alone retire, in this dump of a state. I, for one, cannot wait to leave this bureaucratic cesspool. I'm sure that I speak for all the hardworking residents of the commonwealth, who are sick + tired of paying for 23 year olds with 6 kids and no jobs and no housing. Send that to Boston!
- I like our town of Granville just like it is.
- Where do you get info on how to make home entrance wheelchair accessible and funds to assist in obtaining funds for ramp. Hip replacement in future.
- Energy efficient window funds.
- Solar energy? When will it be AFFORDABLE.
- 1/2 family will move on property next to my house. (will build on adjoining 2 1/2 acres.
- "The biggest barrier to senior housing is lack of transportation to stores, church, + medical appointments. This needs to be considered
- The 2nd biggest barrier is providing a septic system that will handle needs of a multi family unit.
- "Please help me locate affordable housing.
- Senior housing (over 55 strictly - no handicapped under 55, as in Southwick ~ a 20 ish man in Senior housing ~ a 35 year old woman alcoholic, classified as ""handicapped."") In Granville, there are NO services for the elderly unless you pay for them yourself. At \$15.00 an hour. Housecleaning is \$15 to \$25 an hour. A Medical appt. is \$50 - \$75 (Dr. , dentist, eye appt., hearing aid appt.) No wheelchair or other Van transportation, thereby forcing the elderly to pay for any services at \$15.00 an hour. This means many elderly are virtual prisoners in their own house. An elderly person with a cat or dog can subsist on bread and peanut butter plus tea - and does - but the animals MUST have pet-food. A wheelchair person is excluded from all social activities for lack of a car to transport him/her. People on Welfare in Granville are transported by Wheelchair Van whenever they call for it, even if it comes from Framingham. However someone, not on Welfare, either pays the \$15 an hour or \$75 a trip for a CAR to transport them. There should be transportation for handicapped and elderly when needed. Not all elderly have excess money - or family. Incidentally, when I need a gallon of milk, it costs me \$20. The woman charges \$5 for the milk and \$15 for the errand. She also charges \$15 to walk my dog - for 20 minutes. // I am low income and do not get the gov't ""freebies"" (Fuel assist. - phone - electric - food stamps - etc.)"

RECOMMENDATIONS

ENHANCING HOUSING OPPORTUNITIES IN GRANVILLE

OVERVIEW

Limited housing opportunities in a community can create significant hardships for households of varying income levels to be able to stay or locate to the community. Granville, unlike many of the Hilltown communities, has one important funding resource for the creation of affordable housing and that is Community Preservation Act (CPA) revenues. The town of Granville adopted the Community Preservation Act in April 2008 at a 1.5 percent surcharge on local property taxes. Since 2008, the town has collected approximately \$96,000 from the local surcharge and state trust fund distribution. State law requires towns to spend CPA funds in three core areas: open space protection, historic preservation, and accessible housing. Each of these areas must receive a minimum of 10 percent of the total fund each year, but the remaining 70 percent can be spent or reserved for future spending in any of the three areas, or for public recreation.

The CPA is very flexible and can be tailored to suit the needs of individual communities. Housing developed with CPA funds must be offered to those persons and families whose annual income is less than 100 percent of the area wide median income, as determined by HUD.⁵ At the town's request, the following is a sample list of CPA funded housing projects that towns with populations of less than 6,000 have pursued.

City/Town Name	Project Name	Description
Aquinnah	Town Center Housing	<ul style="list-style-type: none">• Pre-development work for the creation of rental housing in Aquinnah Town Center (\$10,000)
Carlisle	Benfield property.	<ul style="list-style-type: none">• Purchase of 45 acres, of which approximately 14 will be reserved for senior affordable housing for 26 units. (\$50,000)• Continued design and development work on the Benfield property (\$30,000)• Development of infrastructure at the Benfield property (\$425,000)

⁵ Please note that communities may choose to limit certain housing units created with CPA funds to those persons and families earning less than 80 percent of the area wide median income annually, as determined by HUD. This allows communities to include these units on their Subsidized Housing Inventory (SHI) with the state.

