# Longmeadow Housing Needs Assessment & Action Plan



Pioneer Valley Planning Commission
November 2010

# TOWN OF LONGMEADOW HOUSING NEEDS ASSESSMENT & ACTION PLAN

### November 2010

Prepared for: Longmeadow Housing Authority

Town of Longmeadow

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**Housing Funds** 

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Many thanks the various town departments who contributed data, comments, and feedback for the development of this plan.

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Special thanks to the Longmeadow Planning Board and Longmeadow Board of Selectmen for providing comments and feedback.

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### **EXECUTIVE SUMMARY**

### **OVERVIEW**

The town of Longmeadow funded this Housing Needs Assessment and Action Plan through Community Preservation Act funds to identify the specific unmet housing needs of Town residents and to develop action steps to meet these needs in ways that will also support overall community goals. The planning process began in late 2008 and ended in November 2010. An objective of this housing action plan is to make effective use of Longmeadow's Community Preservation Act affordable housing funds, which have not been expended since the Town adopted the Act in 2006.

# KEY FINDINGS FROM ASSESSMENT OF POPULATION, DEMOGRAPHIC AND HOUSING CHARACTERISTICS

- Most of Longmeadow's population growth occurred prior to 1980 and population growth
  has been minimal since. Based on growth trends over the past two decades and dwindling
  amounts of undeveloped land for new housing units, Longmeadow should expect to see
  little to no population growth over the next decade.
- Longmeadow is the most affluent community in the region with an estimated median household income of \$95,164. Young adults, young families, and elderly households seem to be having problems affording to live in Longmeadow due to the relatively high cost of single family homes, high tax rates, and limited housing options outside large single-family homes.
- Longmeadow is home to low and moderate income households, and the number of foreclosures, percentage of low-income students in the Longmeadow Public School system, and the local unemployment rate have increased over the past decade.
- The bulk of new residential units permitted in town during the past twenty years resulted from the construction and expansion of existing elderly housing developments. This Elderly housing is either expensive market-rate housing or subsidized housing and there is a high demand for existing subsidized housing.
- Very few vacant parcels of land are developable, which presents challenges for increasing affordable housing opportunities in town.
- Longmeadow residents enjoy an abundance of natural resources and open space that
  residents want to see protected. Any future affordable housing development should be
  compatible with these objectives and be restricted to sites on the east side of Interstate
  91.

- Town zoning encourages few housing options outside of single family homes due to special conditions placed on future developments of buildings with multiple dwelling units and a ban on single family home conversions, commercial buildings with apartments or condos above, and accessory apartment units. Town Zoning is also problematic since most of the lots in the Residence-1 District are non-conforming in area and frontage, which requires property owners to apply for a variance or special permit for building changes. This is not what variances are intended for and this situation places an undue burden on Longmeadow homeowners.
- Adopting and Accessory Apartments bylaw is one of the easiest methods for creating new
  affordable housing units in town while maintaining town character. Accessory apartments
  or accessory dwelling units are small apartments within existing homes, above garages or
  on the lots of existing homes.
- The amount of money currently in the Community Preservation Act affordable housing fund is relatively small (\$104,123 in January 2010), and it may be difficult for the Housing Authority or any other entity to purchase property or directly subsidize even one housing unit unless some undesignated funds were available.
- There are plenty of local and regional resources for housing assistance and support. These are organizations that could be considered partners for future projects or initiatives.

# ADDRESSING STATE AFFORDABLE HOUSING REQUIREMENTS (CHAPTER 40B)

Longmeadow has 267 units of affordable housing listed on the town's Subsidized Housing Inventory (SHI), which is 4.6% of the town's year-round housing stock as defined by the 2000 census. The town would need an additional 316 subsidized housing units to reach its 10% affordable housing requirement to be exempt from Chapter 40B developments. Longmeadow's annual affordable housing production target number is twenty-nine affordable housing units per year.

The Massachusetts Department of Housing and Community Development set an annual affordable housing production target of ten units per year for Longmeadow to help the town incrementally meet its 10% affordable housing requirement. Adding twenty-nine units of subsidized affordable housing per year will be difficult for the town to accomplish because Longmeadow is almost fully-developed, and it is uncertain whether there are any buildable lots in town that could accommodate multiple dwelling units. It also seems unlikely with the low level of building activity in town. Unlike other areas of the Pioneer Valley, little residential construction occurred in Longmeadow during the 2000s. Data from the Longmeadow Building Department shows that the town permitted two to eight housing units a year in the 2000s. Because the town is almost fully-developed, incompatible residential development through the Chapter 40B comprehensive permit process is not considered much of a threat to Longmeadow's character.

For this reason, affordable housing opportunities should be pursued as they arise, but the town and Longmeadow Housing Authority should focus most their housing-related energy on funding programs and projects through CPA that address community housing needs, regardless of whether the initiatives result in units that can be counted on the town's subsidized housing inventory.

# RECOMMENDED ACTIONS TO ADDRESS HOUSING NEED & INCREASE HOUSING OPPORTUNITY

Based on the findings of this planning process, this report outlines strategies and action steps to be undertaken by the town to increase and improve housing opportunities in town. The strategies are designed to be achievable locally given limited existing staff and funding resources. They focus on programs and initiatives that make use of the town's available housing stock and developed areas.

The Longmeadow Housing Authority grouped the strategies by level of priority for the upcoming years. Tier One strategies have a higher priority and can be initiated more quickly. Tier Two strategies are longer-term priorities.

### TIER ONE:

- Publicize and conduct outreach on existing affordable housing resources.
- Establish partnerships with town committees and boards and local non-profit groups.
- Assist in the establishment of a Housing Rehabilitation Program or Housing Repair
   Program to assist income-eligible households make necessary repairs to their homes.
- Consider establishment of an Affordable Housing Trust Fund to streamline housing program and development actions.
- Provide subsidies for future affordable housing development projects in Longmeadow.
- Advocate for the adoption of an Accessory Apartments By-law to increase housing options for young and elderly.
- Utilize the Chapter 40B-Comprehensive Permit process for the development of future affordable housing projects.

#### TIER TWO:

- Establish a partnership with East Longmeadow to share housing resources.
- Identify single-family homes that are for sale (and other suitable property) and facilitate purchase for affordable housing with CPA funds.
- Monitor town land taken for failure to pay taxes and consider this property for affordable housing development projects.

- Start a buy-down program by which single-family homes are purchased with CPA funds and then sold at below market-value to an income eligible household
- Advocate for the revision of required minimum lot sizes in Longmeadow's Residential Zoning Districts to reflect existing residential build-out.
- Advocate for mixed use buildings or development projects in the Business Zone and support mixed used in any other areas zoned for business in the future.
- Support density bonuses for developers who agree to provide affordable housing within their market-rate development projects.

### Introduction

### **OVERVIEW**

The town of Longmeadow funded this Housing Needs Assessment and Action Plan using Community Preservation Act funds to identify the specific unmet housing needs of Town residents and to develop action steps to meet these needs in ways that will also support overall community goals. The town adopted the Community Preservation Act in 2006 and one objective of this housing action plan is to make effective use of Longmeadow's Community Preservation Act affordable housing funds.

The first part of this report comprises the housing needs assessment, which examines local and regional demographic and housing trends and identifies the types of housing units needed and the types of residents not being served by the current supply of housing. The second part examines affordable housing opportunities and challenges, identifies existing development conditions in town and potential sites for affordable housing development as well as local and regional organizations that can offer support. The final section outlines strategies and action steps to be undertaken by the town and community organizations to increase and improve housing opportunities in town and reviews possible funding sources.

The Pioneer Valley Planning Commission, Longmeadow's Regional Planning Agency, worked under the direction of the Longmeadow Housing Authority and in conjunction with town staff, boards, and committees to prepare this housing needs assessment and action plan for the Town.

# DEVELOPMENT OF THE LONGMEADOW HOUSING NEEDS ASSESSMENT & ACTION PLAN

### PLANNING PROCESS

The Longmeadow Housing Authority (LHA) was established in 1985 under Massachusetts General Laws 121B as the primary group in town charged with assessing affordable housing needs. Unlike many housing authorities in Massachusetts, the LHA does not manage or administer any subsidized housing units in town. For this reason, the LHA became mostly inactive by the early 2000s. The LHA re-formed in late 2007 with five board members committed to working on affordable housing initiatives in Longmeadow.

The Longmeadow Housing Authority determined that they needed a fuller understanding of local and regional housing needs as well as existing development opportunities and challenges to effectively focus their efforts, and for this reason, they requested a housing needs assessment and action plan from the Pioneer Valley Planning Commission. The LHA worked with the Pioneer Valley Planning Commission to develop the plan outline and applied for Community Preservation

Act funding in December 2008 to support the plan's development. The Community Preservation Committee recommended the funding proposal for approval at Spring 2009 Town Meeting, during which town residents approved the funding proposal. Work on the development of this plan began in August 2009.

### HOUSING & AFFORDABLE HOUSING GOALS

The Longmeadow Housing Authority drafted goals and objectives to guide the development of the Longmeadow Housing Needs Assessment and Action Plan. The town of Longmeadow confirmed these goals and objectives when residents voted to fund this project proposal at the Spring 2009 town meeting.

#### HOUSING ACTION PLAN GOALS:

- Identify strategies to meet the housing needs of all ages and income levels.
- Identify ways Longmeadow can expand housing choices for its current and future residents.
- Help Longmeadow target limited funding to housing projects that meet the specific needs of residents.
- Identify strategies and action steps to balance targeted housing goals into existing community goals of open space preservation and historic preservation.
- Identify additional funding sources to meet Longmeadow's housing goals.
- Develop a plan to meet the town's 10% affordable housing goal (required under Chapter 40B).

### **METHODS**

The Pioneer Valley Planning Commission researched and updated existing housing and demographic data and reviewed town zoning bylaws and town assessor's information. The PVPC interviewed the Town Assessor, Town Manager, Town Tax Collector, Town Building Inspector, Longmeadow Health Director, Longmeadow Adult Center Director, and Longmeadow Planning Board Chair to obtain qualitative information on community housing issues, concerns, and needs. The Longmeadow Housing Authority also invited residents to voice housing issues, concerns, and recommendations for the community's future during confidential group interviews held at town hall on October 16, 2009. Written comments and phone comments were also received during the fall and winter of 2009/2010. All these comments can be found in the Plan's Appendix.

The PVPC developed a draft Housing Needs Assessment and Action Plan based on the above mentioned data and comments and presented this draft to the Longmeadow Housing Authority for review in February 2010. The draft plan was then revised based on comments from this

meeting. The draft plan was posted on the town's website for public comment in June 2010. The final report was completed and distributed to the town in February 2011.

### DATA SOURCES FOR THIS REPORT

Data for this report was gathered from a number of available sources including: the 1990 & 2000 U.S. Census; DemographicsNow; the Warren Group; Massachusetts Department of Employment and Training; Massachusetts Department of Revenue; Massachusetts Department of Housing and Community Development; and MISER Population Forecasts. Although it becomes dated over the decade, the U.S. Census still represents the most reliable, available information concerning overall housing costs in communities. When available, more recent data is used. For example this report used estimates of current community demographics as well as future projections from DemographicsNow, which is an online software company that offers access to in-depth demographic data.

Local resources included: the Pioneer Valley Planning Commission; Longmeadow Assessor's Office; Longmeadow Building Inspector; Longmeadow Housing Authority; Longmeadow Town Manager's Office; Longmeadow Department of Public Works; Longmeadow Planning Board, and Longmeadow Adult Center. State and Regional resources included: Citizens Housing and Planning Association (CHAPA), Massachusetts Housing Partnership (MHP), Massachusetts Community Preservation Act Coalition, and HapHousing.

### MASSACHUSETTS HOUSING AFFORDABILITY CONTEXT

The Commonwealth of Massachusetts is very concerned about housing affordability and has a number of policies and programs in place to expand housing affordability and housing choice, which can be found at the Massachusetts Department of Housing and Community Development website. The cornerstone of the state's housing affordability initiatives is Massachusetts General Law Chapter 40B, also known as the state Comprehensive Permit Law. Chapter 40B was enacted in 1969 to make affordable housing more widely available throughout the state by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. It provides the tools to do this by authorizing more flexible zoning for subsidized developments. Chapter 40B allows developers to override local zoning to build housing if at least 20-25% of the units have long-term affordability restrictions.

Chapter 40B encourages communities to make at least 10% of their year-round housing affordable to low and moderate income households (generally those with incomes at or below 80% of area median income) because communities that reach this 10% goal are not subject to the Comprehensive Permit and thus become "40B-proof."

40B has played a major role in expanding the supply of affordable and mixed income housing across the state and especially in suburban and rural communities where zoning is usually more restrictive (e.g., large lot size requirements and limits on multi-family development). Developments built using comprehensive permits (CPs) include housing for the elderly and people with disabilities, single-family subdivisions that include affordable units for town residents, multifamily rental housing developments, and mixed-income condominiums. According to Citizens Housing and Planning Association (CHAPA), over 53,800 units have been created (built or in construction) using over 960 comprehensive permits since 1970. About 70% of the units are rental (37,500) and approximately 30% are ownership (16,300) units.

### Longmeadow's Progress Under Chapter 40B

Longmeadow has 267 units of affordable housing listed on the town's Subsidized Housing Inventory (SHI), which was 4.6% of the town's year-round housing stock as defined by the 2000 census. The Massachusetts Department of Housing and Community Development uses decennial census data as the to determine a municipalities' percentage of affordable housing. The SHI is the official state list for tracking a municipality's percentage of affordable housing. Fifty-three Massachusetts municipalities have met or surpassed the 10% goal, including the Pioneer Valley communities of: Amherst, Chicopee, Hadley, Holyoke, Northampton, Springfield, and Ware. The Appendix shows the percentage of affordable housing for all Pioneer Valley municipalities. It is important to note that the 2010 Census will show a slight increase to the town's housing stock, which will have the effect of lowering Longmeadow's overall percentage of affordable housing units.

### HOUSING PRODUCTION PLANS & ANNUAL AFFORDABLE HOUSING UNIT PRODUCTION TARGET NUMBERS

The Massachusetts Department of Housing and Community Development (DHCD) created the Housing Production Plan (HPP) program, which is a provision within the 40B regulations, to make it easier for communities to become temporarily appeal-proof by lowering the number of subsidized housing units they must create each year to demonstrate that they are making progress toward the 10% affordable housing goal. The program requires municipalities to complete a housing plan that outlines its proactive strategy for planning and developing affordable housing in a manner consistent with local needs. The final plan requires approval by both the local planning board and select board in order for it to be submitted and endorsed by DHCD as a "state-approved plan."

For Longmeadow to become temporarily "appeal-proof" from Chapter 40B, the town will need to demonstrate to the state that it made recent progress on affordable housing on top of meeting the required contents of the plan. Recent progress is defined as either: an increase in affordable housing units that is at least 1% of the town's year-round housing units over the previous 12 months or a 0.50% increase plus an approved housing plan over the previous 12 months. When this occurs, Longmeadow will be granted a "certification of compliance with the plan." If a

community has a "state-approved" Housing Production Plan and is granted certification of compliance with the Plan by DHCD, a decision by the local Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the local ZBA's decision will be upheld by the Housing Appeals Committee.

If a community has achieved certification within 15 days of the opening of the local Zoning Board of Appeals hearing for the Comprehensive Permit, the ZBA shall provide written notice to the applicant, with a copy to DHCD, that it considers the denial of the permit or the imposition of conditions or requirements to be "consistent with local needs" on the grounds set forth by state regulation 760 CMR 56.03(1). The local ZBA needs to provide any necessary documentation to support its position. If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

Completing a Plan and complying with the goals outlined in the plan can give the Town of Longmeadow the control it desires over the location of where affordable housing gets built in town. A Housing Production Plan is valid for a five year period from the approval date by Department of Housing and Community Development. Upon expiration, the plan may be renewed. The community must decide whether to update the existing plan or write a new plan. Eighty-three communities have state-approved plans developed under the Chapter 40B "planned production" regulation.

The Longmeadow Housing Authority is committed to working with the Longmeadow Planning Board and Longmeadow Select Board to complete the required elements for submittal of this housing needs assessment and action plan as the town's state-approved housing plan.

### HOUSING NEEDS ASSESSMENT

### COMMUNITY DEMOGRAPHICS

### COMMUNITY OVERVIEW

Longmeadow is a desirable wealthy residential community located just south of the city of Springfield. With an estimated 15,329 residents in 2008, Longmeadow is the 13<sup>th</sup> largest town in the Pioneer Valley. Longmeadow features architecturally interesting 19<sup>th</sup> and 20<sup>th</sup> century homes, broad streets, sidewalks, and excellent public schools. The town is largely considered built-out and there have been few visual intrusions during the past two decades.

### POPULATION GROWTH

Most of Longmeadow's population growth occurred prior to 1980 and the community has seen minimal growth since. The U.S. Census Bureau data shows that Longmeadow lost 834 residents (5% of its population) between 1980 and 1990. During this same period, the Pioneer Valley and the state grew by 4% and 5% respectively (Table 1). The town saw slight population growth again in the 1990s, adding a little over 150 residents by the year 2000. It was over this decade that the Longmeadow Public School system saw over a ten percent increase in its student enrollment (Table 1).

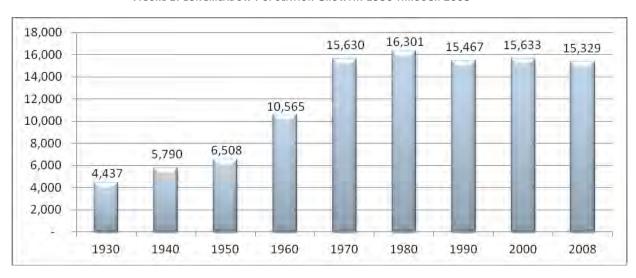


FIGURE 1: LONGMEADOW POPULATION GROWTH: 1930 THROUGH 2008

Source: State Data Center, Donahue Institute, University of Massachusetts

TABLE 1: LONGMEADOW PUBLIC SCHOOL SYSTEM ENROLLMENT TRENDS

	School Year					
Student Enrollment	1993/1994	1999/2000	2009/2010			
Total LPS Enrollment	2,832	3,165	3,102			
Percent Change		12%	-2%			
High School Enrollment	932	1,014	1,025			
Percent Change		9%	1%			

Source: Massachusetts Department of Education, 2010

There appears to be no set consensus on Longmeadow's current population. As shown in Figure 1, the State Data Center at the Donahue Institute estimated Longmeadow's current population around 15,300 residents whereas the town of Longmeadow counted 15,829 residents in its 2008 annual town census. Figure 2 shows that annual town census population counts fluctuated widely over the course of the 2000s, often by as much as five-hundred residents, and the Town Clerk's Office stated that it is difficult to obtain an accurate population count. Taken together, both population figures suggest minimal population growth occurred in the 2000s. Longmeadow Public School enrollment figures for the 2009/2010 school year confirm this minimal growth trend seeing a two percent loss (63 students) in its total student enrollment from the 2000/2001 school year to the 2009/2010 school year. In addition, the Longmeadow Building Department issued few permits for new housing units since the 2000 Census was taken with 129 housing units permitted from 2000 through 2009. Seventy-seven of these units were within the town's elderly housing complexes, the rest were for single-family homes. Longmeadow's minimal population growth is comparable to its neighboring communities, with the exception of Suffield, Connecticut (Table 2).

16,800 16.502 16,384 16,400 16,117 16,044 15,975 15,829 16,000 15,746 15,545 15,530 15,600 15,397 15,200 14,800 14,400 14,000 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009

FIGURE 2: LONGMEADOW TOWN CENSUS POPULATION COUNTS: 2000 THROUGH 2009

Source: 2009 Longmeadow Annual Report

TABLE 2: POPULATION GROWTH OF LONGMEADOW AND NEIGHBORING COMMUNITIES

Municipality	1980	1990	2000	% Change 1980 to 1990	% Change 1990 to 2000
Agawam	26,271	27,323	28,144	4%	3%
East Longmeadow	12,905	13,367	14,100	4%	5%
Longmeadow	16,301	15,467	15,633	-5%	1%
Springfield	152,319	156,983	152,082	3%	-3%
Enfield	42,695	45,532	45,212	7%	-1%
Suffield	9,294	11,427	13,552	23%	19%
Pioneer Valley	581,831	602,878	608,479	4%	1%
State	5,737,037	6,016,425	6,349,097	5%	6%

Source: State Data Center & U.S. Census Bureau

Based on growth trends over the past two decades and the lack of undeveloped land for new housing units, Longmeadow should expect to see little to no population growth over the next decade. Future population projections developed by the state's data center the Donahue Institute in 2003 projected a population of 14,400 in 2010 and 12,500 in 2020 for the town of Longmeadow. Considering the above mentioned town census counts for last decade and the desirability of the community, it is unlikely that Longmeadow will lose that many residents.

### POPULATION DISTRIBUTION BY AGE

As we report on Longmeadow housing needs, it is important to understand who lives in and who might like to live in Longmeadow to assess whether the current housing stock meets residents' needs. Different age groups have different housing needs. Figure 3 shows the population distribution for Longmeadow in 1990 and 2000 as well as the estimated population distribution for 2010. Table 2 compares the population distribution of Longmeadow to the region and state over this same time period. The following discussion highlights the key findings from an analysis of this data.

3,000 2,500 2,000 1,500 1,000 500 0 0-9 10-19 20-29 30-39 40-49 50-59 60-69 70-79 80 plus ■ 1990 Census ■ 2000 Census ■ 2010 Projection

FIGURE 3: LONGMEADOW POPULATION DISTRIBUTION BY AGE

Source: State Data Center, released 2003

TABLE 3: POPULATION BY AGE GROUP COMPARISON

		Longmead	ow	Pioneer Valley			State			
Age	1990	2000	2010	1990	2000	2010	1990	2000	2010	
Group	Census	Census	Projection	Census	Census	Projection	Census	Census	Projection	
0-9	12%	14%	10%	11%	10%	9%	10%	10%	9%	
10-19	16%	15%	18%	11%	12%	12%	10%	11%	11%	
20-29	9%	5%	6%	18%	14%	15%	18%	13%	14%	
30-39	13%	12%	7%	16%	14%	11%	17%	16%	12%	
40-49	18%	17%	15%	12%	15%	14%	13%	16%	15%	
50-59	12%	15%	16%	8%	11%	14%	9%	11%	14%	
60-69	10%	9%	12%	9%	7%	10%	9%	7%	10%	
70-79	7%	8%	8%	6%	6%	5%	6%	6%	5%	
80 plus	4%	6%	8%	3%	4%	5%	3%	4%	4%	

Source: U.S. Census Bureau & State Data Center, University of Massachusetts, Released 2003

In 2000, Longmeadow had a small percentage of residents in the 20-29 age group (5%) compared to 14% for the Pioneer Valley and 13% statewide. This is not too surprising considering the median sale price of a single family home in Longmeadow hovered at \$293,500 in 2008. Recent studies argue that the lack of residents in this population group for municipalities statewide has been largely due to the high housing costs that have plagued the state since the early 2000s. Residents in this population group tend to be new workers or still in school, and they seek attractive rental units, condominiums, and starter homes. In order to attract residents of this age group to Longmeadow, housing prices of existing units will need to come down or the town could amend its zoning to allow for the creation of housing options other than large single-family homes. The next section of this report will look more closely at zoning as well as alternative options for increasing housing choice.

Most Longmeadow residents in the year 2000 were between the ages of 0-19 and 30-59 years old. This data suggests that households with children move to Longmeadow to raise their children in its classic suburban settings and send their children to Longmeadow's quality public schools once they can afford a home in town. The comparative lack of people in the 20-29 age group may be the result of the town's shortage of affordable housing.

The percentage of residents in the 60+ age groups in the year 2000 and 2010 was higher when compared to the region and the state. This higher percentage results from elderly residents choosing to retire to Longmeadow and from the concentration of elderly housing developments in town. The town of Longmeadow has five developments for the elderly: Glenmeadow Place (high-end market-rate independent apartments and assisted living), Villas at Glenmeadow (high-end condos), Genesis House (subsidized apartments), Ruth's House (assisted living), and Emerson Manner (subsidized apartments).

The town does not have any affordable market-rate housing options for the elderly. Residents interviewed during the process to develop this report repeatedly noted that elderly residents, who have lived in Longmeadow their whole lives, often have to leave the community because the town lacks smaller housing and more maintenance free housing options. Since there is little available land in town to build additional elderly housing complexes, the next section of the report will also explore alternative options for increasing housing choice and maintaining affordability in town for the noted age groups.

### NUMBER OF HOUSEHOLDS & HOUSEHOLD TYPES

Longmeadow contained 5,854 households in 2009, which was an increase of 494 households since 1990 (9.2%). The average household size in Longmeadow, though, has been decreasing over the last few decades, mirroring state and national trends (Table 4). When compared to population growth trends for Longmeadow, the data suggests that the current number of Longmeadow residents are occupying the same number of households as the slightly larger population in the 1980s. As is true across the nation in wealthy suburban communities, household size with respect to people is decreasing while the space the smaller family units occupy is increasing.