City/Town Name	Project Name	Description
Chilmark	Middle Line Road Housing Project	<ul style="list-style-type: none"> • Feasibility, architectural, and legal studies for a 12-unit affordable housing complex on town-owned property (20 acres). (\$157,400) • Installation of utilities, road improvements and installation of driveways (\$376,400) • Installation of wells (\$132,500)
Dunstable	Inclusionary Zoning By-Law	<ul style="list-style-type: none"> • Drafting and passage of an Inclusionary Zoning By-Law (\$2,500)
Eastham	North Eastham Village Center plan	<ul style="list-style-type: none"> • Preparation of a village center overlay district plan to include Town owned property off Holmes Road, Route 6 and the Brackett Road area (\$21,584)
Hampden	Housing Needs Study	<ul style="list-style-type: none"> • Conduct a Housing Needs Study for the Hampden Housing Authority to (\$6,000)
Hubbardston	Hubbardston Housing Study	<ul style="list-style-type: none"> • Hire a consultant to assist town in creating an Affordable Housing Plan (\$14,000)
Lenox	Lenox Affordable Housing Trust	<ul style="list-style-type: none"> • Money for the Lenox Affordable Housing Trust (\$10,000)
Oak Bluffs	Old Library Conversion	<ul style="list-style-type: none"> • Conversion of Old Library into 3 affordable housing units (\$250,000)
Phillipston	Senior Housing Project	<ul style="list-style-type: none"> • To offset costs involved with site engineering, site preparation, building design, and bringing utilities to the site of a 40 unit senior housing project (\$24,000)
Southampton	Fund for accessibility improvements	<ul style="list-style-type: none"> • Establishment of an affordable housing assistance fund that will help residents with accessibility improvements to their homes. Ongoing as persons apply. (\$7,500)
Stockbridge	Pine Woods	<ul style="list-style-type: none"> • Assistance with the construction costs of the Pine Woods 30 unit affordable housing development. This funding follows \$50,000 that was given in 2003 to assist with predevelopment costs. The CPC expects to contribute another \$100,000 over the next few years. (\$100,000)
West Tisbury	Bailey Park housing	<ul style="list-style-type: none"> • Predevelopment costs including access and electricity rights for three affordable single-family homes. (\$45,000)

In addition to the ideas listed above, the remainder of this section outlines five strategies to enhance housing opportunities in town, and they are designed to be locally achievable given limited existing staff and funding resources.

HOUSING STRATEGIES

CREATE A NEW ZONING DISTRICT THAT WOULD ALLOW MORE RESIDENTIAL USES AND FLEXIBLE DIMENSIONAL STANDARDS.

Creating a new zoning district in the town center that would allow a greater mix of residential and commercial uses would enable a greater range of housing and economic development opportunities in town but within a targeted area, such as one of the village areas. Currently, the entire Town of Granville is zoned Agricultural-Residential, which requires a building lot to have at least one acre of land and 200 feet of frontage. Affording a building lot of that size may be cost prohibitive to many families. In addition, this district allows few uses outside of single-family homes. Smaller homes would be attractive young families starting out as well as aging families looking to downsize. The town of Granville would want to consider requiring site plan approval from the Planning Board for development within this new district to ensure proposed buildings maintain Granville's rural character.

DEMOGRAPHIC TARGET: Families, single or two-person households, elderly.

IMPLEMENTATION: Identify and delineate target area for new district. Review possible uses and dimensional requirements for new district, including business uses. Consider requiring site plan approval by the Planning Board for development within this new district to ensure proposed buildings maintain Granville's rural character. Draft amendments to the existing Zoning bylaw for the inclusion of a new zoning district, uses, and dimensional requirements. A two-thirds majority vote at town meeting is needed to adopt any proposed zoning revisions.

ASSISTANCE AVAILABLE: PVPC can provide assistance to the Planning Board to identify and delineate a target area, research use and dimensional options, help draft revisions, and educate residents about the district/ bylaw.

LOCAL INITIATOR: Planning Board

DEGREE OF EFFORT: High (see page 26)

CPA FUNDS ELIGIBLE? Potentially. The town of Eastham prepared a Village Center Overlay District Plan with CPA funds, but the scope of the plan included town-owned property that was being considered for affordable housing development.

Figure 18: Potential Areas for a New Zoning District



**LOCAL ZONING EXAMPLE:
BLANDFORD**

The town of Blandford's zoning allows single-family homes and two-family homes by right in all zoning districts. In the Residential Zoning District, which covers a little over two percent of the town, the construction of single-family and two-family homes require a minimum area of at least 30,000 square feet and 150 feet of frontage. In the Agricultural Zoning District, a minimum lot area of 87,120 square feet (2 acres) and 300 feet of continuous frontage is required for these uses.

**LOCAL DESIGN EXAMPLE:
BELCHERTOWN**



This two-family home is located in a small subdivision of similar two-family homes in Belchertown. It was completed in 2005.

**EXPAND THE TYPES OF RESIDENTIAL USES
ALLOWED IN TOWN.**

Town Zoning could allow new two-family homes and homes with three or four housing units, while keeping the one acre minimum lot size, to enable additional housing opportunities in town. Currently, the Granville Zoning bylaw allows single family homes by-right and conversions of single family homes to two-family homes and accessory apartments by special permit. These new uses could require site plan approval by the Planning Board to ensure the proposed building design maintains Granville's rural character. It should be noted that there are recent examples of two or four family homes in the region that maintain the appearance of a large single family home, which would help to address any concerns that three or four family homes would be out of character in Granville.

DEMOGRAPHIC TARGET: *Families, single or two-person households, elderly.*

IMPLEMENTATION: *Review possible residential uses. Consider requiring site plan approval by the Planning Board for new uses to ensure proposed residences maintain Granville's rural character. Draft amendments to the existing Zoning bylaw for the inclusion of new uses. Note: A two-thirds majority vote at town meeting is needed to adopt any proposed zoning revisions.*

ASSISTANCE AVAILABLE: *PVPC can provide assistance to the Planning Board to research use options, help draft revisions, and can educate residents about the proposed bylaw revisions.*

LOCAL INITIATOR: *Planning Board*

DEGREE OF EFFORT: *Medium to High (see page 26).*

CPA FUNDS ELIGIBLE? *Potentially. The case would need to be made that funds would directly benefit the creation of future affordable housing.*

ENGAGE A LOCAL AGENCY AND UTILIZE CHAPTER 40B TO BUILD SENIOR HOUSING

In towns where the private market may not support the development of elderly housing and/or local zoning disallows multi-family housing, affordable senior housing can be created with the help of a non-profit agency and through the use of a Chapter 40B comprehensive permit.

Given limited staffing resources at town hall, the role of the town is to drive the process and/or donate town land for future development. The role of the non-profit agency is to help the town apply for public funds such as Community Development Block Grants and administer these funds on behalf of the town. Funds could be used to identify and assess the feasibility of sites as well as to build the units.

The role of the Chapter 40B Comprehensive Permit is to override local zoning to enable multi-family elderly housing. “Friendly 40B” projects occur when a community works closely with a developer to produce housing that addresses affordable housing needs and reflects community character.

DEMOGRAPHIC TARGET: *elderly*

IMPLEMENTATION: *Identify need for elderly housing. Appoint a local committee to direct the process. Engage a local agency to review options for developing senior housing in town. Work with the local agency to apply for funds to assess feasibility of potential sites and build senior housing.*

ASSISTANCE AVAILABLE: *Pioneer Valley Planning Commission, Hilltown Community Development Corporation, HAP Housing, and Domus Incorporated can research, write, and submit grant applications on behalf of the community for funding of all stages of the development process.*

LOCAL INITIATOR: *Board of Selectmen, Council on Aging*

DEGREE OF EFFORT: *Medium.*

CPA FUNDS ELIGIBLE? *Definitely. Almost all of the previously listed CPA project examples started this way.*

WESTHAMPTON WOODS: A CASE STUDY OF LOCAL INITIATIVE

The need for affordable senior housing in Westhampton was identified during the 1990s by a citizen group that was affiliated with the Westhampton Congregational Church. This led to the formation of the Westhampton Senior Housing Committee.