TABLE 4: AVERAGE HOUSEHOLD SIZE TRENDS

Average Household Size	Longmeadow	Agawam	East Longmeadow	Enfield	Springfield	Suffield
2009	2.61	2.40	2.62	2.57	2.53	2.60
2000	2.66	2.43	2.65	2.53	2.57	2.55
1990	2.79	2.57	2.78	2.73	2.60	2.67

Source: U.S. Census Bureau & Demographics Now

A variety of household types live in Longmeadow. Out of the 5,854 Longmeadow households in 2009, 67% of households did not have children. Of the households with children, 15% were headed by headed by a single-parent household. Although this percentage is much lower than the percentages found in the neighboring communities, this data is important to be aware of as single-parent households may be more financially burdened than other household types.

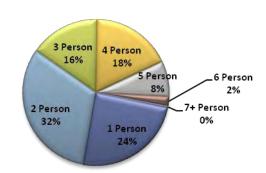
TABLE 5: HOUSEHOLDS BY HOUSEHOLD TYPE, 2009 ESTIMATES

Households	Longmeadow	Agawam	East Longmeadow	Enfield	Springfield	Suffield
Total Number of Households	5,854	11,315	5,539	16,179	56,181	4,865
Total Households with Children	33%	27%	32%	33%	35%	34%
Married Couple	84.7%	71.0%	80.6%	72.0%	38.2%	81.1%
Male Householder- No Spouse	3.0%	6.8%	4.9%	6.5%	9.6%	4.2%
Female Householder- No Spouse	12.0%	21.4%	14.1%	20.7%	51.1%	13.8%
Total Households without Children	67%	73%	68%	67%	65%	66%

Source: Demographics Now, 2009 Estimates

Over 50% of all households are single-person or twoperson households (Figure 4), which suggests that Longmeadow's existing population may be interested in housing options outside of three to four bedroom single-family homes. For example, does Longmeadow have enough town-house style units available to a single working professional who desires to own and not rent?

FIGURE 4: PEOPLE PER HOUSEHOLD FOR LONGMEADOW HOUSEHOLDS, 2009



Source: Demographics Now, 2009 Estimates

#### HOUSEHOLD INCOME

Longmeadow is the most affluent community in the region. In 2009, Longmeadow median household income was estimated to be \$95,164. This is much higher than Longmeadow's neighboring communities, however, it should be noted that these communities, with the exception of Springfield, are also becoming more affluent. (Figure 5). As level of household income is one indicator of economic security for a household, Longmeadow's high median household income suggests that its residents are in a good economic position, especially as the region and nation are in the throes of an economic recession.

\$95,164 \$100,000 \$84,897 \$78,901 \$80,000 \$66,235 \$61,322 \$60,000 \$38,132 \$40,000 \$20,000 \$0 Longmeadow Enfield Springfield Suffield Agawam East Longmeadow

FIGURE 5: 2009 MEDIAN HOUSEHOLD INCOMES FOR LONGMEADOW AND NEIGHBORING COMMUNITIES

Source: Demographics Now, 2009 Estimates

### HOUSEHOLD INCOME & HOUSING AFFORDABILITY

A comparison of Longmeadow's 2009 household income estimates to the Springfield Area Median Income (AMI) limit categories for a family of four indicates that Longmeadow does have households that fall into the low and moderate income categories (Tables 6 & 7). Twelve percent of Longmeadow households earned less than \$30,000 a year and 24% earned less than \$50,000 a year. An important fact from this data is that almost a quarter of households age 65 and over have household incomes that are less than \$30,000 a year and eighteen percent of elderly households have household incomes that are less than \$20,000. It is likely that many low-income elderly households own their own homes outright (no mortgage) and as such are cash poor but equity rich. Rising energy prices, insurance costs, and taxes as well as health-care related costs may drive elderly homeowners from their homes. Again, it will be important for Longmeadow to continue enabling the types of housing and services to accommodate the needs of the elderly population.

TABLE 6: LONGMEADOW 2009 HOUSEHOLD INCOME DISTRIBUTION

Income Category	All Households	< 25 Years	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 +
\$0 to \$19,999	9.1%	13.3%	10.6%	6.1%	3.0%	5.6%	12.8%	22.7%
\$20,000 to \$29,000	3.2%	6.7%	4.8%	2.4%	1.6%	2.4%	5.1%	5.8%
\$30,000 to \$39,999	6.2%	13.3%	9.5%	6.1%	3.7%	5.0%	8.7%	8.5%
\$40,000 to \$49,999	5.0%	13.3%	7.7%	5.3%	3.7%	4.3%	5.9%	5.6%
\$50,000 to \$59,999	5.2%	6.7%	7.1%	6.3%	4.1%	4.5%	5.6%	5.8%
\$60,000 to \$74,999	8.6%	6.7%	12.7%	10.8%	7.1%	8.3%	8.4%	7.4%
\$75,000 to \$99,999	14.9%	20.0%	16.9%	18.2%	15.7%	14.8%	13.6%	10.6%
\$100,000 to \$124,999	11.8%	0.0%	10.1%	13.0%	14.8%	12.4%	9.7%	7.7%
\$125,000 to \$149,999	8.5%	6.7%	6.1%	8.4%	12.1%	9.5%	5.6%	4.8%
\$150,000 or more	27.5%	13.3%	14.6%	23.3%	34.3%	33.2%	24.8%	21.2%
Total Heads of Households	5,854	15	378	983	1,483	1,290	751	954

Source: 2009 Demographics Now

The determination of which households are very-low income, low-income, moderate-income and upper-income is based on the Area Median Household Income limits, which are established annually by the United States Department of Housing and Urban Development (HUD). Area Median Household Income limits are set for geographic regions called Metropolitan Statistical Areas (MSA's) and <u>not</u> for specific communities. All municipalities in Hampshire and Hampden counties are part of the Springfield Metropolitan Statistical Area (MSA).

The table below shows the current household income limits for the Springfield MSA that qualifies a household for affordable housing (Table 7). Income limits are updated annually to reflect evolving demographic and housing market conditions. HUD uses a rather complicated formula that adjusts the AMI limit to account for different household sizes. You can find the income limits for the Springfield MSA on HUD's website: http://www.huduser.org/datasets/il.html.

TABLE 7: 2009 AREA MEDIAN INCOME LIMIT FOR HAMPDEN AND HAMPSHIRE COUNTIES

Income	Area Median	FY 2009 Income	People per Household							
l Limit Area l	Income	Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person		
	\$67,200	Very Low								
		(30%)	\$16,300	\$18,650	\$20,950	\$23,300	\$25,150	\$27,050		
Springfield MSA		Low (50%)	\$27,150	\$31,050	\$34,900	\$38,800	\$41,900	\$45,000		
		Moderate								
		(80%)	\$43,450	\$49,700	\$55,900	\$62,100	\$67,050	\$72,050		

Source: U.S. Department of Housing & Urban Development, Last updated March 2009

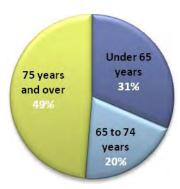
Households are considered to be very low-income if they earn less than 30% of AMI and low income if they earn between 30% to 50% of the AMI. Households earning 50% to 80% of the AMI are considered to be moderate income. Middle income households earn between 80% and 150% of the AMI.

Most federal and state housing subsidy programs limit eligibility to households that make up to 80% of the AMI. However, municipalities using local funding sources to provide housing subsidies can establish a higher income threshold. With Community Preservation Act funds, communities can set the threshold as high as 100% of the AMI. The disadvantage of setting the threshold higher than 80% of the AMI is that the unit will not be eligible to be counted on the town's subsidized housing inventory (40B threshold list).

### RESIDENTS LIVING IN POVERTY

Despite the fact that Longmeadow is an affluent community, the town does have residents whose annual household income is below the poverty level and therefore are likely confronting housing affordability issues. Three-hundred-and-twelve individuals lived in poverty in 1999, approximately 2.05% of the total Longmeadow population. In comparison, the percentage of individuals below the poverty level in the Pioneer Valley was 13.4% and 9.3% for the state. Of these 315 individuals, 69% were over the age of sixty-five. This highlights the fact that a small subset of the town's aging population is facing severe financial difficulty.

FIGURE 6: AGE DISTRIBUTION OF INDIVIDUALS IN POVERTY



Source: U.S. Census Bureau, Census 2000

Favorably, the town of Longmeadow has 267 subsidized housing units that are reserved for the elderly or disabled. However, the town does not have any subsidized housing for families and forty-three families, or 1% of all Longmeadow families, sat below the poverty level in 2000. According to the state Department of Education, 4% of the student population in the Longmeadow Public School District during the 2008/2009 school year were considered low-income and therefore qualified for free and reduced lunch. This is an increase from the year 2000, during which 2.7% of the student population was considered low-income. All of this information points to the fact that there is a small subset of the population within Longmeadow who have substantial income limitations and may require public assistance to meet their housing needs.

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<sup>&</sup>lt;sup>1</sup> Federal, state, and local subsidy programs use these federally-determined income thresholds to provide housing subsidies to needy residents.

### RESIDENTS WITH DISABILITIES

Longmeadow does not have sufficient subsidized housing for disabled persons to serve its existing population. Residents with disabilities often face substantial rental affordability problems. A new report by the Technical Assistance Collaborative (TAC), "Priced Out in 2008", has found that fair market rents for studio and one-bedroom apartments are now 119% and 131%, respectively, of the average income of people with disabilities living on SSI (up from 69% ten years ago) in Massachusetts.

TABLE 8: POPULATION BY RESIDENTS WITH DISABILITIES

Total Domilation	Lanamaada	0	East	Enfield	Contractical	Suffield
Total Population	Longmeadow	Agawam	Longmeadow	Enlieid	Springfield	Surrieid
Age 21 to 64 years	8,281	16,348	7,538	24,292	80,864	6,799
With a Disability	947	2,368	1,003	4,521	25,047	640
%	11%	14%	13%	19%	31%	9%
With a disability						
& Not Employed	313	847	258	1,371	12,619	143
%	33%	36%	26%	30%	50%	22%
Age 65 to 74 years	1,256	1,879	1,201	3,439	9,211	874
With a Disability	273	484	313	798	3,301	268
%	22%	26%	26%	23%	36%	31%
Age 75 years and over	1,336	2,162	1,257	2,388	8,706	927
With a Disability	607	1,082	561	1,144	4,504	427
%	45%	50%	45%	48%	52%	46%

Source: U.S. Census Bureau

According to the 2000 Census, 11% of Longmeadow residents between the ages of 21 to 64 claimed a disability (Table 8). Thirty-three percent of residents with a disability in this age group were unemployed (or 4.0% of the total population 21-65), likely due to their disability. Eighthundred and eighty Longmeadow residents age 65 years or older claimed some type of disability (34% of this age group), which was comparable to Longmeadow's neighboring communities. There are currently 187 units of subsidized housing reserved for elderly in Longmeadow, but the town lacks subsidized units reserved for the disabled. The Department of Mental Retardation also administers 52 units of subsidized housing within multiple group homes in town.

### UNEMPLOYMENT

The unemployment rate in Longmeadow, the region, and the state has drastically increased over the past three years due to the economic recession that started in late 2007 (Figure 7). The percentage of unemployed Longmeadow residents peaked in September 2009 with 7.4% of the town's workforce without a job. While the latest unemployment figures in Longmeadow (a rate of 5.8% in December 2009) show a slight decrease and they are lower than the state unemployment rate of 9.1%, it is still cause for concern. The Donahue Institute, in conjunction with CHAPA, recently released the results of a public opinion poll on housing conducted in March 2009. The results clearly indicate that Massachusetts residents continue to place the costs of housing and job security among their top concerns. The Poll found that large numbers of Massachusetts residents are very concerned about their job security and their ability to make ends meet. As Longmeadow residents begin to experience difficulties paying for housing-related costs, town staff, community institutions, and local social service providers can do their part to alleviate residents concerns by making sure they have a current list of resources for distressed households.

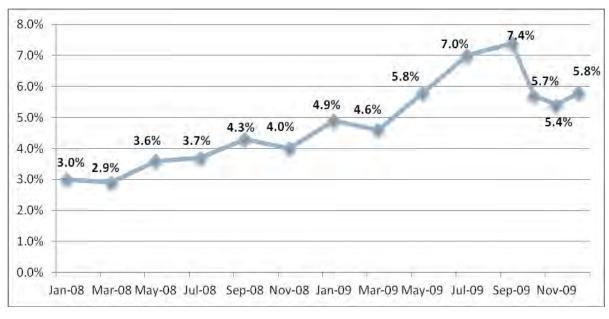


FIGURE 7: LONGMEADOW UNEMPLOYMENT TRENDS

Source: State of Massachusetts Department of Employment & Training

### HOUSING INVENTORY & HOUSING CHARACTERISTICS

### HOUSING UNIT SUPPLY & RECENT RESIDENTIAL DEVELOPMENT

Longmeadow contained 5,897 housing units in 2000. This was an increase of 6% from the 5,527 housing units in 1990. This growth was comparable to Longmeadow's neighboring communities with the exception of Springfield. Unlike other areas of the Pioneer Valley, little residential construction occurred in Longmeadow during the 2000s. There is little developable land and building lots are expensive. The town of Longmeadow Building Department issued 134 permits from 2000 through October 2009. In comparison, the town of East Longmeadow issued 813 residential building permits from 2000 through 2008.

**TABLE 9: TOTAL HOUSING UNITS** 

	Longmeadow	Agawam	East Longmeadow	Enfield Springfield		Suffield
1990	5,527	10,870	4,796	16,619	61,319	4,384
2000	5,879	11,659	5,363	17,049	61,172	4,853
% Change	6%	7%	12%	3%	0%	11%

Source: U.S. Census Bureau

Recent residential development in town has been in the form of single-family or elderly housing units within the town's two assisted living facilities and two elderly apartments complexes. Figure 8 shows that Longmeadow issued few building permits for single-family homes during the last decade. The last three subdivisions in town—Pendleton Estates, Ashford Estate, and Tennyson—were permitted in the late 1970s to early 1980s and building within these subdivisions occurred up to the mid 2000s. Most new single-family units resulted from either minor subdivisions of land or from the development of left-over parcels in existing subdivisions. The bulk of new residential units permitted in town during the past twenty years resulted from the construction and expansion of existing elderly housing developments. In total, 364 elderly housing units have been permitted in town since 1990 (Table 10).

FIGURE 8: NUMBER OF BUILDING PERMITS ISSUED FOR SINGLE-FAMILY HOMES, BY YEAR\*

Source: Town of Longmeadow Building Department

<sup>\*</sup> Figure 8 excludes new elderly housing units created.

TABLE 10: NUMBER OF ELDERLY HOUSING UNITS PERMITTED, 1990-2009

Year	Development	Number of Units
1991	Genesis House II	32
1993	Glenmeadow Place I	21
1994	Glenmeadow Place I	18
1997	Ruth's House	64
1997	Glenmeadow Place - Main Building	147
2000	Glenmeadow Phase III	22
2002	Genesis House III	29
2007	Emerson Manner Phase I	10
2009	Emerson Manner Phase II	21
Total		364

Source: Town of Longmeadow Building Department

### HOUSING OCCUPANCY & TENURE

The majority, 89%, of housing units in Longmeadow are owner-occupied with 9% renter-occupied and 2% vacant (Table 11). The majority of renters in Longmeadow are elderly residents. According to the 2000 Census, no one under the age of 24 year rented in Longmeadow. Few housing units in town were vacant in the year 2000. Of the 145 vacant housing units in the Year 2000, 29% were for seasonal or recreational use.

TABLE 11: HOUSING UNITS BY OCCUPANCY AND OWNERSHIP TYPES

	Longmeadow	Agawam	East Longmeadow	Enfield	Springfield	Suffield				
2000 Housing Units										
Owner-Occupied	88.6%	71.1%	85.6%	72.8%	46.6%	78.9%				
Renter-Occupied	8.9%	25.5%	12.3%	23.5%	46.8%	17.2%				
Vacant	2.5%	3.4%	2.1%	3.7%	6.6%	4.0%				
1990 Housing Units	1990 Housing Units									
Owner-Occupied	90.1%	71.0%	84.6%	73.3%	46.5%	76.3%				
Renter-Occupied	6.9%	25.0%	12.8%	23.0%	47.7%	18.9%				
Vacant	3.0%	4.0%	2.6%	3.8%	5.8%	4.7%				

Source: U.S. Census Bureau

The additions to the Genesis House and Glenmeadow Place helped to increase the number of rental units in town since the 1990 Census count. Even so, housing stock with less than 30% rental-occupied units typically indicates a need for additional rental housing units in the community. One could argue that this void is being filled regionally with Longmeadow's proximity to Springfield, Agawam, and Enfield, but this assumption discourages new rental units that could be inhabited by the children or elderly parents of existing Longmeadow residents.

A common concern voiced at public hearings for new apartment complexes is that the residents of these new units will be people with children and the new development will therefore overwhelm the school system. Studies have shown, however, that renter households typically have fewer household members than homeowner households. For Longmeadow, this was the case in 2000. Of the 523 renter households in 2000, the average household size was 1.77 compared to the 2.75 household size for homeowner households.

### AGE OF HOUSING STOCK

The age of a town's housing stock and areas with concentrated numbers of older housing units are important to consider when developing a housing action plan as certain public monies may be available to improve the housing condition of substandard housing. Owing to the lack of residential construction during the past three decades, Longmeadow has an older housing stock when compared to other areas in the region but has a comparable housing stock to its neighboring communities (Table 12). Census data from the year 2000 showed that the median age of an owner-occupied unit was 1958 and only 8% of all owner-occupied housing units were constructed after 1980. The results of the 2010 Census will likely show different comparative results as some of Longmeadow's neighbors continued to grow during this past decade.

TABLE 12: AGE OF HOUSING STOCK BY OWNERSHIP TYPE, CENSUS 2000

		1990 to						
	Median	March	1980 to	1970 to	1960 to	1950 to	1940 to	1939 or
Geography	year	2000	1989	1979	1969	1959	1949	earlier
Owner-Occupied								
Longmeadow	1958	4%	4%	15%	23%	18%	8%	27%
Enfield	1962	6%	14%	8%	28%	31%	5%	9%
Agawam	1965	10%	14%	18%	18%	19%	8%	14%
East Longmeadow	1959	12%	11%	9%	16%	30%	11%	10%
Springfield	1950	3%	5%	8%	9%	26%	14%	35%
Suffield	1970	12%	23%	16%	11%	14%	6%	18%
Renter-Occupied								
Longmeadow	1981	34%	19%	9%	8%	11%	3%	17%
Agawam	1968	9%	14%	21%	22%	10%	7%	17%
East Longmeadow	1964	7%	8%	21%	22%	16%	9%	17%
Enfield	1955	3%	16%	13%	8%	17%	7%	35%
Springfield	1954	5%	8%	16%	14%	13%	10%	35%
Suffield	1953	8%	12%	12%	10%	11%	8%	38%

Source: U.S. Census Bureau

The town of Longmeadow has a much younger rental stock than its neighboring communities owing to the construction of Emerson Manor, Glenmeadow Place and Genesis House in the 1980s and 1990s. The median age of a renter-occupied unit was 1981 and over 50% of Longmeadow's rental units were constructed after 1980. This places Longmeadow in a good position since a community dependent on older rental housing stock will typically experience more deteriorated properties, which are more likely to have lead paint, code violations and substandard conditions.

The town, however, should not take this as a sign to discourage the production of new rental units. New rental stock is needed to expand housing choice in town, especially since Longmeadow has few rental units. By nature of the market, the production of new rental units in a community will put pressure on the owners of existing rental units to keep their investment competitive.

### Types of Housing In Longmeadow

Longmeadow is a community predominantly of single-family homes. According to 2009 data from the Longmeadow Tax Assessor, 95% of the land parcels in town have single-family homes (Table 13). Twenty-one units of two and three-family homes are scattered throughout town, accounting for 0.4% of the parcels. There are 53 condominium units in town (0.9% of parcels), and they are located at the Villas at Glenmeadow Place (39 units) or the Converse Street School Condominiums (14 units).

In addition, there are four elderly housing developments in town—Glenmeadow Place, Ruth's House, Genesis House, and Emerson Manor—as well as a nursing home. Glenmeadow Place, a retirement community with 34 assisted-living units and 113 independent apartment units, opened in 1997. Ruth's House, an assisted living facility with 64 units, opened in 1997. Genesis House, a subsidized elderly housing apartment complex, opened in 1987 with 48 units and has since expanded to include 109 units. Emerson House, an elderly housing apartment complex, opened in 1980 with 68 subsidized units. Emerson House added 10 units of market rate housing in 2007, and construction is underway to add 21 more subsidized units, amounting to a total of 99 units when completed.

The town does not have any apartment buildings outside of those reserved for the elderly. The Park Edge Apartments—a 1962 market-rate apartment complex on Porter Lake Drive with 93 units—has a Longmeadow mailing address, but children who reside in the complex attend Springfield public schools.

TABLE 13: LONGMEADOW LAND USE BY PARCEL Type, 2009

Land Use	Number of Parcels
Single Family	5,436
Two-family	15
Three-family	6
Condos	53
Apartments/ Assisted Living	5
Misc. Residential	7
Vacant Land	164
Commercial & Industrial	34
Other Usage	2
Total	5,722

Source: Longmeadow Tax Assessor

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<sup>&</sup>lt;sup>2</sup> These four elderly housing developments comprise five land use parcels.

Table 14 presents Longmeadow's rental housing stock through 2000 Census data, by comparing Longmeadow to its neighboring communities. In 2000, approximately 62% of all rental units were within structures that contained 10 or more units. While the high percentage of rental units in the ten units or more category certainly provides Longmeadow residents with increased housing choice, there should be concern paid to the fact that 35% of all rental units consist of single-family homes (184 units). Since single-family homes often represent the most expensive rental housing, a high percentage of single-family rentals may be an indicator of limited affordable supply, or in some instances may indicate a pattern of divestment by homeowners. Longmeadow's percentage of single-family rentals is comparable to some of its neighboring communities but much higher than the state's 9.6% level. This data points to the need for additional rental housing, in the form of duplexes or other smaller apartment buildings.

TABLE 14: RENTAL UNITS BY STRUCTURE TYPE, CENSUS 2000

Geography	1, detached	1, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 to 49 units	50 or more units
Longmeadow	35%	0%	3%	0%	0%	19%	18%	25%
Agawam	15%	4%	23%	12%	10%	10%	15%	10%
East Longmeadow	38%	1%	5%	10%	8%	18%	11%	9%
Enfield	15%	4%	18%	23%	13%	9%	5%	14%
Springfield	11%	8%	24%	14%	14%	7%	7%	14%
Suffield	33%	8%	14%	20%	8%	2%	7%	8%

Source: U.S. Census Bureau

### HOUSING INVENTORY BY NUMBER OF ROOMS & BEDROOMS

In the year 2000, most of the owner-occupied units in Longmeadow ranged from six to nine or more rooms while the majority of renter-occupied units fell between one and four rooms. The town has a significantly higher concentration of owner-occupied homes with 9 or more rooms, which in the year 2000 was 24% of all homeowner units. Figure 9 demonstrates how homeowner units tended to have three to four bedrooms while most renter-occupied units tended to be four bedrooms or less with a significant concentration of 1 bedroom rental units. The high percentage of one-bedroom rental units reflects the inclusion of the apartments at Glenmeadow Place, Emerson Manor and Genesis House.

FIGURE 9: HOUSING UNITS BY OCCUPANCY AND BEDROOM TYPE, CENSUS 2000

#### **Owner-Occupied**



Source: U.S. Census Bureau

### **Renter-Occupied**

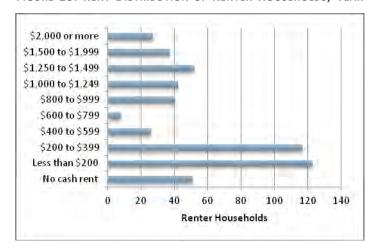


### HOUSING MARKET CHARACTERISTICS & TRENDS

### RENTAL MARKET & RENTAL RATES

2000 Census data provides an interesting glimpse into rental affordability in Longmeadow. Longmeadow had the lowest median gross rent among its comparison group, with a median gross rent of \$297. As Figure 10 shows, the majority of rental households paid less than \$400 a month in rent. Fifty-one renter households paid no cash rent at all. The number of rental households with low rents is likely the result of residents who live in subsidized housing units and from residents who live in a housing unit owned by a family member who charges little to no rent.

FIGURE 10: RENT DISTRIBUTION OF RENTER HOUSEHOLDS, YEAR



Source: U.S. Census Bureau

A 2009 survey of rental prices in town showed that most of the housing units for rent were 3 to 4 bedroom single family homes at a monthly rate between \$1,500 and \$2,500. Emerson Manor charges \$1,300 a month for the two-bedroom market rate units. These rental prices are on the high end of the local market, and therefore unaffordable to many households. A household that earned \$52,000 a year could spend a maximum of \$1,300 a month on rent if spending 30% of their household income on housing-related costs.

Longmeadow had a low rental vacancy rate in 2000, with 1.9% of all rental units vacant. A healthy housing market is generally considered to have vacancy rates 4-5% for renter-occupied units. According to a local realtor, available rental units rent quickly because Longmeadow is a desirable community to live in. The manager at Emerson Manor also noted that vacancies were rare for the market-rate units. This information suggests that special populations like the elderly, young people just starting, and other non-family residents may have a difficult time finding a place to live in Longmeadow.

### Number of Housing Sales

Even with the recent downturn in the housing market, the single-family home sales market in Longmeadow has been robust over the past 20 years in comparison to other communities in the Pioneer Valley. Longmeadow ranked fifth in number of sales in the Pioneer Valley in 1987, 1997 and 2007 and sixth in 2008. With interest rates at an all-time low (4.81 nation-wide average in April 2009), the federal government's \$8,000 first-time homebuyer tax credit, and dropping housing sale prices, real-estate professionals saw better than expected sales in 2009.

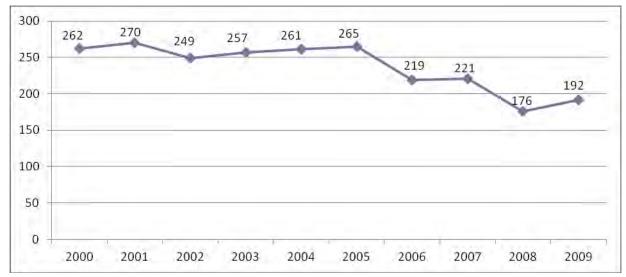


FIGURE 11: NUMBER OF SINGLE FAMILY HOME SALES BY YEAR

Source: Warren Group

### SINGLE-FAMILY HOME MEDIAN SALE PRICES

Consistent with regional and state housing trends, the median sales price for a single family home in Longmeadow dramatically increased in the last decade. Over eight years, the median sale price increased 53% from \$207,000 in 2000 to \$316,000 in 2009. The market peaked in 2005 with a median sale price of \$330,000. Despite a steady decrease in sale prices since the 2005 peak, many homes on the market still remain unaffordable to existing and prospective Longmeadow households. This affordability gap will be discussed in greater detail in the next sub-section.

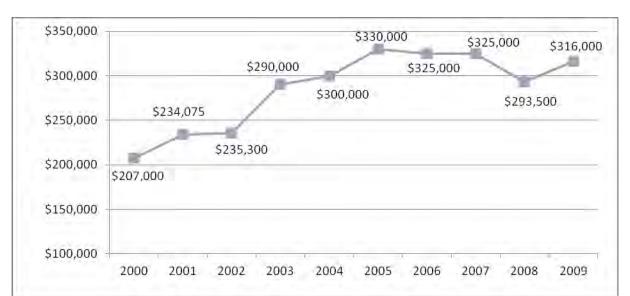


FIGURE 12: MEDIAN SINGLE FAMILY HOME SALES TRENDS

Source: Warren Group

Comparative sales price data from 2008 shows that Longmeadow is one of the most expensive communities in the region to purchase a home. Longmeadow had the third highest median sale price for a single family home in the region in 2008, behind the towns of Amherst (\$359,500) and Granville (\$297,000). Figure 13 compares Longmeadow to its neighboring municipalities.

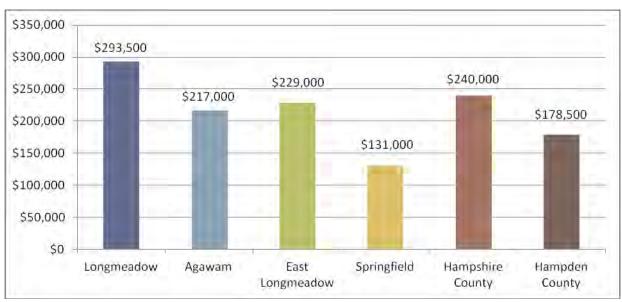


FIGURE 13: MEDIAN SINGLE FAMILY HOME SALE PRICE COMPARISON, 2008

Source: Warren Group

#### AVERAGE ASSESSED VALUES

The annual average assessed value for a single-family home is another indicator used to assess the level of affordability for a town. Housing values for single-family homes in Longmeadow began to dramatically increase after 2002 and reached \$364,636 in 2009. Comparatively, Longmeadow had the highest average assessed value for a single-family home in the Pioneer Valley in 2009.

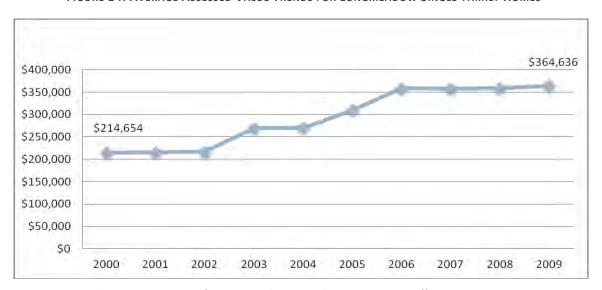


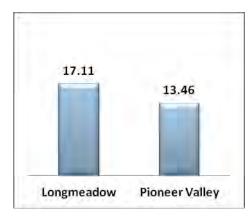
FIGURE 14: AVERAGE ASSESSED VALUE TRENDS FOR LONGMEADOW SINGLE-FAMILY HOMES

Source: Massachusetts Department of Revenue and Longmeadow Tax Assessors Office

#### RESIDENTIAL TAX RATE

Longmeadow had the 7th highest residential tax rate in the state in 2009 with a rate of 17.11. The average tax rate in the Pioneer Valley for 2009 was 13.46. This translates to a household with a home assessed at \$200,000 paying \$3,422 worth of property taxes. Coupled with a high tax rate, the rise in home values has kept tax bills high. The average tax bill for a single family home in 2009 was \$6,239. High tax bills can make the annual costs of owning a home in Longmeadow prohibitively expensive.

FIGURE 15: RESIDENTIAL TAX RATE COMPARISON, 2009



Source: Massachusetts Department of Revenue

Longmeadow adopted an Exemption Reimbursement Program—a program established by state statute and then locally adopted—that exempts particular categories of people from the obligation to pay all or a portion of their property taxes. Persons who may qualify for this exemption program include veterans, blind individuals, surviving spouses, and persons over 70 years of age. 128 residents received exemptions in 2009, which was 2 residents less than in 2008. According to the Longmeadow Tax Assessor, the number of exemptions granted by the town has been decreasing owing to declining numbers of veterans and the inability of elderly Longmeadow residents to meet income and asset limits. In order to qualify for an exemption, an individual must make a maximum of \$14,900 per year and have less than \$32,000 in assets. The Longmeadow Adult Center also offers a Property Tax Work Program to help ease the tax burden, which is explained in more detail in the next section of this report.

#### **FORECLOSURES**

Due to the recent collapse of the housing market, predatory lending practices, and many job layoffs, households nationwide are close to defaulting on their mortgages or have mortgages that have already gone into foreclosure. Even though Massachusetts is in a better situation than states in the Midwest, Southwest, and Southeast, the state still has a problem that, for the parties involved, has reached crisis proportions.<sup>3</sup>

The foreclosure problem in Longmeadow is limited in scope. Twenty Longmeadow homes went into foreclosure from 2007 through 2009. This is an increase, however, from the early part of the 2000s.

To assist western Massachusetts residents in avoiding mortgage foreclosure, 15 nonprofit agencies in Hampden, Hampshire, Franklin and Berkshire Counties banded together to form the Western Massachusetts Foreclosure Prevention Center. Longmeadow residents in jeopardy of mortgage foreclosure can call Hap Housing to receive free and confidential mortgage counseling. According to HAP Housing, six Longmeadow households received foreclosure counseling in 2008 and four in 2009.

TABLE 15: LONGMEADOW
HOUSING FORECLOSURES BY YEAR

	# of Foreclosure
Year	Deeds
2000	2
2001	1
2002	1
2003	0
2004	1
2005	1
2006	2
2007	4
2008	7
2009	9

Source: Warren Group

<sup>&</sup>lt;sup>3</sup> The Citizens' Housing and Planning Association (CHAPA) will be establishing a Massachusetts Foreclosed Properties Program to facilitate the disposition of real estate owned properties (REO) to non-profit organizations, local housing authorities and agencies, municipalities, private owners, owner-occupants, and other purchasers in Chicopee, Holyoke, and Springfield as well as 36 other communities in Massachusetts.

## SUBSIDIZED AFFORDABLE HOUSING UNITS

Longmeadow has 267 housing units on the state's subsidized housing inventory (SHI) for the town, which amounts to 4.58% of the town's total year-round housing stock. Through Chapter 40B, Massachusetts municipalities are encouraged to increase their overall percentage of affordable units to 10% or more. A thorough discussion of Chapter 40B as well as the affordability restrictions that units need to meet in order to be counted on this list are discussed in the Introduction of this report.

#### EMERSON MANOR

Emerson Manor is a 78 unit apartment complex with subsidized and market-rate apartments for the elderly. The complex opened in 1980 with sixty-eight subsidized units and ten market-rate were added to the complex in 2007. The ten market-rate units have two bedrooms each. The remaining sixty-eight subsidized apartments include 60 one-bedroom apartments and eight two-bedroom apartments. Construction is underway to add 21 more subsidized housing units to the complex, for a total of 99 housing units when completed.

### LONGMEADOW HOUSING AUTHORITY

The Longmeadow Housing Authority neither owns nor manages any property. In Longmeadow, they function as the committee charged with assessing affordable housing

### CHAPTER 40B - COMPREHENSIVE PERMIT UNITS

The town had one Chapter 40B-Comprehensive Permit application to date: Emerson Manor.

There is a high demand for housing at Emerson Manor. According to the property manager, there is a two-year waiting list for the one-bedroom subsidized units, a six-year waiting list for the two-bedroom subsidized units and thirty people on the waiting list for the two bedroom market-rate units. Emerson Manor does not give priority to existing Longmeadow residents.

#### GENESIS HOUSE I, II, & III

The Jewish Geriatric Services manages 109 subsidized housing units for the elderly in its three developments: Genesis I, Genesis II, and Genesis III. Units are either one-bedroom or efficiency units. There is a high demand for housing at the Genesis House. According to the property manager, there is an over four-year waiting list of approximately one-hundred and fifty people. Genesis House does not give priority to existing Longmeadow residents.

Fifty-two housing units on the town's SHI are within group homes. This includes eight housing units within two separate group homes at Greenwood Park I & II, nine units within two group homes run by First Association of Group Homes, and thirty-five units within group homes scattered throughout town. A group home is a state-licensed facility for occupancy by elderly persons and/or persons with disabilities who do not require continuous medical or nursing care. Group homes house up to 12 people, including assisted and unassisted residents and any live-in aides. They have bedrooms for residents, which may be shared by two people, a living room, kitchen, dining area, bathrooms, and other appropriate social, recreational, or community space that may be shared with other residents. Group homes are subsidized in part through funding appropriated by the Massachusetts legislature to the state agency providing services to the residents in the home and in some cases by other funding sources. Per state and federal (HIPAA) statue, the locations of group homes are kept confidential.

#### HOUSING-COST BURDENED HOUSEHOLDS

The general rule of thumb is that a household should be spending no more than 30% of their household income on housing-related costs. Households that spend more than this amount are considered "housing cost burdened." As housing prices have risen at a greater rate than household income, the affordability gap in Longmeadow has widened significantly. In the year 2000, twenty-three percent of homeowners and twenty-seven percent of renters spent 30% or more of their income on housing-related costs. Considering housing values and costs have substantially increased since the 2000 Census was taken, it is likely that even more households are paying more than 30% of their income on housing-related costs.

Longmeadow's median household income in 2000, in unadjusted dollars, was \$75,487. Twenty-two percent of homeowner households who spent over 30% of their income on housing-related costs earned less than \$20,000 per year and 45% earned less than \$35,000. Homeowners between the ages of 35 and 44 comprised the greatest household age group that spent 30% or more on housing (Table 16).

TABLE 16: HOMEOWNER HOUSEHOLDERS WHO SPENT 30% OR MORE OF THEIR HOUSEHOLD INCOME ON HOUSING COSTS BY AGE OF HEAD OF HOUSEHOLDER

		Total	30% or More	
Age Group of I	Age Group of Head of Householder		of Income	%
Householder	25 to 34 years	336	95	8%
Householder	35 to 44 years	1,116	399	34%
Householder	45 to 54 years	1,304	212	18%
Householder	55 to 64 years	1,035	131	11%
Householder	65 to 74 years	720	148	12%
Householder	75 years and over	554	201	17%
Total Owner Occupied Specified Households		5,065	1186	23%

Source: U.S. Census Bureau

TABLE 17: RENTER HOUSEHOLDS THAT SPENT 30% OR MORE OF THEIR HOUSEHOLD INCOME ON HOUSING-RELATED COSTS BY HOUSEHOLD INCOME LEVEL

Household Income Level	30 % or more	Total Households in Income Group
less than \$10,000	48	108
%	44%	
\$10,000 to \$19,999	11	105
%	10%	
\$20,000 to \$34,999	28	64
%	44%	
\$35,000 to \$49,999	10	30
%	33%	
\$50,000 to \$74,999	22	55
%	40%	
\$75,000 to \$99,999	6	55
%	11%	
\$100,000 or more	0	44
%	0%	
Total Households in Rent		
Category	125	461

Source: U.S. Census Bureau

Of the renter households that provided census information in the year 2000, fifty-four percent who spent over 30% of their income earned less than \$20,000 per year. A majority of renter households between the ages of 35 and 64 years did not appear to be housing-cost burdened as 23 households out of 155 total households in this age category spent more than 30% of their household income on rent. However, 33% of the elderly renters that provided census information in the year 2000 were housing-cost burdened.

The Donahue Institute at the University of Massachusetts released a detailed study of the current state of the housing market in Massachusetts and projected housing demand through 2012, statewide and by 7 regions. The study, which was commissioned by DHCD, found that the number of households with housing affordability problems has continued to rise, with almost half of all renters and one-third of owners paying more than 30% of income in 2005/2006. It projects that shortages of affordable housing will grow through 2012, even in areas with net housing surpluses as available housing is sometimes poorly matched to demand.

#### HOUSING AFFORDABILITY IN TODAY'S MARKET

The following two tables (Table 18) highlight how expensive it is for households to purchase a home, especially for first-time homebuyers. The left-hand column projects the maximum sale price a household earning the average teacher's salary in the Longmeadow Public School System could afford to purchase. The maximum sales price this household could afford is \$181,5000, which is substantially less than the \$316,000 median sale price in 2009. With a twenty-percent down-payment this household could afford slightly more, up to a \$206,000 house. The right hand column projects the income needed to afford a house selling at the 2009 median sale price of \$316,000. To afford a home at this price, a household would need to earn approximately \$94,503 annually. Only half of existing Longmeadow households could afford this home, considering the 2009 median household income was \$95,164. This disparity in purchasing ability prevents younger households from being able to afford a house in Longmeadow.

TABLE 18: MARKET-RATE HOUSING AFFORDABILITY COMPARISON

Maximum Sale Price of a House that a Household Relying on the Average Teacher's Salary in the Longmeadow School District Could Afford To Purchase		
Income of a Teacher	\$54,340	
Monthly Household Income	\$4,528	
Target Monthly Housing Cost (30% of Monthly Household Income)	\$1,359	
Sales Price	\$181,500	
5% Down payment	\$9,075	
Mortgage	\$172,425	
Interest rate	5.00%	
Amortization	30	
Monthly P&I Payments	\$926	
Longmeadow Tax Rate	\$17.11	
monthly property tax	\$259	
Hazard insurance	\$61	
PMI	\$112	
Monthly Cost for this house	\$1,357	
Necessary Income to Afford this Home	\$54,279	

Source: MA Department of Housing and Community
Development

Income Needed to Afford to Purchase a Home Selling at the 2009 Median Sale Price		
Sales Price	\$316,000	
5% Down payment	\$15,800	
Mortgage	\$300,200	
Interest rate	5.00%	
Amortization	30	
Monthly P&I Payments	\$1,612	
Longmeadow Tax Rate	\$17.11	
monthly property tax	\$451	
Hazard insurance	\$105	
PMI	\$181	
Monthly Cost for this House	\$2,363	
Necessary Income to Afford this Home \$94,50		

#### GAPS BETWEEN EXISTING NEEDS AND CURRENT SUPPLY

Subsidized housing in Longmeadow offers some elderly households access to decent rental housing and relief from the cost-burden characteristic of housing in the private rental market. These subsidized units are attractive, well-managed and well-maintained, but the supply of publicly assisted units is limited, waiting lists are extensive, and these units are unavailable to anyone but the elderly.

As evidenced by the town's commissioning of this report, Longmeadow is working to understand and encourage the development of housing that fits the needs, resources, and preferences for groups of particular concern, including seniors, retired people, households with modest incomes, and young people just starting out. Land and housing values have priced many first-time home buyers out of the market, preventing children who grew up in Longmeadow from being able to afford a house in their hometown. A related concern is that long-time residents with reduced incomes may find it economically challenging to continue to live in Longmeadow.

# DEVELOPMENT CONDITIONS, OPPORTUNITIES & CHALLENGES

This chapter looks at a variety of factors that affect housing affordability, development, and assistance. The first section analyzes Longmeadow's Zoning Bylaw. The type of housing a town allows and where the town allows housing has a significant impact on housing affordability. Permitting a range of housing types provides people with housing choices as well as varying levels of housing affordability. The second section reviews development conditions in town and opportunities and challenges to expanding housing choices. The third section looks at potential opportunities for affordable housing development by examining the amount and location of town-owned land and the amount of developable private-property. The fourth sections reviews Longmeadow's economic development strategy and then reviews how it relates to future housing development. The last section outlines local and regional resources for housing assistance. These are organizations that could be considered partners for future projects or initiatives.

#### Town Zoning & Other Regulations

Longmeadow's zoning districts reflect the residential characteristics that the town has developed over time. The three major zones—Residence A-1, Residence A-2, and Agriculture—cover most of Longmeadow, but there are five minor zoning districts—Business, Professional, Elderly Congregate Residential, Elderly Residential, and the Residential Condominium Reuse Zone—that can be found in isolated patches. The following table of dimensions shows the dimensional regulations for development in Longmeadow.

**TABLE 19: LAND AREA REQUIREMENTS** 

Zone	Min. Lot	Min.	Min. Front	Min. Side /	Max. Lot
	Area	Frontage	Yard	Rear Yard	Coverage
RA-1	18,750 s.f.	125 ft;	40 ft	15 ft	
		140 ft for			
		corner lots			
RA-2	30,000 s.f.	150 ft	40 ft	15 ft	
Agriculture	18,750 s.f.	125 ft;	40 ft	15 ft	
		140 ft for			
		corner lots			
Business	*	**	**	15 ft	
Professional	*	**	**	15 ft	
Elderly Congregate Residential	3 Acres	100 ft	40 ft	40 ft	20 percent
Elderly Residential	5 Acres	100 ft	40 ft	40 ft	
Residential Condominium Reuse	120,000 s.f.	200 ft	**	40 ft	
Maximum Height	Thirty-five (35) feet or 1.5 stories, whichever is less				

#### RESIDENCE A-2 ZONE, RESIDENCE A-L ZONE, & AGRICULTURAL ZONE

The Residence A-2, Residence A-I, and Agricultural Zones cover over 95 percent of Longmeadow. All land located west of Interstate 91 is zoned for Agriculture and is within the 100 year flood plain. This area is considered by many in the community to be the primary focus area for protection initiatives. The Residence A-2, Residence A-I, and Agricultural Zones only allow detached single family homes. No other residential use types are allowed, such as duplexes, three-family homes, or mixed use, not even through special permit. The primary difference between the three zones is the minimum lot size and frontage requirements. The Residence A-I, and Agricultural Zones require a minimum lot size of 18,750 square feet and frontage of 125 feet (or 140 feet for a corner lot) while the Residence A-2 zone requires a larger lot size of 30,000 square feet and frontage of 150 feet.

The town of Longmeadow applied for and received technical assistance in 2007 from the Pioneer Valley Planning Commission (PVPC) to conduct a comprehensive smart growth zoning review of Longmeadow's Zoning Bylaw. One of the major findings from this review was that the required minimum lot size of these three residential zoning districts is larger than many of the lots located within these districts, which makes these lots non-conforming to the town zoning bylaw. This means that property owners need to obtain a zoning variance every time they want to build a deck, addition, or shed. This is not what variances are intended for and this situation places an undue burden on Longmeadow homeowners. The PVPC recommended that the town conduct an analysis of existing parcel data to determine range of actual lot sizes in town and then create new minimum lot sizes and zoning districts based on findings from this analysis. This is still a very good idea for the town to pursue.

#### ELDERLY RESIDENTIAL ZONE

The Elderly Residential Zone was established in 1977 at the May town meeting and covers 20 acres of land in town. This zoning district allows for the construction of single family homes and multi-unit dwellings for the elderly as well as the construction of accessory meeting and activity rooms. The regulations for this district restrict occupation to persons of at least sixty-two (62) years of age. A maximum of ten (10) residential units per acre may be constructed.

This Zone does not have a fixed set of boundaries; rather a developer must first apply to the Town for a zone change from whatever the original zone was to the Elderly Residential Zone. This requires a two-thirds vote of the Town at Town Meeting, which can delay both good and bad projects. Requiring a zone change to build in the "Elderly Residential Zone" adds a significant hurdle to this kind of development making it financially risky for a developer to undertake such a project.

Two locations in Longmeadow are zoned for Elderly Residential: a portion of Emerson Manor on Emerson Road and a portion of the Genesis House on Converse Street. Both offer subsidized housing and are fully built-out.

#### RESIDENTIAL CONDOMINIUM REUSE ZONE

Longmeadow created the Residential Condominium Reuse Zone in May of 1984 to encourage the redevelopment of the former Converse Street School into fourteen market-rate condominiums. The Residential Condominium Reuse Zone allows for the remodeling and segmenting of existing residential structures into multi-dwelling condominium units. The maximum number of units that can be constructed is six (6) per acre. At this time, this zoning district solely consists of the four acre Converse Street School condominium site and is not located elsewhere in town. This zoning district does not have fixed boundaries. Like the Elderly Residential Zone bylaw, a developer or property owner must apply for and be granted a zone change to use this bylaw to redevelop an existing residential unit into a multi-dwelling condominium. As noted in the above discussion this requires a two-thirds vote of residents at Town Meeting, which may prevent a developer from wanting to apply. The minimum required lot size to make use of this bylaw is 120,000 square feet (2.75 acres) and the minimum frontage is 200 feet, which are both quite large and as a result will also limit use of this bylaw.

#### ELDERLY CONGREGATE RESIDENTIAL ZONE

The Elderly Congregate Residential Zone was approved at town meeting in September 1990. This zoning district allows for the construction of single family and multi-dwelling units. This zone requires a three acre lot minimum for construction and allows the highest density in town at maximum density of fifteen residential units per acre. Like the Elderly Residential Zone, this zoning district restricts occupation to persons sixty-two (62) years of age or more. Also like the Elderly Residential Zone, this Zone does not have a fixed set of boundaries, rather a developer must first apply to the Town for a zone change from whatever the original zone was to the Elderly Residential Zone. Again, the above discussion notes the potential difficulties associated with this process. There are currently two areas in town zoned for Elderly Congregate Residential: a portion of Emerson Manor and Glenmeadow Place.

#### BUSINESS ZONE

The purpose of the Business Zone is to allow business uses such as banks, professional offices, and retail space with parking lots. The Board of Appeals may grant special permits for a public garage, a gasoline filling station, a service station, a theater, an assembly hall, a club, and a package store. The Business Zone allows single-family detached homes, but since the areas zoned for Business conform to the lots of existing businesses in town there are not any housing units in the Business Zone. The Business Zone does not allow residential units above commercial uses, also known as mixed use. Allowing mixed uses would expand housing options in town while integrating housing into already-developed areas.

#### PROFESSIONAL ZONE

The Professional Zone differs from the other zones insofar as it allows for the use of a single building, structure or parcel of land exclusively for the following uses: offices for a physician, surgeon, chiropodist, podiatrist, dentist, lawyer, accountant, architect, psychologist or engineer, practicing individually or engineering firm, insurance offices, consulting offices, financial service offices, administrative offices, and real estate offices. The Professional Zone is located in the northeast corner of town along Benton Drive. Like the Business Zone, the Professional Zone only allows single-family detached homes, but this use is not encouraged for this area. Under the right market conditions, mixed use (residential above commercial) would be suitable for zoning district. Longmeadow would need to amend its zoning bylaw to allow mixed use developments.

#### HISTORIC DISTRICTS

Longmeadow has two districts listed on the National Register of Historic Places, The Green and the Longmeadow Street-North Historic District, and the Captain Simon Colton and Major Luther House at 787 Longmeadow Street. Local Historic Districts give the town more control over architectural details on the exterior of buildings located within the district's boundaries. Longmeadow has a locally appointed Historic District Commission that is charged with reviewing proposed changes to exterior architectural features visible from a public way. This means that the Historic District Commission must hold a public hearing when they evaluate the merit of an application for a proposed change; a finding that the application is appropriate authorizes the Historic District Commission to issue a work Certificate. A guidebook that outlines the expectations of Longmeadow's Historic District Commission can help clarify the features and details that applicants are supposed to preserve.

#### KEY FINDINGS FROM ZONING REVIEW

#### ACCESSORY APARTMENTS

Accessory dwelling units, also known as accessory apartments, are secondary housing units within an existing single family home or on the lot of an existing single family home. The creation of independent housing units within existing residential structures is one way to increase the supply of housing and improve affordability, both for the current owner and the new tenant. It creates low-priced housing alternatives that have little or no negative impact on the character of the neighborhood.

Amending the Longmeadow Zoning bylaw to give Longmeadow's citizens the right to create a small apartment within their house or on their house lot which they could rent out or use to house friends or family members seems to be the least complicated solution to meet Longmeadow's desire to provide some affordable housing options in the community without jeopardizing the town's physically attractive character as a predominantly single-family home suburban community. An accessory apartment bylaw would give private individuals the option to choose whether or not they want to provide housing on their property. It can also create an income stream for aging adults, allowing them to stay in their family homes after their adult

children move out. The private sector would work to finance the construction and retrofitting, and the town government plays an enabling role only. Accessory apartments are not constructed with public money. The town's only responsibilities are to permit and inspect the accessory unit the same way it would any other residential construction. Finally, these units would have a positive impact on the town's tax base by improving the assessed value of a piece of property.