The Committee eventually worked with Hilltown CDC and the town to get a planning grant from the Community Development Block Grant program. Committee members knocked on doors of local land owners and investigated literally dozens of potential sites until the current site was identified.

After almost a decade, Westhampton Woods was completed in 2005 with seven units of rental housing for the elderly. The development was able to be constructed through the issuance of a Chapter 40B Comprehensive Permit. The developer was the Hilltown Community Development Corporation. The town’s Zoning Board of Appeals recently issued an amendment to the comprehensive permit for an additional eight housing units at this site.

GOSHEN & CHESTERFIELD: PLANNING FOR SENIOR HOUSING

The towns of Goshen and Chesterfield are also in the process of identifying sites for senior housing. The Selectboards in both towns have appointed representatives to senior housing committees and they have initiated the help of the Hilltown Community Development Corporation to apply for funding.

Housing Rehabilitation *Before and After Photos*

Figure 19: Before photo, home on Warren, MA. Dilapidated front porch, front façade, and roof.



Figure 20: After photo. New porch, façade and roof.



CONTINUE TO APPLY FOR COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS FOR HOUSING REHABILITATION AND OTHER COMMUNITY SERVICES.

The town of Granville should continue to apply for Community Development Block Grant (CDBG) funds to complete housing projects in town. Community Development Block Grant (CDBG) funds are competitive federal dollars that are distributed to local communities to complete housing and economic development projects. For most towns in Massachusetts, the funding is distributed by way of the Massachusetts Department of Housing and Community Development.

The funding priority for the CDBG program is communities that can demonstrate a high level of need. Over the past several years, the state has classified Granville as a lower-need town; however, the amount of available funding and application requirements for the CDBG program does vary from year to year. Due to shrinking available program funds, collaborative and multi-town applications have lately been favored by the state. Granville, in fact, was successful with its 2009 CDBG application for which it partnered with the communities of Blandford, Granville and Southamptton. This grant-funded housing rehabilitation program enabled all four communities to financially assist low-to-moderate income residents with home improvement projects.

DEMOGRAPHIC TARGET: *all demographic segments*

IMPLEMENTATION: *Identify potential projects. Engage PVPC or HCDC to review options for applying for funds. Work with local agency to apply for funds. Assist agency with outreach to implement projects.*

ASSISTANCE AVAILABLE: *Pioneer Valley Planning Commission (PVPC), Hilltown Community Development Corporation (HCDC) can research, write, and submit grant applications on behalf of the community for funding of all stages of the development process.*

LOCAL INITIATOR: *Board of Selectmen*

DEGREE OF EFFORT: *Low*

CPA FUNDS ELIGIBLE? *Definitely. The town of Southamptton and Longmeadow funded their own housing rehabilitation programs without the use of CDBG block grant funds.*

CONTINUE TO MAKE AVAILABLE EXISTING RESOURCES AT TOWN HALL AND EVENTUALLY ON A TOWN WEBSITE.

This Assessment shows that Granville does have low-to-moderate income households as well as special needs populations such as first-time home-buyers, households in danger of foreclosure, individuals with disabilities, and elderly residents. Town residents may not know of the variety of housing assistance available to them.

The town's Executive Secretary currently makes available information on existing housing resources, and she should be encouraged to do so. When a town website is created these resources should also be made available through this medium.