Accessory Apartments, and the required accessory apartments bylaw, have been consistently identified as a strategic and efficient method to achieve identified housing goals in Longmeadow plans and projects completed over the last ten years. They were recommended in the 2004 Longmeadow Long-Range Plan and the 2007 Longmeadow Comprehensive Zoning Review. The director of the Longmeadow Adult Center believes that accessory apartments would benefit elderly residents in town by allowing them to create an apartment and then rent it out for income and by providing Longmeadow with smaller housing units for aging residents to downsize into. The chair of the Longmeadow Planning Board also expressed strong interest in developing an accessory apartments bylaw and working with the Housing Authority and Adult Center to bring such a bylaw to town meeting. The town will need to simultaneously address the issue of nonconforming residential lots with accessory apartments otherwise a homeowner would still need to apply for a variance to create an accessory apartment. An accessory apartment bylaw coupled with the previously mentioned recommendation to revise Longmeadow Zoning to make existing lots permissible would dramatically improve resident's ability to live the way they want to on their own property without government interference.

#### **DUPLEXES**

The Longmeadow Zoning Bylaw prohibits duplexes. This prevents the construction of a two-unit dwelling in town and precludes a homeowner from converting their home into two apartments or condos. Given the support for expanding housing options in Longmeadow expressed by residents during this planning process, the Planning Board should consider amending the Zoning Bylaw to allow duplex (two-family) dwellings in the Residence A-1 and Residence A-2 Zones in town.

#### BUILDINGS WITH MULTIPLE DWELLING UNITS

Longmeadow does not have many provisions that allow buildings or parcels with multiple dwelling units. Elderly Congregate Residential, Elderly Residential, and Residential Condominium Reuse Zones do allow limited multi-dwelling construction when the zone change has been granted at Town Meeting. The acreage and frontage requirements of these districts, however, serve to limit future foreseeable use. To increase housing options in Longmeadow, the town should consider allowing single family home conversions to multi unit buildings by-right or by special permit in all residential zoning districts. The town could create design guidelines with visual illustrations to guide property owners on how to make their renovations compatible with Longmeadow's unique history and architectural character.

#### HOUSING FOR THE ELDERLY

The town voted to rezone two areas in town for large, multi-unit elderly housing projects—Elderly Congregate Residential Zone and Elderly Residential Zone. According to the property owners of the elderly housing developments in these two zoning districts, there is little to no room for expansion and most have waiting lists. To increase housing opportunities for Longmeadow elderly, the town should consider amending the Zoning Bylaw to allow congregate housing for the elderly as a permitted use in all residential areas of town. This would facilitate the redevelopment of private land for elderly housing.

#### BUILDINGS WITH BOTH RESIDENTIAL AND COMMERCIAL USES

Currently, all zoning districts in Longmeadow are designed to accommodate a single use and the town Bylaw prohibits residences above commercial or office uses. Mixing commercial and residential uses is a well-established development practice and the town could expand housing options in Longmeadow, while integrating housing into already-developed areas, by allowing residences above commercial uses. If any privately owned parcels in town come up on the market, the town should also devise a set of policies to promote mixed use at these parcels.

#### CHAPTER 40B - COMPREHENSIVE PERMIT

The Longmeadow Housing Authority and its partners can utilize Chapter 40B, the Comprehensive Permit, to develop a variety of housing types in areas not zoned for uses other than single family homes or commercial. "Friendly 40B" developments occur when a municipality works closely with a developer to produce affordable housing that addresses actual affordable housing needs and reflects community character. As discussed in the Introduction, Chapter 40B is a state statute that enables local Zoning Boards of Appeals (ZBAs) to approve affordable housing developments in any zoning district in town if at least 20-25% of the units have long-term affordability restrictions. Also known as the Comprehensive Permit Law, Chapter 40B was enacted in 1969 to make affordable housing more widely available throughout the state by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. It is important to note that a Chapter 40B Comprehensive Permit cannot supersede environmental regulations and protections.

Chapter 40B projects can result in homeowner or rental units. Projects built or rehabilitated using comprehensive permits (CPs) include single-family home conversions, mixed-income condominiums, housing developments for elderly and people with disabilities, rental housing developments, and single-family home subdivisions. Chapter 40B restricts the use of comprehensive permits to public agencies (including housing authorities), non-profits and limited dividend developers (developers who agree to limit their profits).



IMAGE: 1: AFFORDABLE BELCHERTOWN DUPLEX CREATED THROUGH CHAPTER 40B

#### DEVELOPMENT CONDITIONS & MUNICIPAL INFRASTRUCTURE

#### NATURAL RESOURCES & DEVELOPMENT CONSTRAINTS

Longmeadow residents enjoy an abundance of natural resources and open space that residents want to see protected. Longmeadow's principal feature is the nearly 1,700 acres of Connecticut River flood plain in the Meadows. This area includes prime agricultural land, the 338 acre Fannie Stebbins Memorial Wildlife Refuge, the lands held by the Conservation Commission, a small number of privately-owned year-round residences and several undeveloped parcels. This flood plain is host to threatened or endangered species of plants that have been identified by the Natural Heritage and Endangered Species Program of the State's Division of Fisheries and Wildlife. The Fannie Stebbins Refuge is listed on the Registry of National Landmarks, and is open to the public for hiking, snowshoeing, cross-country skiing, wildlife observation and educational programs. All Longmeadow land located west of Interstate 91 is zoned for agriculture and is within the 100 year flood plain. This area is considered by many in the community to be the primary focus for protection initiatives.

In addition to the Meadows, four major brooks and their tributaries provide "green belts" between residential properties in Longmeadow. These brooks generally flow from east to west, down to the Connecticut River, and include Longmeadow Brook, Wheelmeadow Brook, Raspberry Brook and Cooley Brook. Substantial acreage is also in private ownership and exists in a natural state with some gardens and woodlands. The Town is the largest landowner of open space in Longmeadow. There are also approximately 323 acres of land within three privately held golf-courses in Town, including the Longmeadow Country Club, the Twin Hills Country Club, and the Franconia Golf Club (the majority of which is located in the City of Springfield). Should these properties ever be discontinued for recreational use, they would offer development potential.

#### WASTEWATER DISPOSAL & TOWN WATER

Town residents and businesses are serviced by town water and town sewer although some residences have still not tied into the sewer system. The Longmeadow Department of Public Works oversees both town water and sewer among their other duties. The town's existing infrastructure has the ability to accommodate reasonable residential growth.

# MOBILITY & TRANSPORTATION ALTERNATIVES

Transportation is a big expense for America's families and the current energy crunch only makes this expense more dramatic. Mobility by private cars is by far the main method of transportation in Longmeadow. According to the 2000 Census, 91% of working-age residents drove to work alone, more than the regional average of 79%. The percentage of Longmeadow residents who carpooled to work, at 4%, was lower than the regional average of 9.6%.

Table 20 shows the top municipalities where Longmeadow residents worked in the year 2000. In addition, over 1,100 residents commuted to Connecticut. To reach the majority of the other employment centers, a significant percentage of Longmeadow residents commute daily to work along the same routes such as Route 5, Interstate 91, Benton Drive/Dwight Road, Converse Street, Bliss Road and Williams Street. By capitalizing on predominant commuting patterns, there is an opportunity in town to promote use of the existing public transit bus route service. Unfortunately, there are few to any suitable locations for carpool lots, but town residents should still be encouraged to share rides to the major employment centers. Mass Rides and Ride Buzz are two local ride-sharing programs that residents can take advantage of. To promote ride sharing among Longmeadow residents, the town could post a link to these two ride-sharing programs on the town website.

### Transportation Options & Housing...It Comes Down to Economics

According to the Surface Transportation Policy Project (STPP), most American families spend 18 cents out of every dollar in the family budget on driving, which was more than their spending on health care, education, and food. Money saved on daily car usage frees up money for other usages, such as housing.

TABLE 20: TOP PLACES OF WORK FOR LONGMEADOW RESIDENTS, YEAR 2000

Place of Work	# of Longmeadow Residents
Springfield	2,688
Longmeadow	1,334
East Longmeadow	317
Holyoke	284
Chicopee	282
Enfield	282
West Springfield	279
Hartford	244
Westfield	196
Agawam	181

Source: U.S Census Bureau, 2000

Longmeadow is served by the Pioneer Valley Transit Authority Route G5, which travels north from the MassMutual Bright Meadow Campus in Enfield along Route 5, then east on Converse Street, and then turns north on Dickinson Road to begin its descent to the Springfield Bus Terminal in downtown Springfield. The G5 route runs Monday through Saturday. Weekday service begins at 5:15 AM and ends at 6:50 PM. Saturday service begins at 7:30 AM and ends at 6:30 PM. Service frequencies vary throughout the day from hourly to every 90 minutes. In Fiscal Year 2009, ridership on the entire G5 route was 7,187 passengers, down slightly from 7,506 monthly passengers in FY2006.

The Pioneer Valley Transit Authority (PVTA) contracts private company to provide a transportation to Longmeadow residents over the age of 60 and those who are physically challenged. The Longmeadow Mini-Van operates Monday through Friday, 8:00 am - 4:30 pm., and brings residents to medical appointments, errands, and in Longmeadow and surrounding shopping communities. To utilize this service, residents need to make a reservation by calling 413-739-7436 at least 24 hours in advance.

PVTA offers Paratransit service (door-to-door service) to residents of Longmeadow that live within a quarter of a mile from the G5 route. There are two types of PVTA van service: dial-a-ride service and ADA service. The dial-a-ride service is available to all seniors over 60 on a space available basis Monday Friday from 9:00 AM to 4:30 PM. The ADA service, which is required under the Americans with Disabilities Act, is available for people with disabilities that limits them from being able to use the fixed route bus service. The hours that the ADA service is available follows the fixed route service hours of operation.

#### **Expansion of Transit Service**

Requests for additional fixed route service are handled by the Pioneer Valley Transit Authority (PVTA). The PVTA will assess the potential for ridership along the proposed new route and may conduct a feasibility study to determine the cost to provide service and estimate potential route alternatives and their effect on ridership. The community is typically expected to bear 25% of the cost to provide the transit service on an annual basis. Due to current funding constraints, most RTAs are unable to expand their existing transit services unless the cost to provide service can be funded 100% by the member community or an alternative source of

Longmeadow's proximity to the City of Springfield provides residents with additional transportation alternatives. Intercity bus service and Amtrak rail service is available in downtown Springfield. There are also private taxis and shuttle companies based around Longmeadow.

Sidewalks are located throughout town and are well-utilized. In the year 2000, over one-hundred residents indicated on the Census that they walked to work.

#### POTENTIAL LAND FOR HOUSING DEVELOPMENT

#### TOWN-OWNED PROPERTY INVENTORY

The town owns and maintains numerous properties, buildings, and facilities necessary to the provision of services. The table found in the Appendix provides an inventory of town-owned properties. In total there are 134 properties, amounting to approximately 1,087 acres. Most properties have a specific purpose, such as a school, recreation field, or cemetery. Very few consist of vacant developable land.

#### TAX TITLE PROPERTY

The town routinely initiates foreclosure proceedings against property owners who are not paying property taxes and auctions off the properties that end up defaulting to the town.<sup>4</sup> Most of the property that defaults to the town is undevelopable land that is turned over to the conservation commission and very infrequently does developable property become available. If developable property ever becomes available, the town auctions the property. The Housing Authority should encourage the Selectboard to allow the Housing Authority the opportunity to purchase the property at fair-market or reduced market value before the public auction is held.

#### TOWN PROPERTY IDENTIFIED IN 2004 LONGMEADOW LONG-RANGE PLAN

During the planning process for the development of the 2004 Long-Range Plan, two sites were identified for elderly housing and/or economic development. The first was the Water Tower property along Frank Smith Road and the playing fields along Wolf Swamp Road. A discussion of the history of these two properties follows.

#### WATER TOWER PROPERTY

The Water Tower property was under the joint control of the School Department and the Recreation Department. Any change in the use of this land would have required a two-thirds vote of the Town and an additional town legislative action to change the public purpose already specified for this property. Despite these two obstacles, the Long-Range Plan consultant's recommended the town give serious consideration to elderly housing at this site. The consultant's analysis determined that the sale of this property for age-restricted housing (market-rate housing) could result in a substantial one-time payment to the town and significant increases in tax-based revenues. In 2003, the consultants projected that the town could net approximately \$11.8 million from the sale of this land. Long Range Planning Committee supported this recommendation and an exploratory meeting occurred, but no further action was taken.

#### WOLF SWAP ROAD PROPERTY

The Wolf Swamp Road property was under joint control of the Conservation Commission and the Park and Recreation Department. Any change in the use of this land would have also required a two-thirds vote of the Town and an additional town legislative action to change the public purpose already specified for this property. Changing the use of the Wolf Swamp Road parcel was not supported by the Long Range Planning Committee given the current protected status on the property, and the current demand in Town for playing fields.

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<sup>&</sup>lt;sup>4</sup> The town first takes the property owner to land court. If the property defaults to the town, the town holds the property for one year and then auctions the property off.

#### PRIVATE PROPERTY INVENTORY

According to recent tax assessor's data, a total of 156 parcels (3% of all parcels in town) are classified as vacant land. The table found in the Appendix provides an inventory of these properties. In total there are 37 vacant properties taxed as buildable land, 4 vacant properties taxed as potentially buildable land, and 115 properties taxed as unbuildable land.

#### PRIVATE MARKET-OPPORTUNITIES

The Housing Authority and town should consider property that is for sale for affordable housing development. For example, the six acre synagogue on Williams Street is currently for sale and could be redeveloped under a Chapter 40B-Comprehensive permit. The Housing Authority should also consider private residential property over one acre that could be subdivided and portion sold for a future affordable housing development.

The 2004 Long Range Plan also recommended that the Longmeadow consider rezoning the three privately held golf-courses in town in the event any of these properties discontinue to be used for private recreation. The Plan suggested that future uses at these sites could include: recreation, housing, mixed—use, office, commercial, light industrial, or any combination of these.

# ECONOMIC DEVELOPMENT & FUTURE HOUSING DEVELOPMENT: OPPORTUNITIES & CHALLENGES

The town of Longmeadow undertook a major effort to review its economic development opportunities through the development of the 2004 Longmeadow Long-Range Plan. The consultants working with the Long Range Plan Committee (LRPC) evaluated opportunities within the framework that existing areas in town zoned for business and commercial use were small in size and mostly built-out and that Longmeadow residents were tax-burdened with 95 percent of the town's tax base drawing from residential property. Under these parameters, the LRPC and consultants explored ways to increase density in these areas to ensure that they were at their highest and best use and reviewed areas in town that could be rezoned for business use. They focused their study on the four strategies listed below, which are discussed in greater detail in the following paragraphs.

- Increase Density of Commercial Areas
- Explore Selling Town Owned Land for Economic Development Purposes
- Create a Longmeadow Street Overlay Zone
- Capitalize on the Economic Impact of Non-Profits

<sup>&</sup>lt;sup>5</sup> The town of Longmeadow draws over 95 percent of its tax base from residential property. The town had the 5th highest tax rate in the region and the 7th highest tax rate in the state in 2009 with a rate of 17.11. This translates to a household with a home assessed at \$200,000 paying \$3,422 worth of property taxes. Longmeadow has very limited options to "grow" its tax base. Feasible options include encouraging the rehabilitation and expansion of existing properties, transitioning residential properties to higher-valued commercial uses or "returning" town-owned or other tax-exempt property to private ownership.

#### INCREASE DENSITY OF COMMERCIAL AREAS

The Long Range Plan consultants evaluated two options for increasing density at the Longmeadow Shops property located at the intersection of Williams Street and Bliss Road and both options allowed increased building heights for development in a mixed-use housing and commercial setting. Option 1 looked at expanding the existing shopping center site to its maximum reasonable density based on site constraints rather than existing zoning. Option 2 showed a more ambitious approach, which assumed that the Town would sell the adjacent land for the High School's tennis courts to expand the amount of land available for future expansion of the shopping center. Option 2 was not supported by the Long Range Planning Committee given the current demand in Town for recreational amenities, and the potential costs for finding additional space to relocate the tennis courts. According to the Town Manager, the owner of the Longmeadow Shops expressed strong interest in expansion in the mid 2000s through acquisition of the adjacent parcel to the east, but decided not pursue these plans further when it was discovered that a restrictive covenant had been placed on that property. The Long-Range Plan still recommended that the town consider amending the Business zone to allow housing on the second or third floors of a commercial building and increase the allowable building height to increase density in case the property owner expresses interest again in the future.

### EXPLORE SELLING TOWN OWNED LAND FOR ECONOMIC DEVELOPMENT AND/OR HOUSING PURPOSES

As mentioned in the above discussion of town-owned land, the consultants studied two town-owned properties for affordable elderly housing and/or economic development.

#### LONGMEADOW STREET OVERLAY ZONE

The third economic development strategy reviewed in the Long Range Plan was to allow conversions of large historic homes in town to office or mixed-use, as long as such conversions are strictly controlled. The thought was that this method would preserve the historic character of these homes and prevent the disrepair if property owners were no longer financially able to maintain their homes as single-family residences. The town did not act on this strategy since the publication of the Long Range plan for several reasons: there has been no evidence to indicate that these homes have become too expensive to maintain as single-family residences; the Long Range Plan analysis showed that the majority of existing homes on the corridor would not be suitable to accommodate office or mixed uses because they lack sufficient lot size or building area to support office tenants; and finally, residents involved in the Long Range Plan planning process preferred Longmeadow Street to remain as residential in character.

The Long Range Plan did recommend adoption of an accessory apartments bylaw, which although it was not targeted specifically to the Longmeadow Street corridor, would serve to maintain the economic viability of these large historic homes without detriment to the town's historic character. Property owners having financial difficulty maintaining their large historic homes could convert a small portion of the back of their home into an income generating apartment.

#### CAPITALIZE ON THE ECONOMIC IMPACT OF NON-PROFITS

Most tax-exempt property in Longmeadow is town-owned property (75%). Nevertheless, the last economic development strategy proposed by the Long Range Plan began with the recognition that while some non-profit institutions do not contribute to the local tax base, they are important land owners and employers in Longmeadow who contribute significantly to the physical and cultural makeup of the community. To capitalize on the fiscal impact of non-profits, the consultants suggested the following options.

- An exchange of in-kind services or sharing resources with non-profits;
- Opening a dialog to seek ways for non-profit institutions to assist with sharing municipal service costs in an equitable manner; and
- Monitoring land and building acquisitions by tax-exempt organizations, except when the land is acquired for conservation or the preservation of open space.

The fiscal impact of non-profits affects future housing development in town because subsidized affordable housing projects are often owned by tax-exempt agencies. Because opportunities for economic development or construction of new town facilities are limited in Longmeadow, town officials will carefully examine development proposals which do not generate ongoing revenues to the town. Affordable housing units provide other local benefits and these benefits should be emphasized if this discussion occurs.

### SUMMARY OF LONG-RANGE PLAN'S COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

Longmeadow's comprehensive economic development strategy affects future housing initiatives and proposals. All of the above strategies stress the importance of increasing the town's commercial tax base. The Long-Range Plan concluded that all requests for development or rezoning should be evaluated on their potential to generate income or in terms of costs to the Town. This emphasis on revenue may result in increased scrutiny of proposed housing projects and hesitation by town officials to support them, regardless of whether they are part of a mixed use development or a stand alone housing development. The town may offer less enthusiastic support to a subsidized housing development because they typically are run by tax-exempt public agencies or non-profits (although there may be room for negotiation for payment in lieu of taxes). Affordable housing advocates should encourage land use changes that reduce the residential tax burden because annual tax bills can be financially difficult for some Longmeadow households. The first three strategies also point to support for alternative types of housing in town outside of single-family homes and subsidized housing.

# LOCAL AND REGIONAL RESOURCES LOCAL RESOURCES

#### LONGMEADOW HOUSING AUTHORITY

The Longmeadow Housing Authority is the primary group in town charged with assessing affordable housing needs. The Housing Authority consists of a five member board, four of whom are locally elected, and it meets monthly or bi-monthly. The Housing Authority has no support staff. The Housing Authority currently does not manage or administer any subsidized housing units in town, but they have the legal authority to oversee the development of additional affordable housing in town.

#### LONGMEADOW ADULT CENTER

The Longmeadow Adult Center provides services to the Longmeadow adult population and their families. The Adult Center operates out of the former Greenwood School and their services include: daily lunch and home delivered meals at a cost of \$2.00; wellness, recreational and educational programs; support services with a Registered Nurse; and social services. The Adult Center publicizes an extensive list of resources for residents with housing concerns on its website and offers information on the following housing options: assisted living, congregate living, home sharing, nursing homes, subsidized housing, rehabilitation centers, rest homes, and retirement living. The Adult Center also employs staff who can offer referrals for in-home companions, home health aides and nursing services.

The Adult Center has seen an increase in the number of needy households in Longmeadow and, as a result, the Adult Center opened a food bank last year. The Adult Center has also seen the number of seniors increase over the past decade and space and staffing continue to be major concerns for the Center. The Center relies heavily upon its volunteer base. If volunteerism were to decline, services would be cut drastically. The Director stated in the Long-Range Plan that the town should address the need to develop housing options for low and middle-income residents and affordable services for seniors desiring to remain in their homes. To that end, the Adult Center recently submitted a proposal for Community Preservation Act funding to develop and implement a home modification fund program.

#### FUEL ASSISTANCE PROGRAM—ADULT CENTER

The Longmeadow Adult Center assists residents who may have difficulty heating their homes apply for fuel assistance through the Valley Opportunity Council, which is the agency who administers the fuel assistance program for Hampden County. The Hampden County Fuel Assistance Program is available to residents of any age, but households must meet the following income requirements to qualify for assistance:

- One person household \$27,87
- Three person household \$45,031.
- Two person household \$36,454

According to the Director of Energy Programs at the Valley Opportunity Council, 142 Longmeadow households applied for fuel assistance in 2009 and 130 of these households were awarded assistance.

#### SENIOR PROPERTY TAX WORK PROGRAM—ADULT CENTER

Through the Adult Center, the town of Longmeadow offers a Property Tax Work-Off Program for senior residents. The program started in 2003 and allows a maximum of thirteen elderly individuals to reduce their tax bill by up to \$675 per year in exchange for work done in various town offices. This type of "abatement" is applied to the fourth quarter tax bill that is due May 1. According to the Director of the Adult Center, all thirteen slots are typically full. Additional eligibility information is available at the Adult Center.

#### Town of Longmeadow—Property Tax Exemption Reimbursement Program

The town of Longmeadow adopted an Exemption Reimbursement Program—a program established by state statute and then locally adopted—that exempts particular categories of people from the obligation to pay all or a portion of their property taxes. Persons who may qualify for this exemption program include veterans, blind individuals, surviving spouses, and persons over 70 years of age. The town granted a total of 128 exemptions for fiscal year 2009, five of which were exemptions for elderly individuals. According to the Town Assessor, the number of exemptions has not increased as a result of the economic recession and the town has seen a yearly decrease in the number of people who apply for this exemption owing to declining numbers of veterans and the inability of elderly Longmeadow residents to meet income and asset limits. An individual residing in Longmeadow must make a maximum of \$14,900 per year and have less than \$32,000 in assets to qualify for an exemption.

#### LONGMEADOW BOARD OF HEALTH

The Board of Health works closely with the Building Department, the Adult Center (particularly the Nursing Coordinator), and the Town Administrator's Office. The number of housing inspections varies from year to year, but the Board of Health typically conducts between five and fifteen inspections. The Longmeadow Health Director stated that the town sees some very serious housing code violations through these inspections. The Director also noted that there are people in town in inappropriate housing for their medical situation. The Board of Health works quickly with the Adult Center, Town Manager's Office, Building Department, and Goldthwait fund trustees when problems are identified.

#### WILLIAM GOLDTHWAIT FUND

The William Goldthwait Fund provides financial aid for needy cases within the town of Longmeadow. The fund was created in 1909 through a \$7,000 bequest. The Fund is administered by three trustees, and they grant monies when cases are brought to their attention by town staff, local ministers, and staff associated with local subsidized housing. It awards a maximum of \$5,000 per case. To qualify for funds, the household must reside in Longmeadow, have an income below the amount stated in will. The household also cannot use the funds to pay off past debt and need to demonstrate that other funding opportunities are not available. The Fund typically funds one to two cases a year. Recent examples of such projects include purchasing and installing an air conditioner for an elderly woman, installing a chair lift, funding a house cleaning, and providing funding towards a new roof. At the close of 2009, the fund had around \$36,600 in its account.

#### LOCAL RELIGIOUS INSTITUTIONS

Staff and religious associated with the local religious institutions routinely notify town officials when they observe financial hardship. Many offer food pantries and other collections to help area needy families.

#### CARR PROPERTY MANAGEMENT COMPANY

Carr Property Management Company manages the majority of the subsidized housing in Longmeadow, including Emerson Manor, Genesis House, and several of the group homes on a contract basis. Their main office is in East Longmeadow, and the company provides a wide range of property management services all over western Massachusetts, Connecticut, and upstate New York. Ewa O'Malley, a staff member with Carr, suggested that the Housing Authority contact their company to explore partnership opportunities. She noted that the company is typically brought on during the pre-development stage of an affordable housing project. Carr Management Company currently does not have a website, but they can be reached at (413) 525-4321.

#### REGIONAL RESOURCES

#### GREATER SPRINGFIELD AREA HABITAT FOR HUMANITY

The Greater Springfield Area Habitat for Humanity is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampden County through the donation of money, land, expertise and labor. Most Habitat projects are new construction, but the organization does undertake rehabilitation and renovation projects of existing homes. A household needs to meet three requirements to obtain a home through the Habitat program:

- Fall within the minimum and maximum income levels, which vary by type of home and family size;
- Be able to pay the approximately \$1,600 in closing costs, make affordable monthly mortgage payments, and meet other household expenses; and
- Complete 250 400 hours of sweat equity/volunteer hours.

Although Longmeadow is in the Greater Springfield Area Habitat's service area, Habitat has not completed any projects in town. Development decisions are based on land availability, costs associated with the property, access to volunteer builders, and the fundraising capacity that can support it. The Director of the Greater Springfield Area Habitat stated that the cost of land in Longmeadow and its high taxes has discouraged the organization from seriously considering development opportunities in town. If Longmeadow would like to attract Habitat units, the town would need to assist Habitat in finding developable land or identifying a rehabilitation project.

#### HAP HOUSING

HAPHousing is a non-profit, non-governmental, regional housing partnership that provides a wide range of services to tenants, homebuyers, homeowners, and rental property owners in Hampden and Hampshire Counties. HAP also functions as the lead affordable housing developer in the Pioneer Valley region. The following are a list of housing-related services HAP can provide to Longmeadow residents.

<u>First-Time Homebuyer Education and Assistance</u>: HAP offers several comprehensive homebuyer education workshops per month that are open to any individual or household, regardless of town. These workshops currently cost ten dollars. They educate prospective homeowners about the process of buying a house, including how to choose a house and how to successfully apply for a mortgage that meets individual needs. Graduates of the program have access to special mortgage products such as the Massachusetts Housing Partnership's Soft Second Loan Program and down payment assistance programs. The workshops are taught in Spanish as well as in English. Six

Longmeadow household attended a workshop in 2009, and four households received home purchase assistance.

<u>Homebuyer Club</u>: HAP offers individual counseling to help area residents achieve homeownership and can be accessed on an ongoing basis until this homeownership is obtained.

<u>Post-Purchase Workshops for Homeowners</u>: HAP provides a series of workshops that cover such topics as protecting your investment, home maintenance, financing home repairs or improvements, budgeting and managing credit, insurance, home safety, record keeping, and tax planning. HAP believes that through good financial planning and sound budgeting, families can avoid the dangers of default and foreclosure.

<u>Foreclosure Prevention</u>: HAP is one of the 15 nonprofit agencies in Hampden, Hampshire, Franklin and Berkshire Counties working together to help homeowners avoid mortgage foreclosure through the newly established Western Massachusetts Foreclosure Prevention Center. Longmeadow residents having trouble making mortgage payments or in danger of default can receive free and confidential counseling assistance by calling the agency. Six Longmeadow households received foreclosure counseling through HAP in 2008 and four in 2009.

<u>Housing Consumer Education</u>: HAP is the region's Housing Consumer Education Center. Renters, homebuyers, homeowners, and landlords can come to HAP for the latest information about housing opportunities, housing-related problems and questions, access to a wide variety of housing resources, and education about their rights and responsibilities. Counselors are available to meet or talk on the phone. Additionally HAP has a resource room containing a wide variety of written materials and computers that will provide users with Internet access to apartment listings and a wide variety of housing information. HAP's philosophy is that given good information, people can make good decisions about their housing.

Emergency Shelter and Transitional Assistance: HAP often has available limited, short-term financial or other assistance for families who are homeless, highly at-risk of homelessness, or in shelter. This assistance is targeted to families on a priority basis, not first come, first served. HAP also operates Prospect House, an emergency shelter for homeless families. In 2009, HAP expanded its capacity to help homeless families, leasing 47 apartments in various locations. Families must be homeless and must first contact the Department of Transitional Assistance. HAP's Safe Step Program provides transitional housing and supportive services to victims of domestic violence. Finally, HAP's Turning Point Program has nine units of transitional housing for pregnant and parenting teens. Eligibility requirements vary by program.

<u>Rental Assistance Programs</u>: HAP assists hundreds of families and individuals with very low incomes afford decent, safe housing through the Section 8 Housing Choice Voucher Program and MRVP program. HAP subsidy holders may move from one community to another, and there is no set amount of units assigned to Longmeadow. Eligible households and individuals must be on the

state's waiting list to obtain a voucher. The statewide waiting list is quite long, however it is still open.

Affordable Housing Development: HAP has participated in the development of thirty-nine projects, amounting to nearly 900 units, including: elderly housing units, affordable rental units for families, a limited equity cooperative that has units for people with developmental disabilities, permanent housing for those who have experienced homelessness, single person occupancy units, group homes for clients of the Department of Mental Retardation, and the rehabilitation or new construction of one and two-family homes for sale to low and moderate-income first time homebuyers. HAP's affordable housing development activities are undertaken in partnership with other community-based organizations or service providers.

#### PIONEER VALLEY PLANNING COMMISSION

The Pioneer Valley Planning Commission (PVPC) is the designated regional planning agency for the Pioneer Valley Region, which includes 43 cities and towns composing the Hampshire and Hampden county areas in western Massachusetts. The PVPC's Land Use Department offers technical assistance to its member communities for comprehensive planning and report writing as well as zoning bylaw research, preparation and community outreach assistance. The Community Development Department provides grant writing and management of various state and federal programs, including administration and implementation of housing rehabilitation programs and social and public service programs through Community Development Block Grant Funding. The Pioneer Valley Planning Commission's other departments offer assistance with transportation and economic development planning.

#### STATE-WIDE RESOURCES

### TABLE 21: 2009 INCOME LIMITS, SOFTSECOND MORTGAGE PROGRAM

Household Size	80% Income	100% Income	
1 Person	\$43,450	\$47,040	
2 Person	\$49,700	\$53,760	
3 Person	\$55,900	\$60,480	
4 Person	\$62,100	\$67,200	
5 Person	\$67,050	\$72,576	
6 Person	\$72,050	\$77,952	
7 Person	\$77,000	\$83,328	
8 Person	\$81,950	\$88,704	

Source: Massachusetts Housing Partnership

TABLE 22,: SOFTSECOND LOANS—
TOTAL LOANS CLOSED, 1994SPRING 2009—A SAMPLE OF
PIONEER VALLEY COMMUNITIES

Community	Total # of Loans Closed	
Belchertown	34	
Longmeadow	3	
Ludlow	36	
Southampton	1	
Westfield	121	

Source: Massachusetts Housing Partnership (MHP), April 2009

#### HOME PURCHASE ASSISTANCE

Some individuals may qualify for home purchase assistance if he or she is a first-time homebuyer and meets the income requirements for the homeownership program. This subsection describes these programs and provides some figures that demonstrate usage by Longmeadow households.

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. The income limits for Hampden County are shown in Table 21.

More than 35 lenders throughout the state offer SoftSecond loans through a partnership with the Massachusetts Department of Housing and Community Development and MHP. A list of all participating Pioneer Valley banks can be found on MHP's website: <a href="https://www.mhp.net">www.mhp.net</a>

According to MHP, only three Longmeadow households received a soft-second mortgage between 1994 and spring 2009. This number is much lower when compared to other communities in the Pioneer Valley and may indicate a lack of awareness about the program or a lack of need.

MassHousing offers an affordable, 30 year fixed rate mortgage loan for qualifying households. The income limits for MassHousing Loans are higher, which enables more households to obtain home purchase assistance. The 2009 Income limit for Hampshire County was \$90,720 and the loan limit was \$417,000. More information about these programs can be found on MassHousing's website: <a href="https://www.masshousing.com">www.masshousing.com</a>, including a list of participating lenders.

#### MASS Access: - Database of Accessible and Affordable Housing

Longmeadow residents can find affordable rental housing and homeownership opportunities in Massachusetts by using the online database Mass Access at <a href="www.massaccesshousingregistry.org">www.massaccesshousingregistry.org</a>. This database is sponsored by the Citizens Housing and Planning Association and funded by the Massachusetts Rehabilitation Commission (MRC). Thes recently launched a newly redesigned website helps bridge the gap between residents in need of affordable, accessible housing and available apartments across the state. The new Mass Access also offers the ability for property managers to login to the site and post their own property information. Units at Emerson Manor and Genesis House were listed on this database.

# HOUSING ACTION PLAN

This housing action plan Longmeadow's blueprint for addressing affordable housing needs. The first section discusses opportunities and challenges to meeting the town's 10% affordable housing goal. The next section reviews potential funding sources to implement housing goals. The third section identifies key local partners for supporting affordable housing initiatives. The fourth section reviews strategies to address housing need in town, and includes an identification of responsible parties, resources, and action steps to implement the strategies. The final section outlines the Longmeadow Housing Authority's schedule of action for the next several years.

# LONGMEADOW'S 10% AFFORDABLE HOUSING GOAL (CHAPTER 40B)

Longmeadow has 267 units of affordable housing listed on the town's Subsidized Housing Inventory (SHI), which is 4.60% of the town's year-round housing stock as defined by the 2000 census. The town needs 316 additional subsidized housing units in order to meet its 10% affordable housing goal. The state sets housing unit production goals for each municipality to provide municipalities annual target numbers to work toward. The annual housing target numbers reflect 0.5% of a community's housing stock as determined by the latest decennial census. Longmeadow contained 5,832 housing units in the year 2000, therefore Longmeadow's annual affordable housing unit production target is twenty-nine affordable housing units per year. It should be noted that the number of units needed to meet the town's affordable housing goal will change when the 2010 Census figures become available in late 2011.

Adding twenty-nine units of subsidized affordable housing per year will be difficult for the town to accomplish because Longmeadow is almost fully-developed, and it is unclear whether there are any buildable lots in town that could accommodate multiple dwelling

# HOUSING ACTION PLAN GOALS

- Identify specific unmet housing needs of Longmeadow residents of all ages and income levels.
- Identify areas in Longmeadow suitable for affordable housing development.
- Identify the most effective and appropriate action steps to meet these housing needs.
- To identify additional funding sources for carrying out these actions steps.
- Lay out a plan for meeting the town's 10% affordable housing as required under Chapter 40B. Identify a strategy for adding 0.5% of year round affordable housing units annually.

units. In addition, building activity has been low with only two to eight housing units a year permitted in the 2000s. The town and the Longmeadow Housing Authority have expressed their shared commitment to pursue affordable housing development opportunities as they arise, and the town should place most of its focus on projects and programs that help to alleviate housing need and increase housing opportunities even if the projects may not result in units that can be counted on the SHI. For example, the town could provide small grant assistance to households that earn up to 100% of the area median income for housing repairs. Importance should also be paid to town bylaw amendments that serve to increase housing options in town, such as an accessory apartments bylaw.

#### KEY PLAYERS FOR AFFORDABLE HOUSING INITIATIVES

The key players in town that can work together to address housing need are the: Longmeadow Housing Authority, Longmeadow Planning Board, Longmeadow Select Board, Longmeadow Adult Center, and town hall staff. The biggest decision makers will be town residents as a two-thirds vote at town meeting is necessary for appropriations of town funds and zoning bylaw amendments.

<u>Town Residents</u>: Must approve all appropriations of town funds and town bylaw amendments at town meeting. Extensive public education and outreach are necessary for all proposed affordable housing initiatives or projects to ensure that town residents understand why such proposals are deemed necessary.

<u>Longmeadow Housing Authority</u>: Provides broad local oversight of affordable housing initiatives in town. Has legal authority to purchase and hold property.

<u>Longmeadow Select Board</u>: The Select Board is the Chief Executive Officer in Longmeadow. All activities undertaken by the board are the direct results of town meeting directives, Longmeadow Bylaws, and state and federal laws or regulations. The Select Board appoints residents to town boards or committees

<u>Longmeadow Planning Board</u>: Guides development as specified by the Longmeadow Zoning Bylaw and Massachusetts General Law. The Planning Board makes recommendations for zoning bylaw changes to Town Meeting. The Planning Board reviews and approves all subdivisions.

<u>Longmeadow Adult Center</u>: The Adult Center runs the senior center and provides nutrition, transportation, and social services for older adults in town. They also oversee the town's property tax work-off program and staff are in tune with elderly housing needs.

<u>Longmeadow Community Preservation Committee (CPC)</u>: Administers the town's Community Preservation Act Program. The CPC solicits applications for CPA funds annually, reviews applications for eligibility, and recommends proposals that meet CPA funding criteria to Town Meeting.

Office of the Town Manager: Responsible for overseeing certain town hall staff as the Chief Administrative Officer and assists the Longmeadow Select Board in managing town affairs.

<u>Local Housing Partnerships & Community Development Corporations</u>: Hap Housing, Habitat for Humanity, Carr Property Management Company are all examples of local housing entities based in the region who can provide affordable housing development assistance to the town.

# POTENTIAL FUNDING SOURCES FOR AFFORDABLE HOUSING ACTIVITIES

#### COMMUNITY PRESERVATION ACT FUNDING<sup>6</sup>

Longmeadow adopted the Community Preservation Act in 2006 at a rate of 1%. Once adopted, the Act requires towns to dedicate at least 10% of the monies raised to each of the following three categories: open space, historic preservation, and affordable housing. The remaining 70% can be spent on one or all of these three uses, as determined by the community. Since the adoption of the Act in 2006, Longmeadow has spent little money on affordable housing. The Longmeadow Housing Authority requested \$11,900 of CPA funds to hire a consultant to complete this housing needs assessment and action plan in order to identify strategies and action steps to expand affordable housing opportunities in Longmeadow.

CPA funds can support numerous affordable housing initiatives, including: rehabilitation or modification programs, predevelopment costs related to property purchases, purchases of property, assistance to private affordable housing developers, or subsidizing of one or more units that are existing or under construction for affordable housing. Funds can also be used to develop outreach materials related to affordable housing and to hire staff or consultants for planning and administrative purposes.

The town's affordable housing fund was \$104,123 in January 2010. At this time, the town also had \$666,216 in undesignated community preservation funds that could potentially be expended for community housing projects or programs. The amount of money currently in the affordable housing fund is relatively small, and would not enable the Housing Authority or any other entity to purchase property or directly subsidize even one affordable housing unit. Housing funds could assist such projects if other funds, such as the undesignated CPA funds, were used. Because the town is almost fully-developed, incompatible residential development through the Chapter 40B comprehensive permit process is not considered much of a threat to Longmeadow's character. For this reason, the town should focus most its housing-related energy on funding programs and projects through CPA that address community housing needs, but may not result in units that can be counted on the town's subsidized housing inventory. Using undesignated CPA funds, the town could create a viable home rehabilitation, repair, or modification program. The town, through the

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<sup>&</sup>lt;sup>6</sup> The state match has been decreasing since the program was initially started. Communities that adopted CPA at the full 3% property tax surcharge are eligible for additional 2nd and 3rd round funds.

Longmeadow Adult Center, is proposing a home modification program and requested \$48,800 for this type of a program in the 2010 Community Preservation Act Funding round. This Housing Assessment planning process un-earthed considerable support for this proposal.

#### HISTORIC TAX CREDITS: FEDERAL & STATE

There are 167 properties in Longmeadow, within three National Register Historic Districts, on the National Register of Historic Places. Owners of income-producing properties listed on the National Register of Historic Places (such as a rental residential structure) are automatically eligible for a 20% investment tax credit for certified historic rehabilitation of their property.

The state also offers tax credits through the Massachusetts Historic Rehabilitation Tax Credit program. These tax credits are <u>not automatic and are awarded competitively</u> to projects that provide the most public benefit. To date, almost all the residential projects that have been awarded state historic tax credits have been developments of over fifty or more units. Since Longmeadow has no historic buildings that could yield a large number of units, Longmeadow should not count on this funding source.

Historic tax credit programs do not require that the units be made affordable to income eligible households. However, affordable housing developers commonly use these historic tax credit programs as a funding source for affordable housing developments. The Longmeadow Housing Authority or a developer could purchase a historic home, rehabilitate the home according to federal historic rehabilitation standards (keeping its historic façade intact) and convert the home into two or more apartments using the Chapter 40B Comprehensive Permit, and apply for the federal historic tax credit.

#### COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING

Community Development Block Grant (CDBG) funds are federal dollars that are distributed annually by the state to complete housing and economic development projects. Longmeadow's high median household income has prevented the town from applying for CDBG funds in the past because the government typically selects communities that can demonstrate a high level of need. For this reason, Longmeadow should not count on this funding source. However, the amount of available funding and application requirements for the CDBG program does vary from year to year. The town may have success if it partnered with the town of East Longmeadow.

#### OTHER FUNDING SOURCES

Numerous state and federal funding and financing sources to assist with the development of affordable housing exist and experienced affordable housing developers know these funding sources well. Affordable housing developers typically combine multiple funding sources to move affordable housing projects forward. Funding is very competitive and can be limited depending on the state of the country's economy. Experience developers can guide the town through this process.

# RECOMMENDED STRATEGIES & ACTIONS FOR INCREASING AFFORDABLE HOUSING OPPORTUNITIES IN LONGMEADOW

The strategies outlined below are designed to be locally achievable given limited existing staff and funding resources. They focus on programs and initiatives that make use of the town's available housing stock and developed areas. Most suggest the Longmeadow Housing Authority (LHA) as the lead group to undertake action, but it will be important for the Housing Authority to work with other town boards and staff to implement these strategies.

The LHA organized the strategies by level of priority for the upcoming years. Tier One strategies have a higher priority and can be initiated more quickly. Tier Two strategies are longer-term priorities or actions supportive of unpredictable events or developments in town.

Category	Network, Outreach, Partnership & Support	Programmatic	Planning, Initiation & Creation	Regulatory
Tier One	Publicize and conduct outreach on existing affordable housing resources.	Assist in the establishment of a Housing Rehabilitation Program or Housing Repair Program to assist income-eligible households make necessary repairs to their homes.	Facilitate the provision of subsidies for future affordable housing dev elopement projects in Longmeadow.	Advocate for the adoption of an Accessory Apartments By-law to increase housing options for young and elderly.
	Establish partnerships with town committees and boards and local non-profit groups.	Consider establishment of a Housing Trust Fund to streamline housing program and development actions.	Utilize the Chapter 40B- Comprehensive Permit process for development of future affordable housing projects.	
	Establish a partnership with East Longmeadow to share housing resources.	Start a single family home buy-down program with CPA funds.	Identify single-family homes that are for sale (and other suitable property) and facilitate purchase for affordable housing with CPA funds.	Advocate for mixed use buildings in the Business Zone to be allowed and support mixed use in any other areas zoned for business in the future.
Tier Two			Monitor town land taken for failure to pay taxes and consider this property for affordable housing development projects.	Support density bonuses for developers who agree to provide affordable housing within their market-rate development projects.
				Advocate for revision of required minimum lot sizes in Longmeadow's Residential Zoning Districts to reflect existing residential buildout.

#### NETWORK, OUTREACH, PARTNERSHIP, & SUPPORT

### ESTABLISH PARTNERSHIPS WITH TOWN BOARDS AND STAFF AS WELL AS LOCAL NON-PROFIT GROUPS

Collaboration is crucial for implementing the strategies recommended in this action plan. The Housing Authority should routinely communicate its objectives to town boards and committees as membership changes regularly. The Housing Authority should also request formal presentations by local non-profit developers and local housing partnerships to learn how these groups operate and how they can help Longmeadow achieve its housing goals. The Housing Authority should invite town boards and town residents to these presentations and request that these presentations be made directly to the Select Board, Planning Board or other appropriate town boards or committees.

**Group to Undertake Action:** Longmeadow Housing Authority

**Funding and Resources Involved: Volunteer time to coordinate and attend meetings.** CPA funds could be used to pay for the development of outreach materials related to publication of these meetings or events.

**Action Steps:** (1) Establish annual or bi annual meeting schedule with town boards, town committees, town staff, and town residents. (2) Invite local non-profit developers or other housing speakers to make presentations at these meetings. (3) Review meeting notes or event discussions and update Housing Action Plan as appropriate.

#### PUBLICIZE AND CONDUCT OUTREACH ON EXISTING AFFORDABLE HOUSING RESOURCES

Longmeadow is home to 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 and these residents may not know of their community's resources to help them stay living in Longmeadow.

Longmeadow Housing Authority should work with town staff to create a housing page on the town website explains existing housing resources and support programs from the town, state, federal government, non-profit and private entities. Much of this information already exists on the Adult Center website so the Housing Authority should coordinate with Adult Center staff. The Housing Authority and Adult Center Staff can also use the resources presented in Section Four of this report and update these resources as needed.

The Longmeadow Housing Authority should also consider conducting routine outreach to Adult Center staff, local school department staff, and residents living at the Longmeadow Meadows as a way to continually evaluate housing and financial need in town and publicize existing housing resources.

**Group to Undertake Action:** Longmeadow Housing Authority in conjunction with Town Staff, Select Board, and Longmeadow Public School District Staff.

**Funding and Resources Involved:** CPA funds could be used to pay for a consultant to develop the website and associated outreach materials. CPA funding could also be used to pay for the production of housing materials.

### **Action Steps:**

<u>Website</u>: (1) Obtain permission to create a housing page on the town website. (2) Determine group or individual to design website and associated materials. (3) Apply for CPA funding to pay for the development of website and associated materials. (4) Post information on town website and publicize list of housing resources at Town Hall. (5) Determine who will be responsible for providing updates to this webpage.

<u>Public Outreach</u>: (1) Establish annual or bi-annual meeting schedule with staff associated with the Adult Center, local school departments, two affordable housing developments and four group homes to review housing and financial needs and to present existing housing resources. (2) Present overall findings (not confidential information) to local town officials on an annual basis.

CONSIDER A PARTNERSHIP WITH EAST LONGMEADOW TO SHARE HOUSING RESOURCES.

Many communities throughout the state share housing planners as a way to obtain expertise in a specialty area while maximizing funding resources. The town of Longmeadow shares many demographic characteristics with the town of East Longmeadow and both have CPA Housing Funds. The Longmeadow Housing Authority should consider approaching the East Longmeadow Housing Authority and East Longmeadow Town staff to learn more about what they do and identify future potential collaborations.

**Group to Undertake Action:** Longmeadow Housing Authority

Funding and Resources Involved: Volunteer time to coordinate and attend meetings.

**Action Steps:** (1) Set up a meeting with the East Longmeadow Housing Authority and planning department staff to review mutual goals and funding resources. (2) Determine collaboration potential between the two towns. (3) Implement as appropriate. (4) Review collaboration potential annually.

### **PROGRAMMATIC**

ASSIST IN THE ESTABLISHMENT OF A HOUSING REHABILITATION, HOUSING REPAIR OR HOME MODIFICATION PROGRAM TO ASSIST INCOME-ELIGIBLE HOUSEHOLDS MAKE NECESSARY REPAIRS TO THEIR HOMES.

Longmeadow has a subset of households that face severe financial difficulty (twelve percent of all Longmeadow households and over one-quarter of households age 65 and over earned less than \$30,000 a year). For these households, even minor home repairs or modifications may be financially unfeasible. Housing rehabilitation, housing repair, or home modification programs have been widely used to assist low-to-moderate income residents improve their housing situation. Eligible households are provided with grants or deferred payment loans 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, and wall repairs.

Housing rehabilitation programs typically provide between \$3,000 to \$35,000 per unit. The municipality determines the maximum amount of funding per residential unit in regards to available funding and demonstrated housing need in town.<sup>7</sup> Rehabilitation programs are typically funded with Community Development Block Grants (CDBG) and, more recently, Community Preservation Act funds. Municipalities rarely, if at all, fund housing programs with general funds.

The Adult Center, with encouragement from town hall staff, submitted an application for \$48,000 of CPA housing funds for the CPA 2010 application round to develop and implement a home modification program. This type of program should be given strong consideration by the town because: there is demonstrated need, the town's existing CPA affordable housing funds could sustain the program, and high home values and taxes may make other types of affordable housing projects difficult to initiate with the current amount of CPA funds.

**Group to Undertake Action:** Housing Authority and Adult Center

**Funding and Resources Involved:** Community Preservation Acts funds to pay for rehabilitation, repair or modification work. Community Preservation Act funds could also be used to pay for the staff time necessary to administer the program. The program could be administered by existing or newly hired town staff, or by an outside provider or consultant. The town may want to consider

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<sup>&</sup>lt;sup>7</sup> Under the deferred payment loan model, this is a payment and interest-free loan as long as the homeowner remains in his or her home for a specified period of time, which is typically fifteen years. If the homeowner remains in the house for the specified period of time, the loan is "forgiven." If the homeowner sells the house before the loan period runs out, he or she would have to pay back the loan according to the agreed upon program schedule.

sharing a housing specialist with the town of East Longmeadow to maximize community resources and expertise.

**Action Steps:** (1) Apply for Community Preservation Act funds for implementation and administration of program (2) Determine responsible party for administration of program (3) Work with the PVPC or other consultant to develop program, including program framework, application materials, household selection criteria, contractor selection criteria, and other administration and management procedures. (4) Conduct public outreach to make Longmeadow residents aware of the program. (5) Solicit applications for the program. (6) Select applicants. (7) Start rehabilitation work.