DEMOGRAPHIC TARGET: *All demographics*

IMPLEMENTATION: *Identify available resources (listed above and described in housing plan). Make resources available at town hall and on town website (TBD). Assist with program outreach as needed.*

ASSISTANCE AVAILABLE: *All of the above programs have points of contact who would be happy to provide information to the town as well as give short presentations on the available assistance.*

LOCAL INITIATOR: *Executive Secretary, Council on Aging, Board of Selectmen*

DEGREE OF EFFORT: *Low*

CPA FUNDS ELIGIBLE? *Potentially. CPA dollars could be used to supplement some of the below listed programs such as first-time homebuyer financing, home modifications, and foreclosure prevention assistance. Households would have to be income-eligible.*

RESOURCES

Fuel assistance

The Valley Opportunity Council brokers the fuel assistance funds to eligible families in all of Hampden county. Call 413-552-1548 for assistance.

Home Energy Efficiency Assessments

Mass Save offers free home energy efficiency assessments and up to \$2,000 worth of insulation work plus other financial incentives and loans to make homes more energy efficient. Call 866-527-7283 or go to www.masssave.com

Housing rehabilitation

Housing rehabilitation programs assist low-to-moderate income residents improve their housing situation. Eligible households are provided with deferred payment loans between \$5,000 to \$35,000 per unit to make the following types of improvements: chimney or foundation repair, lead paint / asbestos removal, roof repair/replacement, storm window installation, plumbing heating, electrical, well repair/replacement, door weatherization, handicapped accessibility repairs, wall repairs.

Rehabilitation programs are typically funded with Community Development Block Grants (CDBG) so funding may or may not be available depending on the year. Interested applicants should contact the town of Granville at 413-848-2804 to determine whether funds may be available.

RESOURCES, CONTINUED

Home modification

The state-funded home modification program provides loans to make physical modifications to the homes of elders, adults with disabilities and families with children who have disabilities. Such modifications allow many people to remain in their homes, and live independently in their communities. The program lends money to homeowners who wish to start new modification projects, but does not reimburse for completed work. Contact the Pioneer Valley Planning Commission, Laurel Foley, 413-781-6045 or lfoley@pvpc.org.

Heating System Repair/Replacement

The Valley Opportunity Council brokers the funds for heating system maintenance, repair and replacement for income eligible families in all of Hampden County. Call 413-552-1548 for assistance.

Domestic Violence Shelters

Victims of domestic violence should call 911 for the police department emergency line, or 1-800-796-8711 for the YWCA Abuse & Rape Crisis hotline in Springfield, or Safe Link toll free at 1-877-785-2020.

Foreclosure Counseling & Prevention

HAP Housing serves as the administrative agency for a state-funded initiative called the Western Massachusetts Foreclosure Prevention Center. For assistance, call 413-233-1622 or 1-800-332-9667, ext. 1622 to be referred to a local counselor. You can also learn more at the Foreclosure Prevention Center website: www.thereshopewm.org.

Emergency shelters

Households with an immediate housing crisis should apply for Emergency Assistance at one of the following offices of the Massachusetts Department of Transitional Assistance (DTA).

- 95 Liberty Street, Springfield, MA
- 72-100 Front Street, Holyoke, MA
- 1 Arch Place, Suite 2A, Greenfield, MA

First time homebuyers Financing

The **SoftSecond Mortgage Program** is administered by the Massachusetts Housing Partnership (MHP) and provides low-interest rate and low down-payment mortgage to eligible first-time homebuyers. Borrower's total household income must not exceed 100% of the Area Median Income (AMI). Borrowers at 80% of the AMI may be eligible for an MHP subsidy. A list of all participating banks can be found on MHP's website: www.mhp.net/homeownership/banks.php

MassHousing offers an affordable, 30 year fixed rate mortgage and purchase and rehab loans for qualifying households. The income limits for MassHousing Loans are higher, which enables more households to obtain home purchase assistance. More information about these programs can be found on MassHousing's website: www.masshousing.com, including a list of participating lenders.

Typically buyers need to take an approved 1st time homebuyers course to access both these mortgage products.

First Time Homebuyers Programs

HAP Housing, Valley Community Development Corporation all offer 1st time homebuyer classes as well as counseling.