# CONSIDER ESTABLISHMENT OF A HOUSING TRUST FUND TO STREAMLINE FUTURE HOUSING PROGRAMS AND DEVELOPMENT ACTIVITIES.

Municipalities can establish municipal affordable housing trusts that have the power to receive, purchase, and convey real or personal property. The primary advantage of establishing an affordable housing trust is that a trust can act quickly to capitalize on real estate opportunities as they arise without having to wait for town meeting approval. Town meeting approval is required to transfer money into the trust, but additional approval from the town is not required in order for the trust to spend the money. Massachusetts municipalities with trusts typically receive money from annual Community Preservation Act (housing) fund appropriations, inclusionary zoning housing payments, private or non-profit donations, and town donations.

Thirty-three Massachusetts communities have municipal affordable housing trusts. They have become more common since the passage of the state Community Preservation Act. As stated in the state Municipal Affordable Housing Trust Act, the Trust may undertake any activity that would operate to create and preserve affordable housing for the benefit of low and moderate income households. Most housing trusts in Massachusetts act as an intermediary to receive, purchase, and convey real or personal property. A few trusts are managed (but not governed) by paid part-time staff and offer down payment assistance, housing rehabilitation or repair, or other types of small grant programs. The Massachusetts Housing Partnership (MHP) funded a guidebook that walks an interested community through the adoption process. This is available at the MHP website: <a href="https://www.mhp.net">www.mhp.net</a>

<sup>&</sup>lt;sup>8</sup> The powers granted to the Trustees are very broad. As stated in the Act, the Trustees may undertake any activity that would operate to create and preserve affordable housing for the benefit of low and moderate income households. Their powers include, but are not limited to, the right to receive, purchase, and convey real or personal property; to exchange deeds, contracts, and various other legal documents in connection with the Trust's activities; to employ and compensate advisors and agents; to borrow money; to make distributions or divisions of principal in kind; to conduct itself in its discretion with respect to legal claims by or against the Trust; to manage or improve real property and to abandon property when the Trustees deem advisable; and to extend the time for payment of any obligation to the Trust.

Group to Undertake Action: Longmeadow Housing Authority & Longmeadow Select Board

**Funding & Resources Involved:** Volunteer/town staff/consultant time to develop outreach materials and prepare documentation for official adoption of trust at town meeting. CPA funding can pay for the development of outreach materials and consultant support to set-up the program.

Action Steps: (1) Educate public about benefit of creating a trust and prepare presentation for Town Meeting (2) Accept the statute at town meeting. (3) Establish the Trust at the time of vote at town meeting or as a separate action. (4) Appoint Trustees. (5) Create and adopt rules and regulations and declaration of trust (6) File trust documents at the Registry of Deeds. (7) Create a work plan for the Housing Trust, based on findings from this Housing Plan, to provide direction to the trust and to establish funding criteria for trust activities. (8) Adopt work plan.

START A BUY-DOWN PROGRAM BY WHICH SINGLE-FAMILY HOMES ARE PURCHASED WITH CPA FUNDS AND THEN SOLD AT BELOW-MARKET VALUE TO AN INCOME ELIGIBLE HOUSEHOLD.

The purchase of an existing home, accompanied by the action of placing a deed restriction on the property to retain its affordability, is as effective a method of creating affordable housing units as is new construction. Creation of affordable units through this process uses no additional land and directs housing production to already developed areas, which is important for towns trying to maintain their character. The housing authority or local trust can also consider buying down housing units within proposed new housing projects, if and when they occur.

Several towns in the eastern part of the state offer buy down programs by which the town's housing specialist or consultant: reviews real estate listings under a certain price point, visits potential properties, selects properties for purchase with the assistance of the local housing trust board or other oversight committee, purchases the property, renovates the property if needed, and then sells the property to an income-eligible household at a below market price. These new units will require deed restrictions to ensure long-term affordability. CPA affordable housing funds can be used to purchase existing homes for the purpose of creating affordable housing.

It should be noted that this type of a program requires a large sum of seed money, typically between \$50,000 and \$200,000 per unit. With the infusion of CPA money from the town's undesignated funds, initiating this type of a program may be feasible. This Action Plan recommends this type of program in two to five years to give the town time to assure a larger source of funding. This type of an initiative may also work best once Longmeadow has an affordable housing trust because it would enable the housing authority or housing trust to act on real estate opportunities more quickly when they arise.

**Group to Undertake Action:** Longmeadow Housing Authority or local housing trust with possible assistance from local non-profit.

**Funding & Resources Involved:** CPA funding can be used to purchase and rehabilitate the property.

**Action Steps:** (1) Determine responsible party for administration of program. (2) Request funding from CPA or housing trust to establish a buy down program. (3) Work with program administrator to develop program, including program framework, application materials, household selection criteria, and other administration and management procedures. (4) Review local real-estate listings annually. (5) Bring the available property to the board of the Affordable Housing Trust or

other decision-making committee. (6) Confirm donation of Housing Trust funds or CPA money for project. (7) Work with a local non-profit Community Development Corporation to buy property to purchase property. (8) Rehabilitate property if needed. (9) Place deed restriction on property. (10) Conduct public outreach to make Longmeadow residents aware of the program. (11) Solicit applications for the program. (12) Select applicants.

### PLANNING, INITIATION, & CREATION

FACILITATE THE PROVISION OF SUBSIDIES FOR FUTURE AFFORDABLE HOUSING DEVELOPMENT PROJECTS IN LONGMEADOW.

The Longmeadow Housing Authority can work with a local non-profit and use CPA money to subsidize affordable housing units within proposed new housing developments or provide "seed funding" to cover pre-development costs associated with the development of future affordable housing units, such as site feasibility assessments, engineering studies, legal work, and other costs applicable costs.

Group to Undertake Action: Longmeadow Housing Authority or local housing trust

**Funding & Resources Involved:** Volunteer time of the Longmeadow Housing Authority or Trust to coordinate pre-development activities. CPA funding can be used for pre-development costs associated with potential development of property for affordable housing. CPA funding can also be used to subsidize the affordable housing units in future projects.

**Action Steps:** (1) Work with affordable housing developer to partially or fully fund the costs associated with future affordable housing development project. If applicable: (2) Place deed restriction on unit(s). (3) Work with non-profit to select qualified applicants for project.

IDENTIFY SINGLE-FAMILY HOMES THAT ARE FOR SALE (AND OTHER SUITABLE PROPERTY) AND FACILITATE PURCHASE FOR AFFORDABLE HOUSING WITH CPA FUNDS.

The Housing Authority should annually review sites most appropriate for affordable housing development. This process would involve reviewing current property for sale as well as reviewing tax assessor's data and parcel maps. Owners of large lots may also be willing to subdivide their land. Strong consideration should be given to property located within a quarter-mile of the G-5 PVTA bus route. The Appendix includes a list of all vacant developable lots and town owned land. The Housing Authority should involve the Planning Board, Selectboard, Adult Center staff, and

other town boards and staff during this process. If suitable property is identified, work with the local housing trust (if established) or local non-profit to purchase the property and develop affordable housing.

**Group to Undertake Action:** Longmeadow Housing Authority

**Funding & Resources Involved:** Volunteer time of the housing authority to coordinate data needs and hold meetings. Staff time of town assessor to pull data. CPA funding can be used to fund the purchase of the property where the affordable housing will go and can be used to construct the affordable housing units.

**Action Steps:** (1) Request parcel data from the Longmeadow Assessor's Office. (2) Establish relationship with Longmeadow Select Board to make known interest in future tax-title properties. (3) Seek donation of tax-title property to the Housing Authority or housing trust or attend auction and purchase property. (4) Select local non-profit such as Habitat for Humanity or Valley Community Development Corporation to develop affordable housing on the property. (5) Develop property.

MONITOR TOWN LAND TAKEN FOR FAILURE TO PAY TAXES AND CONSIDER THIS PROPERTY FOR AFFORDABLE HOUSING DEVELOPMENT PROJECTS.

The town routinely initiates foreclosure proceedings against property owners who are not paying property taxes. If these properties end up defaulting to the town, the town either auctions off the properties or places them in conservation. Most of the property that defaults to the town is undevelopable land that is turned over to the conservation commission and very infrequently does developable property become available. If developable property ever becomes available, the Housing Authority should encourage the Selectboard to allow the Housing Authority the opportunity to purchase the property at fair-market or reduced market value before the public auction is held.

CPA affordable housing funds can be used to purchase land to build affordable housing. This type of an initiative would work best once Longmeadow has an affordable housing trust in place (see Programmatic Recommendation #2) because its funds would be readily available allowing the town to move quickly when an opportunity arises.

Group to Undertake Action: Longmeadow Housing Authority or local housing trust

**Funding & Resources Involved:** CPA funding can be used to fund the purchase of the property and also can be used to construct the affordable housing units.

**Action Steps:** (1) Establish relationship with Longmeadow Select Board to make known interest in future tax-title properties and encourage opportunity to purchase property before public auction is held. (2) Annually monitor tax title takings by the town to determine affordable housing development potential. (3) Purchase the property with CPA funds. (4) Select local non-profit such as Habitat for Humanity or Valley Community Development Corporation to develop affordable housing on the property. (5) Work with non-profit to develop property.

### REGULATORY ACTIONS

ADVOCATE FOR REVISION OF REQUIRED MINIMUM LOT SIZES IN LONGMEADOW'S RESIDENTIAL ZONING DISTRICTS TO REFLECT EXISTING RESIDENTIAL BUILD-OUT.

The required minimum lot size of all Longmeadow Residential Zoning Districts is larger than the majority of lots located within these districts, which makes these lots non-conforming to town zoning. This means that property owners need to obtain a zoning variance every time they want to put a deck, addition, or shed up. This is not what variances are intended for and this situation places an undue burden on the homeowners. This situation also means that a homeowner who would like to create an accessory apartment would need a zoning variance even if the town adopts an accessory apartments bylaw.

**Group to Undertake Action:** Planning Board with assistance from Longmeadow Assessor's Office, Longmeadow Engineering Department/PVPC/Consultant and support from the Longmeadow Housing Authority.

**Funding & Resources Involved:** Volunteer time of Planning Board to coordinate work with Longmeadow Engineering Department, Regional Planning Commission, or consultant to map the town by lot size range. Staff time of Longmeadow Assessor's Office to collect lot size data. Staff time of the Longmeadow Engineering Department/PVPC/Consultant to prepare revised zoning map. Volunteer time of the Planning Board to determine appropriate minimum lot sizes for new zoning districts. Volunteer time of Planning or staff time of PVPC or consultant to prepare zoning bylaw revisions. Volunteer time of Planning Board and others to conduct public outreach to address potential public opposition to proposed zoning revisions.

Action Steps: (1) Request parcel data from the Longmeadow Assessor's Office. (2) Conduct analysis of existing parcel data to determine range of lot sizes. (3) Have Longmeadow Engineering Department or hire the PVPC/Consultant to map the entire town by lot size range. (3) Determine new minimum lot sizes and zoning districts based on findings from the mapping process. (4) Prepare zoning revisions to the Longmeadow Zoning Bylaw to reflect proposed zoning amendments (consider consultant or PVPC assistance with this). (5) Hold public hearing on zoning revisions. (6) Submit zoning revisions for adoption at town meeting within six months of public hearing. (7) Adopt bylaw at town meeting by two-thirds majority.

## ADVOCATE FOR ADOPTION OF AN ACCESSORY APARTMENTS BY-LAW TO INCREASE HOUSING OPTIONS FOR THE YOUNG AND ELDERLY

Accessory apartment bylaws allow market-rate rental housing while using little or no additional land in already developed areas. In communities that have had accessory apartments built, they offer alternative "affordable" housing options by virtue of the fact that they are small apartments. Accessory apartments generally are not counted on the town's Subsidized Housing Inventory (SHI) because they are typically market-rate rate apartments that do not meet the affordability and fair marketing requirements set by the state. The Town could, with Town Meeting approval, include provisions in a future accessory apartment bylaw to allow town residents the option of restricting rent of an accessory apartment unit to income eligible households.<sup>9</sup>

Given the demographic and housing characteristics of Longmeadow, adopting an accessory apartments bylaw is a highly suitable strategy for adding affordable housing stock. Accessory apartments have been consistently identified Longmeadow housing-related plans and projects completed over the last ten years. Accessory apartments are recommended in the 2004 Longmeadow Long-Range Plan and 2007 Longmeadow Comprehensive Zoning Review. The planning board has considered accessory apartments at several points over the past decade, but they have not drafted a bylaw or requested bylaw assistance from the PVPC or outside consultant. Model accessory apartments are available at the Pioneer Valley Planning Commission.

The director of the Longmeadow Adult Center believes that accessory apartments would benefit elderly residents in town by allowing them to create an apartment and then rent it out for income and by providing Longmeadow with smaller housing units for aging residents to down size into. The chair of the Longmeadow Planning Board also expressed strong interest in developing an accessory apartments bylaw and working with the Housing Authority and Adult Center to bring such a bylaw to town meeting.

to Buildings," Massachusetts Institute of Technology, June 2009.

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<sup>&</sup>lt;sup>9</sup> Elinor Hope Stege, in her master's thesis "What Next for Accessory Dwellings? Getting from Bylaws to Buildings," found that most accessory apartments that have been created in Massachusetts have been market-rate units and not "restricted affordable" units because the process of restricting these units to income eligible households has proved too cumbersome for the average homeowner. Elinor Hope Stege, "What Next for Accessory Dwellings? Getting from Bylaws

**Group to Undertake Action**: Longmeadow Planning Board, with the support of the Longmeadow Housing Authority and Longmeadow Adult Center.

**Funding & Resources Involved:** Volunteer time of planning board and/or staff time of consultant to prepare bylaw. Volunteer time of Housing Authority, Adult Center Staff, and town residents as well as consultant to conduct public outreach to address potential public opposition to proposed bylaw.

**Action Steps**: (1) Prepare Accessory Apartments bylaw. Consider using consultant or RPA's help. (2) Conduct public outreach/education to address public opposition to accessory apartment bylaws (3) Present explanation of accessory apartment bylaw at town meeting (4) Adopt bylaw at town meeting by two-thirds majority vote.

UTILIZE THE CHAPTER 40B-COMPREHENSIVE PERMIT PROCESS FOR FUTURE AFFORDABLE HOUSING PROJECTS.

Chapter 40B projects are often developer-interest driven, but many towns throughout the Commonwealth encourage use of Chapter 40B-Comprehenisve permit to obtain more affordable housing units and a variety of housing types in a way that the community finds compatible. "Friendly 40B" projects occur when a municipality works closely with a developer to produce affordable housing that addresses actual affordable housing needs and reflects community character. The Chapter 40B – Comprehensive Permit could be used to allow single-family home conversions, mixed-income condominiums, housing developments for the elderly and people with disabilities, or multiple dwelling units in a zoning district that does not allow this use by right or by special permit. It is important to note that a Chapter 40B Comprehensive Permit cannot supersede environmental regulations and protections.

**Group to Undertake Action:** Housing Authority with its development partner.

**Funding & Resources Involved:** Volunteer time of Housing Authority to meet with developer and conduct public outreach. The Comprehensive Permit process will entail legal costs, which can be covered through use of the Community Preservation Act Housing Funds.

**Action Steps**: (1) With development partner, confirm development feasibility at the site. (2) Work with development partner and the Massachusetts Department of Housing and Community Development (DHCD) to move through the Chapter 40B Comprehensive Permit Process. Detailed instructions about this process can be found at DHCD. (3) Conduct public outreach/education to address potential public opposition to proposed development project. (4) Attend public hearings as necessary.

Advocate for mixed use buildings or development projects to be allowed in the Business Zone and support mixed used in any other areas zoned for business in the future.

The town should consider allowing residential uses in commercial buildings (mixed use) in the Business Zone to encourage small housing units in areas of town that are already developed. Amendments to the Longmeadow Zoning bylaw could include provisions that limit the apartment or condo to the second floor to ensure that the ground floor remains in commercial use. The Planning Board could also adopt a mixed use overlay to achieve these principles. Longmeadow's Long-Range Plan (2003) concluded that the Longmeadow Shopping Center offered an appropriate location for such an overlay district. The town should also permit mixed use for any area that the town may consider rezoning for business use in the future such as the Twin Hills Golf Course or school property. The PVPC can provide examples of mixed-use zoning bylaws to the town.

**Group to Undertake Action:** Planning Board, with the support of the Longmeadow Housing Authority.

**Funding & Resources Involved:** Volunteer time of planning board and/or staff time of consultant to prepare bylaw. Volunteer time of Housing Authority, Adult Center Staff, and town residents as well as consultant to conduct public outreach to address potential public opposition to proposed bylaw.

**Action Steps**: (1) Prepare amendments to Longmeadow Zoning Bylaw. Consider using consultant or RPA's help. (2) Conduct public outreach/education to address public opposition to accessory apartment bylaws (3) Present explanation of accessory apartment bylaw at town meeting (4) Adopt bylaw at town meeting by two-thirds majority vote.

SUPPORT DENSITY BONUSES FOR DEVELOPERS WHO AGREE TO BUILD AFFORDABLE HOUSING WITHIN THEIR MARKET-RATE DEVELOPMENT PROJECTS.

Although Longmeadow can expect to see few residential development projects in the future due to almost complete residential build-out, the town should still consider adopting a bylaw that would allow the town to increase its supply of affordable housing through the normal course of real estate development. This type of bylaw is referred to as an inclusionary zoning bylaw, and is a planning tool used by towns all over the state.

Most towns require developments of 10 units or more to include at least one affordable unit, but the percentage could be set by Longmeadow as there is no state requirement. Many communities also allow developers to give money or land to a local fund instead of actually building the affordable unit. Such trust funds are authorized by M.G.L. Chapter 44: Section 55C, Municipal Affordable Housing Trust Fund. Special considerations can also be negotiated with developers.

The PVPC can provide examples of inclusionary zoning bylaws to the town. Towns have created both mandatory and voluntary inclusionary zoning programs. Mandatory programs require the provision of affordable units or payment-in-lieu-of while voluntary programs provide developers with density bonuses if they provide affordable housing units or pay into an affordable housing fund.

**Group to Undertake Action:** Planning Board, with support from the Longmeadow Housing Authority.

**Funding & Resources Involved:** Volunteer time of Planning board and/or staff time of PVPC/Consultant to assist in the preparation of the bylaw. Volunteer time of the Housing Authority to conduct public outreach on this bylaw.

**Action Steps:** (1) Determine elements of bylaw (2) Prepare bylaw (3) Conduct public outreach/education to address potential public opposition (4) Present explanation of inclusionary zoning bylaw at town meeting (4) Adopt bylaw at town meeting by two-thirds majority vote.

### LONGMEADOW HOUSING AUTHORITY SCHEDULE OF ACTION

The overarching goal is for these actions to lead to the future creation of affordable market-rate and subsidized housing units in Longmeadow. This list will be continuously updated as actions are accomplished and new actions added.

Но	USING ACTION	YEAR
1.	Publicize and conduct outreach on existing affordable housing resources.	Ongoing
2.	Establish partnerships with town committees and boards and local non-profit groups.	2011
3.	Assist in the establishment of a Housing Rehabilitation Program or Housing Repair Program to assist income-eligible households make necessary repairs to their homes.	Ongoing
4.	Facilitate the provision of subsidies for future affordable housing development projects in Longmeadow.	2011-2013
5.	Utilize the Chapter 40B-Comprehensive Permit process for development of future affordable housing projects.	2010-2011
6.	Advocate for the adoption of an Accessory Apartments By-law to increase housing options for young and elderly.	2011-2012
7.	Study the establishment of a Housing Trust Fund to streamline housing program and development actions and implement if deemed appropriate.	2011-2013
8.	Identify single-family homes that are for sale (and other suitable property) and facilitate purchase for affordable housing with CPA funds.	2012-2013
9.	Monitor town land taken for failure to pay taxes and consider this property for affordable housing development projects.	2012-2013
10.	Start a buy-down program by which single-family homes are purchased with CPA funds and then sold at below market-value to an income eligible household.	2013-2014
11.	Establish a partnership with East Longmeadow to share housing resources.	2013-2014
12.	Advocate for revision of required minimum lot sizes in Longmeadow's Residential Zoning Districts to reflect existing residential build-out.	2013-2014
13.	Advocate for mixed use buildings to be allowed in the Business Zone and support mixed used in any other areas zoned for business in the future.	2013-2014
14.	Support density bonuses for developers who agree to provide affordable housing within their market-rate development projects.	2013-2014

# **A**PPENDIX

1.	Comments from Select Town Staff and Town Boards
2.	Comments from Town Residents
3.	Zoning Map
4.	Executive Order 418 Community Development Plan Map: Priority Sites & Land Use Suitability
5.	Pioneer Valley Transit Authority Bus Route Map
6.	Inventory of Town-owned Land
7.	Inventory of Vacant Developable Land
8.	Inventory of Vacant Potentially Developable Land
9.	Inventory of Vacant Undevelopable Land



### Comments from Town Staff, Boards and Committees

### **Longmeadow Housing Authority (LHA)**

- Insufficient affordable housing in town, which results in a lack of economic diversity
- LHA does not have the financial resources to carry out its mission
- LHA does not have a plan that would allow it to act quickly on opportunities that may arise.
   No existing strategy for partnership with other local boards, groups or agencies that would also allow the LHA to act quickly on opportunities.
- Limited available land available for development and even less that is affordable for acquisition by the LHA.
- The LHA will be combating a negative perception in town related to affordable housing.
- Substantial legal hurdles to get land transferred to the LHA from other town Boards or Commissions
- Potential increase in foreclosures in town.
- Decrease in home values.
- Increased difficulty for lower-income families to obtain financing for home purchases.
- Town under financial stress to perform mandatory and needed services.

### **Longmeadow Town Manager – Robin Crosbie**

- Town hall occasional receives calls about affordable housing resources and the town refers these calls to the Interfaith Housing Partnership, Adult Center or Board of Health.
- The town has some "affordable homes," but since the tax rate is so high, some households struggle to make payments and therefore have difficulty remaining in the community.
- Town also sees households struggling to remain in Longmeadow because they cannot afford to make necessary repairs and modifications to their homes.
- Adult Center works with Building Department and Board of Health to conduct home checks to identify housing problems.
- Residents may be hesitant to support an accessory apartments bylaw because they do not fully understand it. Many residents believe it would ruin the historic character of Longmeadow homes.
- Many Longmeadow residents scrimped and saved to be able to afford to move to Longmeadow and send their children to the Longmeadow Public School system.
- Longmeadow residents show a real compassion for helping other Longmeadow residents. "We try to take care of our own."

- There is a desire in town to help elderly residents maintain their homes on shrinking budgets and provide supportive services to them, also known as helping elderly residents "age-inplace."
- The more affordable homes are in the south end of town.

### Longmeadow Planning Board Chair—Walter Gunn

These are Walter Gunn's comments and do not represent the views of the Longmeadow Planning Board.

- Most of the lots in town are non-conforming under the Longmeadow Zoning code because the minimum required lot sizes for the three residential zoning districts are larger than most of the parcel sizes within these zoning districts. These means that property owners need to apply for a variance for everything. This is not what a variance should be used for. This is a big issue. PVPC worked with the town in 2007 to help them address this and other zoning issues but the project has not moved forward since.
- An accessory apartments bylaw should be considered by the town because it would provide households with the means to generate additional income (such as elderly households). provide additional housing options for the young and elderly, bring in additional tax-based revenue for the town, and potentially curb Bay Path College from trying to buy Longmeadow homes to house their students which would take property of the town's tax rolls.
- Longmeadow should have a special town meeting where only zoning matters are discussed. Zoning matters often get buried at the end of town meeting and then it is too late in the evening for residents to want to seriously consider them.
- Would like to see other town boards, departments, committees, groups, etc, support zoning measures at town meeting. This would benefit the zoning proposal at hand.
- Worried about teardowns of smaller homes, because households may be unable to afford the upkeep, and replacement with large, out-of-scale homes.
- Mixed-use buildings should be considered if the town ever rezones property in the future for business use.
- Allowing housing on the second or third floor of the Longmeadow shops should be considered.
- The town should explore ways that it could be regionalizing services.

### **Longmeadow Tax Collector /Town Treasurer**

- Despite the economic downturn, the tax collector has not seen a drastic difference between this year and prior years in the number of Longmeadow resident that have difficulty paying their taxes. Town allows residents to make partial payments and the town has seen an increase in the number of people choosing this option. Town also gives residents more time to make their payments this year than in the past due to the economic recession.
- The elderly are not struggling to pay taxes any more this year than in the past years.
- People in Longmeadow who live beyond their means are struggling.

- The town has liens on 21 properties, with a total of \$102,253 owed to the town in back taxes. 11 of these properties are vacant lots.
- Most properties taken for tax title are undevelopable land that the town donates to the conservation commission. The town rarely auctions off homes. The town auctioned off a property at 386 Bliss Road for \$137,000, which was the first time in years that this happened.

### **Longmeadow Assessor's Office**

- Most Longmeadow homes ranged from \$250,000 to \$550,000 in FY2010. The average assessed value of a Longmeadow home was \$350,000. The lowest assessed value of a Longmeadow home was \$123,000 and the highest was \$1.7 million. The lowest valued homes are located towards the Enfield-Longmeadow town line.
- Longmeadow adopted an Exemption Reimbursement Program—a program established by state statute and then locally adopted—that exempts particular categories of people from the obligation to pay all or a portion of their property taxes. Persons who may qualify for this exemption program include veterans, blind individuals, surviving spouses, and persons over 70 years of age. 128 residents received exemptions in 2009, which was 2 residents less than in 2008. According to the Longmeadow Tax Assessor, the number of exemptions granted by the town has been decreasing owing to declining numbers of veterans and the inability of elderly Longmeadow residents to meet income and asset limits. In order to qualify for an exemption, an individual must make a maximum of \$14,900 per year and have less than \$32,000 in assets.

### **Longmeadow Building Inspector – Mark Denver**

- Only 3 abandoned homes in town (one of which is condemned) and all of these have been abandoned for a number of years.
- 5-6 houses currently undergoing foreclosure. No one is living in these homes and the town is maintaining the properties.
- Sees very few code issues or violations in town.
- Longmeadow residents see the lack of affordable senior housing in town as a problem.

### Longmeadow Adult Center – Karen Neiman Michelman, Executive Director See attached letter for complete summary

- Staying in one's home or apartment is the major preference of older persons. There are several ways that older persons can enhance the possibilities of staying in their own homes.
  - Home modifications -adaptations to homes that can make it easier and safer to carry out activities such as bathing, cooking and climbing stairs - financing options seems to be a barrier.
  - Accessory units private housing arrangements in or adjacent to single family housing: accessory apartments and elder cottage
  - Housing opportunity (ECHO) units.
- Older persons may live in a home that has appreciated in value and still have insufficient resources to maintain it. Local abatement options income criteria limit eligibility for many middle income seniors.

- Older persons who need a physically supportive setting and services or who have cognitive problems such as Alzheimer's disease are faced with a somewhat confusing array of housing options, many of which are unaffordable for low and moderate income
- It is possible for frail older persons to live in a variety of existing residential settings, including their own homes and apartments with the addition of services and home modifications. These are unaffordable for many.
- Moderate Income Housing choices limited in Longmeadow for both the young and old.

### Longmeadow Board of Health – Beverly Hirschhorn, Health Director

- Board of Health enforces state sanitary code for housing. Sees housing code violations:
   Lack of heat, lack of handicap accessibility, structural issues, septic system issues. Staff with
   the Adult Center, Building Department and Board of Health follow-up with people who are
   visited and are found to be in trouble. Town does see some very serious housing code
   violations through board of health inspections.
- People are in inappropriate housing for their medical situation (psychological and physical.
- Need for funds to do housing repair modification. Goldthwait fund. Used in the past for emergency boiler repair, ramps, etc. More needs for this than people think.
- Surprised about how many residents are "really alone" in the sense of that they have no outside support network to assist them.
- Sees elderly take out reverse mortgages.

### **Longmeadow Residents**

Community interviews held October 16, 2009. See attached document for comments.

TO: Longmeadow Housing Authority From: Karen Neiman Michelman,

Director Longmeadow Council on Aging

RE: Longmeadow's Housing Needs

DATE: October 15, 2009

As the Director of the Longmeadow Adult Center for the past twenty years I have talked with many residents who are struggling with a variety of housing issues. A majority of people I have found would like to remain in Longmeadow. But for many this is not an option for many reasons. Financial concerns seem to be on the forefront. Whether it is because they can't manage the property taxes, can't afford to maintain their homes or they are unable to pay for the cost of having in-home services. It is encouraging to hear that the Housing Authority is looking into these concerns. If some type of financial support or housing options were provided, I believe this would enable more residents to remain in Longmeadow.

### To summarize:

- Staying in one's home or apartment is the major preference of older persons.
   There are several ways that older persons can enhance the possibilities of staying in their own homes.
  - Home modifications adaptations to homes that can make it easier and safer to carry out activities such as bathing, cooking and climbing stairs – financing options seems to be a barrier.
  - Accessory units private housing arrangements in or adjacent to single family housing: accessory apartments and elder cottage housing opportunity (ECHO) units.
- Older persons may live in a home that has appreciated in value and still have insufficient resources to maintain it. Local abatement options income criteria limit eligibility for many middle income seniors.
- Older persons who need a physically supportive setting and services or who have cognitive problems such as Alzheimer's disease are faced with a somewhat confusing array of housing options, many of which are unaffordable for low and moderate income
- 4. It is possible for frail older persons to live in a variety of existing residential settings, including their own homes and apartments with the addition of services and home modifications. These are unaffordable for many.
- Moderate Income Housing choices limited in Longmeadow for both the young and old.

Please feel free to contact the Adult Center if you have any further questions or require any further information. 565-4150.

### **Public Comments for Longmeadow Housing Needs Assessment**

<u>List Includes</u>: Submitted Comments and Comments from Community Interviews on October 16, 2009

- ✓ Board of Health enforces state sanitary code for housing.
- ✓ Staff with the Adult Center, Building Department and Board of Health follow-up with people who are visited and are found to be in trouble.
- ✓ Town does see some very serious housing code violations through board of health inspections.
- ✓ People are in inappropriate housing for their medical situation (psychological and physical.
- ✓ Longmeadow lacks market rate housing that people can afford.
- ✓ For people who are under 65, there need to be a place for more assisted living....will have to move out because not in Longmeadow
- ✓ Need for funds to do housing repair modification. Goldthwait fund. Used in the past for emergency boiler repair, ramps...... More needs for this than people think.
- ✓ If more development, would like to see single-residential homes. But where would these is built?
- ✓ Concerned about impact on home values and the effect on the school system.
- ✓ Image of the town has always been family and all types of family.
- ✓ Would like more business growth instead of housing, like the Longmeadow shops.
- ✓ Why build more assisted living or additional low income housing when regionally there is places for people to go. Do not want to see apartments with low-income residents. Non-Longmeadow people would move to this town for this.
- ✓ Auto dependent town. People walk all the time, but mainly for exercise.
- ✓ Wouldn't want to see mixed-use housing where the Longmeadow shops are. Doesn't think there should be more apartment style, multi-family style housing.
- ✓ Not really anymore buildable lots in town. Environmentally sensitive areas are what is left.
- ✓ We need the developable land for playing fields.
- ✓ Question: Are we looking toward a certain demographic shift in the future: age & race?

- ✓ Construction of new high school will likely attract more families, where are these new families going to live? Are these people going to live in the houses where senior citizens used to live?
- ✓ Seniors may not be able to afford to live in these 4 bedroom houses and do not have a need for all of this room.
- ✓ How is the school system going to be affected by demographic shifts?
- ✓ If people can't afford to buy a house here, then maybe this isn't the town for them.
- ✓ Longmeadow affected by and affects regional demand. Space and affordability issues can be dealt with regionally. Town doesn't have room (buildable land) to grow anyway.
- ✓ People have retired and chosen to retire in Longmeadow in single family homes or at Glenmeadow.
- ✓ Belief that south end of town hurting more by higher taxes (smaller homes).
- ✓ Sees housing code violations: Lack of heat, lack of handicap accessibility, structural issues that should have been dealt with, septic systems ....people have needed to take out reverse mortgages. Roof issues.
- √ 100 residents are still on septic (along the river and in various odd spots)
- ✓ Surprised about how many residents are "really alone" in the sense of that they have no outside support network to assist them.
- ✓ Goldthwait foundation. Have a board of directors that make the allocations. 1-2-3 thousand grants given. Foundation brings them in Council on aging staff goes beyond their jurisdiction in town to help. Help to ascertain the nature of the problem.
- ✓ Longmeadow a desirable place to live because of its historic value. Not happy about incompatible looking buildings in existing neighborhoods and too large of houses…out of character. Concerned about historic preservation.
- ✓ People in the neighborhood have no control over what gets built next to them.
- ✓ Longmeadow known as a historical town and the town is known for trying to keep it up.
- ✓ Concerned about low-income housing....doesn't want to see these people. What's the point, if they are not paying taxes?
- ✓ Federal and state grants....what you see on paper is never what you get. Money and expectations always fall short.
- ✓ Property values will decrease if low-income housing is brought in.

- ✓ Need to be concerned about homelessness, drugs and gangs. These concerns are really and people who work in the system know it. People who are concerned about these things will never let this happen. People want safety.
- ✓ Do not lessen police and fire coverage.
- ✓ Thinks Northampton went down (bad) since 2002.
- ✓ If you destroy a neighborhood, problems will just spread from there.
- ✓ Elderly people may not be able to afford to stay here. Taxes. Going up.
- ✓ The term affordable housing is really Pandora's box.
- ✓ People here want to see houses that are affordable to caring families, but not people who need subsidized housing.
- ✓ Historic preservation & housing are related because they want to keep the type of people who live here.
- ✓ Problem areas are the historical areas...this is where people let their houses go.
- ✓ People want to age in place. And even if they want to leave their house, they can't stay in Longmeadow because affordable housing already full.
- ✓ Council on Aging food pantry just opened. And the demand has been greater than expected.
- ✓ Council on Aging brought up the need for accessory apartments and elderly cottages.
- ✓ Seniors concerned about taxes going up because of cost of new high school.
- ✓ Not enough senior citizen facilities
- ✓ Too long of wait for tax payer residents to get into Emerson Manor
- ✓ Want an area where there are government subsidized ownership houses.
- ✓ Give preference to Longmeadow residents for subsidized housing. Don't give preference to families. No more kids.
- ✓ Don't mind paying taxes for school. Other person doesn't want to pay taxes for others kids.
- ✓ New school would do damage to peoples ability to pay for taxes. Oil and tax costs are killing people.
- ✓ Up and down stairs are a problem. People need half-baths on the first floor. If they don't have this, then maybe a program to help people put a half-bath in (for mobility issues).
- ✓ People feel safe here.

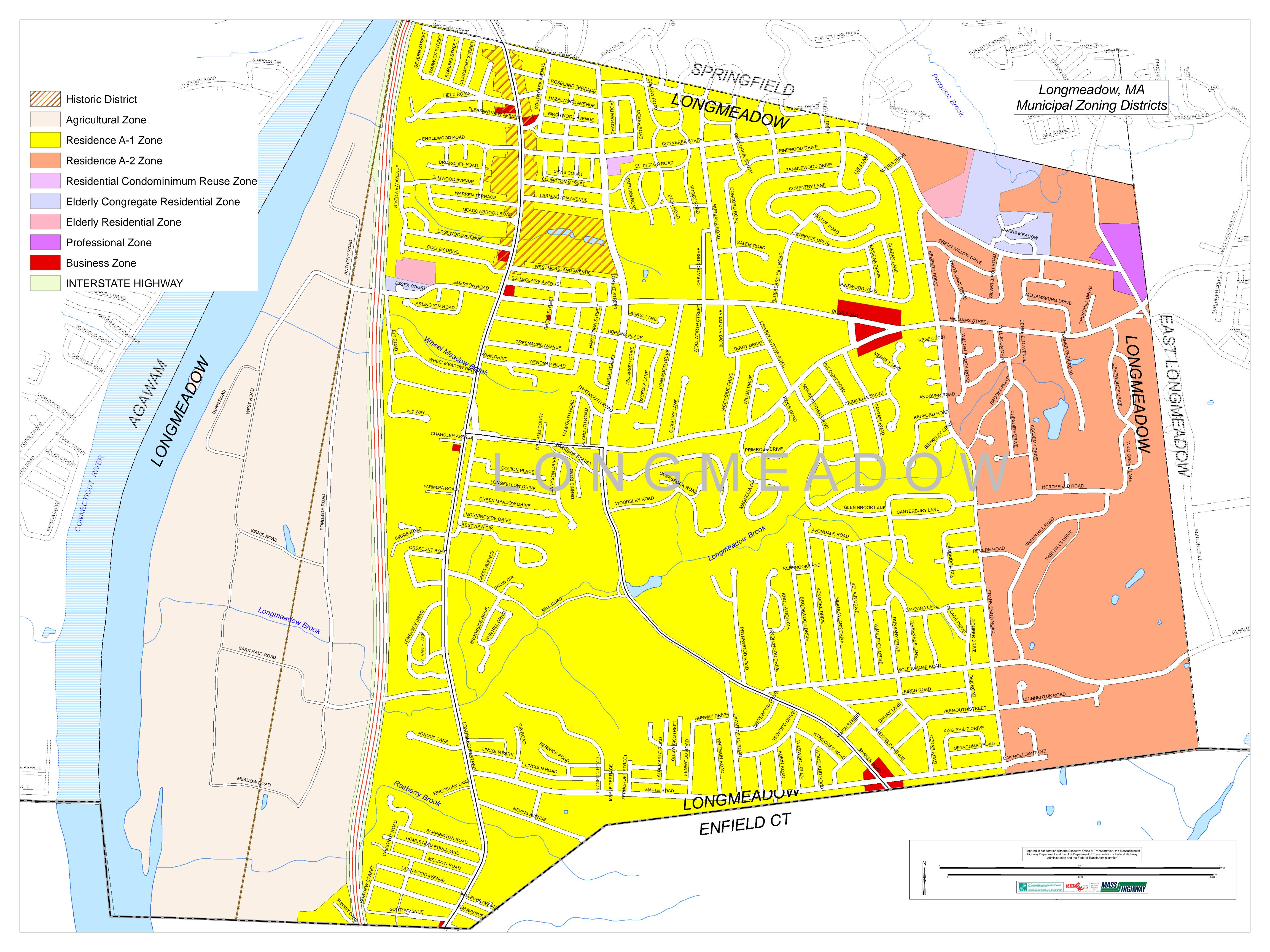
- ✓ Likes Benton Estates in East Longmeadow.
- ✓ People living beyond their means maybe are the ones who have problems.
- ✓ If the town puts in low-income housing, it will attract the wrong people.
- ✓ Town should give preferential selection to Longmeadow residents.
- ✓ The idea of accessory apartments did not go over too well. Thought it would make the neighborhood more crowded. Too many cars coming in and out.
- ✓ Elderly are letting property deteriorate. Can't keep up with maintenance.
- ✓ Increase in heating prices hard on elderly residents.
- ✓ Residents with children should pay more taxes than residents who live alone.
- ✓ Not enthused about paying for the new high school.
- ✓ Longmeadow has an excellent police and fire department.
- ✓ Longmeadow has "everyday" people
- ✓ Loss of Social Security increase a big concern
- ✓ Low-income housing will attract low-income people.
- ✓ There should be a preference for Longmeadow residents during the selection process for Emerson Manner and Genesis House.
- ✓ No desire for accessory apartments because does not want overcrowding of people.
- ✓ Longmeadow Housing issues:
  - Seniors
    - o Tax increases
    - Senior services
    - Transportation
    - Fixed incomes
    - Declining portfolios
    - Isolation
    - Need to move to assisted living
    - House maintenance snow and leaf removal.
    - Not a lot of options for senior moving to assisted or apartments in town.
  - All homeowners
    - Need to approve new high school to keep Longmeadow a desirable place to live to keep house values increasing
    - o Taxes
    - Crime issues increased break ins

- ✓ Future concerns and current currents
  - Keeping the values on par with other towns Wilbraham and Amherst the new high school is a necessity to do this.
  - · Taxes keep increasing.
  - · Keeping crime down.
- ✓ Likes about Longmeadow
  - Sidewalks
  - Small town
  - Kids can ride bikes
  - Parks
  - Parks & Recreation department programs
  - Town Fields
  - Access to town buildings for public
  - Open space at meadows and Turner
  - Dog walk areas
  - Playgrounds for kids Public pools
  - Police department friendly
  - Swap shop and recycling
  - Storrs library
- ✓ Dislikes about Longmeadow
  - Traffic onto I-91 at rush hour
  - Elementary school traffic issues especially Blueberry Hill area
  - Traffic on Converse Street
  - Lack of reliable public transportation
  - Small grocery area Big Y is very expensive
  - Dunkin Donuts parking area very dangerous most of town goes there
  - Teenagers at shops at night scary. They need a teen center.

### Recommendations made by attendees

- ✓ Direct assistance needed to bring homes up to minimum standards.
- ✓ Need to look into state programs that will help fix problem residences that take a long time to resolve. These houses bring the neighborhood down (eyesore). Money used to get these properties functional again (pay for legally fees, upkeep, town action). Start a town fund. Only a little seed money needed.
- ✓ Goldthwaite Foundation could use a larger pool of money since the money only goes so far. There are still homes that need substantial need where this money can't help.
- ✓ Any demolitions should go before the planning board. Change the bylaws to require abutters being notified.
- ✓ Zoning Board should be required to base their decisions on state guidelines.
- ✓ Have design guidelines.

- ✓ Fund a housing maintenance programs. Maybe tie a residency requirement (need to have lived here for 3 or more years) in order to be eligible.
- ✓ Start a volunteer program (or make it more well know) so people can have others come to shovel their driveways.
- ✓ More outreach on available and future housing resources because people who are in need may not come forward due to lack of awareness or embarrassment.
- ✓ Spend money to get legal assistance to update zoning bylaws and research to control and maintain the historic nature of the town. Need to hire a consultant to update the code.





# Town of Longmeadow

Massachusetts

VHB Vanasse Hangen Brustlin, Inc.

**RKG** Associates Inc.

Legend:

Land Use

Cropland - Intensive

Open - Abandoned Agricultural

Open Space/Recreation



Public/Parks Fresh water



Forest

Sources: MassGIS, Town of Longmeadow

Notes:

Route 5 Corridor: Potential Home Conversions

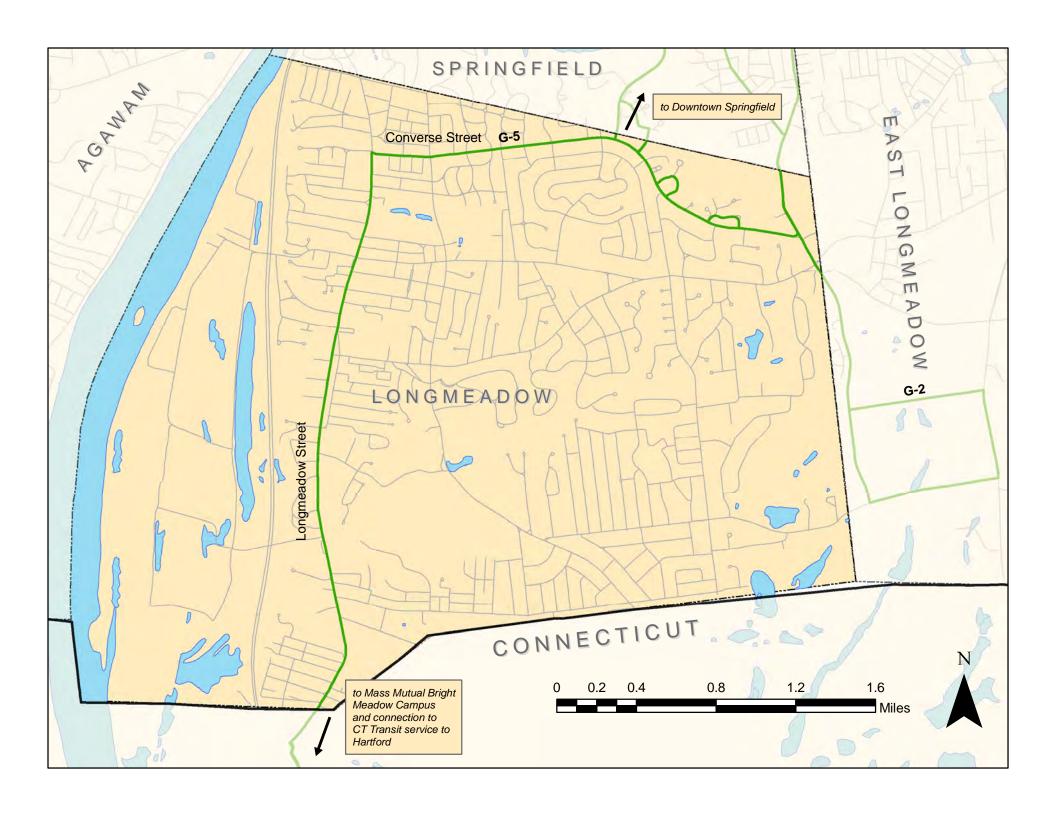


- Water Tower Property
- Emerson Manner Expansion
- Bliss Road \ Williams Street Commercial Area
- Bay Path College
- Greenwood Center

# Housing Suitability Map

is for planning purposes only. It may not be adequate for legal boundary definition or regulatory interpretation.





Vision ID	ID Parcel ID		Street Number	Street Name	Use Or Dept.	Acres	Notes				
SCHOOLS											
21	87	20	65	275	BLUEBERRY HILL RD	BLUEBERRY HILL SCHOOL	10.0	school building, playing fields, playscape			
4	110	26	57A	110	CAMBRIDGE CR	GLENBROOK MIDDLE SCHOOL	20.5				
58	348	57	41	95	GRASSY GUTTER RD	LONGMEADOW HIGH SCHOOL	31.1	school building, playing fields, bleachers and modular press box (w/elec only). Blynn Tennis Courts			
"	"	"	"		"	HIGH SCHOOL CONCESSION STAND	"	one building with bathrooms and kitchen facilities			
72	462	457	20	825	LONGMEADOW ST	CENTER SCHOOL ANNEX	1.4	school building			
73	462	458	20	831	LONGMEADOW ST	CENTER SCHOOL	2.2	school building, playscape			
132	780	131	51	410	WILLIAMS ST	WILLIAMS MIDDLE SCHOOL	16.0	school building, playing fields and modular classrooms attached to east side			
141	798	140	42	62	WOLF SWAMP RD	WOLF SWAMP SCHOOL	9.3	school building, playing fields, playscape			
MUNIC	CIPAI	1									
66	462	65	11	417	LONGMEADOW ST	FORMER AMERICAN LEGION	0.1	municipal building, small storage shed in rear			
146	462	144	16	693	LONGMEADOW ST	LIBRARY & REAR LAND	11.3	municipal building			
69	462	445	16	695	LONGMEADOW ST	REAR OF LIBRARY	0.2	house behind library			
70	462	69	16	735	LONGMEADOW ST	COMMUNITY HOUSE	0.9	municipal building			
130	780	129	16	20	WILLIAMS ST	TOWN HALL	0.9	municipal building			

Vision ID	Parcel ID		Parcel ID		Street Number	Street Name	Use Or Dept.	Acres	Notes		
"	"	"	,,	20R	WILLIAMS ST	OLD POLICE GARAGE	"	old ambulance garage used by Police Dept.			
131	780	130	16	34	WILLIAMS ST	POLICE STATION	0.6	municipal building			
136	780	135	16	44	WILLIAMS ST	FIRE STATION	1.2	municipal building			
PARKS	PARKS										
2	3	1	69		ACADEMY DRIVE	VACANT UNDER SCH & PARK, WATER TOWER	21.0	water tower - 1,000,000 gal. Storg.			
14	80	13	41		BLISS CT	BLISS PARK TENNIS COURTS	3.7	attendant shed - no bathrooms or plumbing, playscape			
19	81	18	41		BLISS RD	BLISS PARK - ATHLETIC FIELD KNOWN AS RUSSELL FIELD	12.8	playing fields			
20	81	19	34		BLISS RD	BLISS PARK W/TOWN POOLS & TENNIS CT AND LAUREL PARK	85.0	lavatory/pool building, camp shed with bathrooms, playscape			
80	462	79	19		LONGMEADOW ST	TOWN GREEN	10.0	no structures			
83	477	82	31	205	MAPLE RD	GREENWOOD PARK LAVATORY & CAMP SHED	9.3	camp shed with bathrooms used for camp programs			
"		=	"	"	"	GREENWOOD PARK POOL, SHOWER AND LOCKERS	"	lavatory/pool building			
84	477	83	37	231	MAPLE RD	GREENWOOD PARK CENTER	4.1	municipal building, Molly McEvoy playscape			
117	525	116	31		NEVINS AV	PARK DEPT LAND PART OF GREENWOOD	0.5	vacant land part of Greenwood Park			
118	525	129	31		NEVINS AV	PARK DEPARTMENT LAND PART OF GREENWOOD	0.3	vacant land part of Greenwood Park			
119	525	118	31		NEVINS AV	PARK DPT.BUFFER ALONG CT	0.1	vacant land part of Greenwood Park			

Vision ID	Parcel ID		Parcel ID		Street Number	Street Name	Use Or Dept.	Acres	Notes
								bathrooms & kitchen facilities, separate	
146	462	144	16		W.S FALMOUTH RD	STROPPLE FIELD	t of library pa	storage building	
138	780	137	53		WILLIAMS ST	TURNER PARK	82.0	playing fields, no structures	
	, , ,					WOLF SWAMP FIELDS - PARKS	0=10	ball park field house (Edgerly) with	
142	798	141	72		WOLF SWAMP RD	AND CONSERVATION	38.9	concessions and bathrooms, playing fields	
DPW									
						OLD ABANDONED PUMPING		old building with inactive equipment and	
6	39	5	28	98	BARK HAUL RD	STATION FOR WELLS	1.9	bathrooms	
7	39	6	28		BARK HAUL RD	WATER DEPT	1.0	vacant land	
8	39	7	28		BARK HAUL RD	WATER DEPT - OLD WELLS	3.3	vacant land	
50	276	49	40		EMERSON RD	DPW	0.3	vacant land	
47	276	46	40	275	EMERSON ROAD	HIGHWAY DEPT	1.6	salt shed, parking lot and small garage	
								3 buildings - pump house, control center and	
48	276	41	192	299	EMERSON ROAD	SEWAGE PUMPING STATION	9.6	laboratory, storage and sampling bldg.	
						WATER DEPT. PUMPING			
					FOREST GLEN ROAD	STATION	n Springfield	water pumping station	
107	492	106	192		MEADOWLAND	WATER DEPT - OLD WELLS	42.3	vacant land	
108	492	107	192		MEADOWLAND	HIGHWAY DEPT	4.6	vacant land adjacent to old stump dump	
								<i>y</i> 1	
109	492	108	192		MEADOWLAND	HIGHWAY DEPT	14.0	old municipal solid waste landfill	
111	492	110	192		MEADOWLAND	DPW	0.2	vacant land	

Vision ID	Parcel ID		D Parcel ID		Street Number	Street Name	Use Or Dept.	Acres	Notes
112	192	111	192		MEADOWLAND	DPW	2.2	vacant land	
113	492	112	192		MEADOWLAND	STUMP & LEAF DUMP	17.0		
110	492	109	192	31	PONDSIDE ROAD	HIGHWAY, WATER, SEWER, PARKS	3.0	DPW facility inc. garages, park dept. garage, dpw offices, cell tower	
CONSI	ERVA	TION	I						
3	15	2	192		ANTHONY RD	CONSERVATION	0.8	vacant land	
225	15	3	78		ANTHONY RD	CONSERVATION	1.0	vacant land	
226	15	6	78		ANTHONY RD	CONSERVATION	1.9	vacant land	
240	18	27	30		ARCADIA ST	CONSERVATION	0.3	vacant land	
241	18	30	30		ARCADIA ST	CONSERVATION	0.7	vacant land	
9	39	8	192		BARK HAUL RD	CONSERVATION	13.0	vacant land	
10	42	9	28		BARRINGTON RD	CONSERVATION	0.5	vacant land	
11	42	10	28		BARRINGTON RD	CONSERVATION	0.1	vacant land - control to Conservation at 11/28/2006 Town Meeting	
410	42	57	28		BARRINGTON RD	CONSERVATION	0.2	vacant land	
12	42	11	28		BARRINGTON RD REAR	CONSERVATION	1.1	vacant land	
429	42	114	28		BARRINGTON RD	CONSERVATION	0.3	vacant land - control to Conservation at 11/28/2006 Town Meeting (Tax Taking)	

Vision ID	Pa	arcel l	ID	Street Number	Street Name	Use Or Dept.	Acres	Notes
575	66	30	29		BERWICK RD	CONSERVATION	3.2	vacant land
13	78	12	22		BIRNIE RD	CONSERVATION	1.4	vacant land
23	102	22	5		BRIARCLIFF RD	CONSERVATION	0.5	vacant land
24	102	23	5		BRIARCLIFF RD	CONSERVATION	0.2	vacant land
25	81	53	5		BRIARCLIFF RD	CONSERVATION	0.7	vacant land
26	108	25	55		BROOKS RD REAR	CONSERVATION	0.3	vacant land
1203	144	3	28		CHESTNUT RD	CONSERVATION	0.1	vacant land - control to Conservation at 11/28/2006 Town Meeting
1217	147	30	30		CHISWICK ST	CONSERVATION	0.2	vacant land - control to Conservation at 10/27/2009 Town Meeting
1248	150	27	29		CIRCLE RD	CONSERVATION	1.1	vacant land
35	189	34	22		CRESCENT RD REAR	CONSERVATION	1.5	vacant land
38	222	37	192		DUNN RD	CONSERVATION	0.6	vacant land
39	222	38	74A		DUNN RD	CONSERVATION	0.5	vacant land
45	273	44	13		ELY RD	CONSERVATION	1.9	vacant land
49	276	48	192		EMERSON RD	CONSERVATION	0.4	vacant land
54	279	53	5		ENGLEWOOD RD	CONSERVATION	3.6	vacant land

Vision ID	Pa	arcel ]	ID	Street Number	Street Name	Use Or Dept.	Acres	Notes
2425	330	39	69		FRANK SMITH RD	CONSERVATION	0.7	vacant land
57	344	56	28		GLENDALE RD	CONSERVATION	0.9	vacant land
59	393	58	29A		HILLSIDE TR	CONSERVATION	26.0	vacant land
144	410	42	28		JONQUIL LN	CONSERVATION	5.5	vacant land
3074	410	158	28		JONQUIL LN	CONSERVATION	0.6	vacant land
79	462	78	28		LONGMEADOW ST	CONSERVATION	7.0	vacant land
75	462	74	31	1587	LONGMEADOW ST REAR	CONSERVATION	12.4	vacant land
76	462	75	32	1607	LONGMEADOW ST REAR	CONSERVATION	6.5	vacant land
74	462	58	29A		LONGMEADOW ST REAR	CONSERVATION	2.9	vacant land
77	461	76	19		LONGMEADOW ST REAR	CONSERVATION	1.9	vacant land
78	462	77	19		LONGMEADOW ST REAR	CONSERVATION	1.8	vacant land
3645	462	555	31		LONGMEADOW ST	CONSERVATION	0.3	vacant land - control to Conservation at 11/27/2007 Town Meeting
82	474	84	46		MAGNOLIA CR REAR	CONSERVATION	0.5	vacant land
86	492	85	192		MEADOWLAND	CONSERVATION	22.5	vacant land
87	492	86	192		MEADOWLAND	CONSERVATION	30.7	vacant land

Vision ID	Pa	arcel l	D	Street Number	Street Name	Use Or Dept.	Acres	Notes
88	492	87	192		MEADOWLAND	CONSERVATION	31.1	vacant land
89	492	88	192		MEADOWLAND	CONSERVATION	11.2	vacant land
90	492	89	192		MEADOWLAND	CONSERVATION	11.0	vacant land
91	492	90	192		MEADOWLAND	CONSERVATION	21.3	vacant land
92	492	91	192		MEADOWLAND	CONSERVATION	12.2	vacant land
93	492	92	192		MEADOWLAND	CONSERVATION	11.6	vacant land
94	492	93	192		MEADOWLAND	CONSERVATION	16.0	vacant land
95	492	94	192		MEADOWLAND	CONSERVATION	39.1	vacant land
96	492	95	192		MEADOWLAND	CONSERVATION	8.8	vacant land
97	492	96	192		MEADOWLAND	CONSERVATION	2.5	vacant land
98	492	97	192		MEADOWLAND	CONSERVATION	15.1	vacant land
99	492	98	192		MEADOWLAND	CONSERVATION	0.2	vacant land
100	492	99	192		MEADOWLAND	CONSERVATION	13.7	vacant land
101	492	100	192		MEADOWLAND	CONSERVATION	0.5	vacant land
102	492	101	192		MEADOWLAND	CONSERVATION	6.3	vacant land

Vision ID	Pa	arcel l	D	Street Number	Street Name	Use Or Dept.	Acres	Notes
103	492	102	192		MEADOWLAND	CONSERVATION	3.9	vacant land
104	492	103	192		MEADOWLAND	CONSERVATION	8.7	vacant land
105	492	104	192		MEADOWLAND	CONSERVATION	54.3	vacant land
4020	495	60	33		MEADOW RD	CONSERVATION	0.4	vacant land - control to Conservation at 11/27/2007 Town Meeting
6160	510	24	27		MILL RD	CONSERVATION	1.4	vacant land
116	525	115	31		NEVINS AV REAR	CONSERVATION	6.1	vacant land
122	593	121	72		QUINNEHTUK RD REAR	CONSERVATION	33.1	vacant land
5228	694	3	74A		TINA LN	CONSERVATION	9.0	vacant land - control to Conservation at 11/27/2007 Town Meeting
5433	738	46	74		WEST RD	CONSERVATION	1.1	vacant land - control to Conservation at 11/27/2007 Town Meeting
5737	780	163	35		WILLIAMS ST	CONSERVATION	1.8	vacant land
140	825	139	14		YORK DR	CONSERVATION	1.4	vacant land
MISCE	ELLAI	NEOU	JS					
5	33	4	57A		BARBARA LN		0.7	vacant land
22	81	22	33		BRANCH ST		0.2	vacant land
1375	174	6	32		CONNECTICUT AV REAR	TAX TAKING	0.1	vacant land

Vision ID	Pa	arcel l	D	Street Number	Street Name	Use Or Dept.	Acres	Notes
1377	174	12	32		CONNECTICUT AV REAR	TAX TAKING	0.1	vacant land
42	267	41	32		ELM AV		0.1	vacant land
43	270	90	8		ELMWOOD AV		0.4	vacant land
44	270	43	8		ELMWOOD AV		0.1	vacant land
46	273	45	40		ELY RD		2.5	vacant land
51	276	50	78		EMERSON RD	`	0.1	vacant land
52	276	51	192		EMERSON RD		1.5	vacant land
53	276	52	192		EMERSON RD		1.8	vacant land
56	344	55	28		GLENDALE RD		0.9	vacant land
3392	453	3	29		LINCOLN RD	DONATION	0.6	vacant land
145	462	143	16	697	LONGMEADOW ST	LONGMEADOW HISTORICAL SOCIETY HOUSE	0.3	vacant land
6080	581	153	74A		PONDSIDE RD		0.7	vacant land
5088	666	18	1		STIRLING ST	TAX TAKING	0.0	vacant land
5133	678	24	33		SWORD AV REAR		0.7	vacant land
5134	678	27	33		SWORD AV REAR		0.7	vacant land

Vision ID	Pa	arcel I	D	Street Number	Street Name	Use Or Dept.	Acres	Notes
			_					
124	720	123	8		WARREN TR		0.3	vacant land
5369	723	39	1		WARWICK ST	TAX TAKING	0.0	vacant land
127	738	126	192		WEST RD		1.0	vacant land
147	738	145	74A		WEST RD		3.8	vacant land
148	738	146	74A		WEST RD		5.3	vacant land
218	738	152	77		WEST RD		2.5	vacant land
6134	738	155	74A		WEST RD		110.3	vacant land
128	744	127	1		WESTERN DR		0.1	vacant land
137	780	136	53		WILLIAMS ST		0.2	vacant land - triangle at Dwight & Williams

PARCEL COUNT

134

 $134 / 174 \times 100 = 76.44\%$  of exempt property is town owned

Parcel ID#	Location	Owner	M	ailing Address			FY2010 Assessed Value
229	ANTHONY RD	SHERMAN, MARK	2 MEDICAL CTR DR #104	SPRINGFIELD	MA	01107	\$115,400
243	8 ARDSLEY RD	FITT, ELIZABETH D	8 ARDSLEY RD	LONGMEADOW	MA	01106	\$327,100
6,079	ARDSLEY RD	PARTYKA, JOSEPH F	P.O. BOX 61223	LONGMEADOW	MA	01106	\$180,300
256	ARDSLEY RD	GARVEY, ROSE J	220 ARDSLEY RD	LONGMEADOW	MA	01106	\$342,000
903	BROOKSIDE DR	HEATHER REALTY CORPORATI	33 BROOKSIDE DR	LONGMEADOW	MA	01106	\$237,600
1,179	CHERRY LN	BULLOCK, ALAN H	88 CHERRY LANE	LONGMEADOW	MA	01106	\$236,400
1,187	CHERRY LN	RUBIN, NANETTE	535 PINEWOOD DR	LONGMEADOW	MA	01106	\$254,100
1,231	CHURCHILL DR	CARANDO, RAMONA O	126 NEWTON RD	SPRINGFIELD	MA	01118	\$269,300
1,437	CONVERSE ST	FAMIGLIA, LLC	170 DWIGHT ROAD	LONGMEADOW	MA	01106	\$165,300
1,521	CONVERSE ST	SHAMMASH, ESTELLE G TRUS	64 POPPONESSET ISLAND RO	MASHPEE	MA	02649	\$159,200
1,528	CONVERSE ST	TODD, LEONIA S	P.O.BOX 60714	LONGMEADOW	MA	01116-0714	\$159,600
101,406	CRESTVIEW CR	STURBRIDGE DEVELOPMENT L	215 BALDWIN STREET	WEST SPRINGFIELD	MA	01089	\$236,400
1,745	DENNIS RD	ROBBINS, EDWARD R	30 WEST COLONIAL RD	WILBRAHAM	MA	01095	\$266,700
1,747	DENNIS RD	FEIGEN, JOSEPH M	669 FRANK SMITH RD	LONGMEADOW	MA	01106	\$265,600
1,866	DWIGHT RD REAR	FAIRVIEW EXTENDED CARE S	725 NORTH ST	PITTSFIELD	MA	01201	\$260,100
2,081	ELY RD	MATTSON, HELEN J	95 STATE ST RM 422	SPRINGFIELD	MA	01103	\$272,300
2,084	ELY RD	DOHERTY, PAUL S	83 ELY RD	LONGMEADOW	MA	01106	\$273,100
2,223	FAIRHILL DR	STIRTON, MARION D	33 BROOKSIDE DR	LONGMEADOW	MA	01106	\$236,400
101,487	GREENWICH RD REAR	LAPLANTE, R E CONST INC	296 NORTH MAIN STREET	EAST LONGMEADOW	MA	01108	\$286,200
101,366	GREENWICH RD	SEELEY, EARLON L JR	14 HIGHMORE CIRCLE	EAST LONGMEADOW	MA	01028	\$319,300
3,063	JONQUIL LN	KNAHBABAI, RAJAB	7 DESANTIS DRIVE	WARE	MA	01082	\$244,600
3,066	JONQUIL LN	MEADOWS, ALLEN E	1388 LONGMEADOW ST	LONGMEADOW	MA	01106	\$246,500
3,181	KNOLLWOOD DR	WALEN, THOMAS J	231 KNOLLWOOD DR	LONGMEADOW	MA	01106	\$227,500
3,238	5 LAUREL ST	LAPLANTE, R E CONSTRUCTI	296 NORTH MAIN ST	EAST LONGMEADOW	MA	01108	\$315,800
4,492	PINEWOOD DR	LOGAN, ARTHUR J JR	113 BLUEBERRY HILL RD	LONGMEADOW	MA	01106	\$243,400
4,494	PINEWOOD DR	LOGAN, PAULINE A	113 BLUEBERRY HILL RD	LONGMEADOW	MA	01106	\$263,700
4,504	PINEWOOD DR	RUBIN, NANETTE	535 PINEWOOD DR	LONGMEADOW	MA	01106	\$244,900
4,506	PINEWOOD DR	RUBIN, NANETTE	535 PINEWOOD DRIVE	LONGMEADOW	MA	01106	\$248,300
4,730	REVERE RD	MONKS, WILLIAM F	174 GREEN HILL RD	LONGMEADOW	MA	01106	\$267,400
4,748	RIDGEWAY CR	HADDAD, HELEN M	812 LONGMEADOW ST	LONGMEADOW	MA	01106	\$161,700
4,966	723 SHAKER RD	FITZGERALD, WILLIAM M JR	PO BOX 0268	WEST SPRINGFIELD	MA	01090	\$160,900

Parcel ID#	Location	Owner		Mailing Address			FY2010 Assessed Value
101,426	SHERRY LN	DANALIS REALTY, LLC	46 SEVERN STREET	LONGMEADOW	MA	01106	\$241,200
101,427	SHERRY LN	DANALIS REALTY, LLC	46 SEVERN STREET	LONGMEADOW	MA	01106	\$243,600
101,428	SHERRY LN	DANALIS REALTY, LLC	46 SEVERN STREET	LONGMEADOW	MA	01106	\$268,700
101,429	SHERRY LN	DANALIS REALTY, LLC	46 SEVERN STREET	LONGMEADOW	MA	01106	\$270,300
5,568	WILD GROVE LN	WITOSLAW, BOGUSLAW	74 REVERE RD	LONGMEADOW	MA	01106	\$204,700
5,724	WILLIAMS ST	ALEKS, VICTORIA H	885 WILLIAMS ST	LONGMEADOW	MA	01106	\$189,100

Mean Total Assessed Parcel Value\$240,668Median Total Assssed Parcel Value\$244,900

Record Count: 37

\$8,904,700

Parcel ID#	Location	Owner		Mailing Address			FY2010 Assessed Value
6,083	MILL RD	CAMBI, JOSEPH A	290 SHAKER ROAD	LONGMEADOW	MA	01106	\$181,600
4,165	MILL RD	NICK BOGOFF FAMILY TR	C/O LESLY A REITER	LONGMEADOW	MA	01106	\$98,800
4,166	MILL RD	NICK BOGOFF FAMILY TR	C/O LESLY A REITER	LONGMEADOW	MA	01106	\$71,100
4,592	PONDSIDE RD	CONDON, FRIEDA M ET AL	89 LINCOLN PARK	LONGMEADOW	MA	01106	\$98,400

Mean Total Assessed Parcel Value\$112,475Media Total Assessed Parcel Value\$98,600

Record Count 4

\$449,900

Parcel ID#	Location	Owner	Mailing	Address			FY2010 Assessed Value
198	ALBEMARLE RD	SANCHEZ, JULY	ALBEMARLE RD	LONGMEADOW	MA	01106	\$12,400
231	ANTHONY RD	GLOVER, ALOHA	59 1/2 PLEASANT ST	CAMBRIDGE	MA	02139	\$17,300
255	ARDSLEY RD REAR	SALVAGE, PAUL R	172 ARDSLEY ROAD	LONGMEADOW	MA	01106	\$27,600
385	BARCLAY ST	CARNEY, JAMES H	356 MAPLE ROAD	LONGMEADOW	MA	01106	\$11,800
101,466	BARK HAUL RD	SILVA-THOMPSON, LINDA	24 NAUSHON AVENUE	OAK BLUFFS	MA	02557	\$20,400
389	BARK HAUL RD	KOSSICK, MARTHA F	27 WOODLAND RD	WESTFIELD	MA	01085	\$4,600
405	BARRINGTON RD	CALABRESE, ANTHONY J JR	124 BARRINGTON RD	LONGMEADOW	MA	01106	\$11,500
407	BARRINGTON RD	WISNOUSKAS, ERIC J	140 BARRINGTON RD	LONGMEADOW	MA	01106	\$5,000
408	BARRINGTON RD	LAROCHE, EDNA M	840 NE 69TH ST	<b>BOCA RATON</b>	FL	33431	\$6,100
422	BARRINGTON RD	MATHEWS, TERESA A	119 BARRINGTON RD	LONGMEADOW	MA	01106	\$9,700
426	BARRINGTON RD	LEATHEM, T MICHAEL	132 ASHFORD RD	CHERRY HILL	NJ	08003	\$11,000
513	BELLEVUE AV	MCEVOY, JOHN B	28 BELLEVUE AVE	LONGMEADOW	MA	01106	\$8,600
514	BELLEVUE AV	MCEVOY, JOHN B	28 BELLEVUE AV	LONGMEADOW	MA	01106	\$8,600
522	59 BELLEVUE AV	POTTS, DAVID R	59 BELLEVUE AVE	LONGMEADOW	MA	01106	\$1,400
570	BERWICK RD	TYLER, BRUCE A	50 BERWICK RD	LONGMEADOW	MA	01106	\$16,100
579	BERWICK RD	KNIGHT, JOHN B	122 LINCOLN RD	LONGMEADOW	MA	01106	\$12,300
801	BOOTH ST	PERCOSK, I DIANA	9 BOOTH RD	ENFIELD	CT	06082	\$5,200
823	BRANCH ST	O'CONNELL, JAMES D	42 BRANCH ST	LONGMEADOW	MA	01106	\$11,300
826	BRANCH ST	RUSSELL, NANCY E	74 HERBERT ST	LONGMEADOW	MA	01106	\$11,300
827	BRANCH ST	MAURI, JOSEPH R	138 HAWTHORN ST	LONGMEADOW	MA	01106	\$11,300
987	BURBANK RD	BAGLEY, GINA M	97 BURBANK RD	LONGMEADOW	MA	01106	\$14,800
1,076	CAPTAIN RD	TARIFF, ROBERT M	73 CAPTAIN RD	LONGMEADOW	MA	01106	\$22,100
1,158	CHANDLER AV	GILL, JAYNE F I	808 LONGMEADOW ST	LONGMEADOW	MA	01106	\$28,800
1,208	CHISWICK ST	SQUIER, RODERICK L	39 ALBEMARLE RD	LONGMEADOW	MA	01106	\$13,400
1,244	CIRCLE RD	TAYLOR, GREG G	62 CIRCLE RD	LONGMEADOW	MA	01106	\$13,100
1,374	CONNECTICUT AV REAR	TESSIER, THOMAS M	4 CONNECTICUT AVENUE	ENFIELD	CT	06082	\$3,800
1,376	CONNECTICUT AV REAR	MOODY, JEFFREY E	8 CONNECTICUT AV	ENFIELD	CT	06082	\$4,900
1,378	CONNECTICUT AV REAR	WESLEY, WALTER J	CONNECTICUT AV REAR	LONGMEADOW	MA	01106	\$5,800
100,182	CONNECTICUT AV REAR	ESTEY, LORNA B	12 CONNECTICUT AVENUE	ENFIELD	CT	06082	\$6,900
1,379	CONNECTICUT AV REAR	KALWA, JOAN M	16 CONNECTICUT AVE	ENFIELD	CT	06082	\$11,100
1,380	CONNECTICUT AV REAR	KORBA, LINDA J	198 ROGERS ROAD	HAMPTON	CT	06247	\$11,300
1,381	CONNECTICUT AV REAR	J & L BUILDERS LLC	1427 ENFIELD ST	ENFIELD	CT	01106	\$7,400

Parcel ID#	Location	Owner	Mailing A	Address			FY2010 Assessed Value
1,382	CONNECTICUT AV REAR	MELHORN, ERIK M	26 CONNECTICUT AV	ENFIELD	CT	06082	\$11,200
1,383	CONNECTICUT AV REAR	OTTMAN, CLAIRE E	28 CONNECTICUT AVE	ENFIELD	CT	06082	\$11,300
1,385	CONNECTICUT AV REAR	WARD, BRYAN	30 CONNECTICUT AVE	ENFIELD	CT	06082	\$8,900
1,386	CONNECTICUT AV REAR	SMITH, JOHN W	141 SOUTH AV	LONGMEADOW	MA	01106	\$13,400
1,524	CONVERSE ST	BEREZIN, ANN	5 WILLIAMSBURG DR	LONGMEADOW	MA	01106-1725	\$13,500
1,552	COOLEY DR	BURRALL, STEPHEN H JR	418 LONGMEADOW STREET	LONGMEADOW	MA	01106	\$16,000
1,643	CREST AV	CIEPLIK, TODD A	22 CREST AV	LONGMEADOW	MA	01106	\$16,400
1,645	CREST AV	CIEPLIK, TODD A	22 CREST AV	LONGMEADOW	MA	01106	\$16,200
1,800	DUNN RD	OTTANI, GLENN	138 DUNN RD	LONGMEADOW	MA	01106	\$11,400
1,804	DUNN RD	SAMBLE, DEBORAH E	176 DUNN RD	LONGMEADOW	MA	01106	\$11,400
1,805	DUNN RD	OTTANI, GLENN F	138 DUNN RD	LONGMEADOW	MA	01106	\$13,200
1,858	DWIGHT RD	FAMIGLIA, LLC	170 DWIGHT RD	LONGMEADOW	MA	01106	\$9,700
1,867	DWIGHT RD REAR	FAIRVIEW EXTENDED CARE S	725 NORTH ST	PITTSFIELD	MA	01201	\$17,200
1,868	DWIGHT RD REAR	FAIRVIEW EXTENDED CARE S	725 NORTH ST	PITTSFIELD	MA	01201	\$16,500
1,869	DWIGHT RD	MUHLMANN, GUILLERMO M	556 CONVERSE ST	LONGMEADOW	MA	01106	\$3,700
1,871	DWIGHT RD	DUNIA, FLORENCE H LIFE E	513 CHESTNUT STREET	EAST LONGMEADOW	MA	01028	\$10,800
1,898	EDGEMONT ST	DUTCHER, HENRY	40 EDGEMONT ST	LONGMEADOW	MA	01106	\$13,300
2,032	ELM AV	FORSYTH, FREDERIC M	5 ELM AVE	ENFIELD	CT	06082	\$5,100
2,037	ELM AV	BENNEFIELD, DORIAN L	31 ROY STREET	ENFIELD	CT	06082	\$9,000
2,052	ELMWOOD AV	MOREHARDT, ROBERT C JR	104 ELMWOOD AV	LONGMEADOW	MA	01106	\$19,100
2,070	ELY RD	WALLACE, JOHN M	95 STATE ST	SPRINGFIELD	MA	01103	\$23,800
2,086	ELY RD	TINDAL, ALAN C	160 ELY RD	LONGMEADOW	MA	01106	\$27,200
2,113	EMERSON RD	BURT, DOUGLAS E	348 EMERSON RD	LONGMEADOW	MA	01106	\$22,600
55	EUNICE DR	HGF REALTY LLC	380 UNION ST	WEST SPRINGFIELD	MA	01089	\$6,600
2,229	FAIRVIEW ST	FOUNTAIN OF LIFE OUTREAC	P.O. BOX 1016	CHICOPEE	MA	01021	\$8,900
2,245	FALMOUTH RD	DANALIS, STEPHEN G	154 WILLIAMS STREET	LONGMEADOW	MA	01106	\$17,400
2,529	FRANKLIN RD	DZIKI, KONSTANTY	105 FRANKLIN RD	LONGMEADOW	MA	01106	\$15,300
2,545	FRANKLIN TR	MCCOOMB, ADAM E	24 MAPLE TR	LONGMEADOW	MA	01106	\$8,500
2,645	GREEN MEADOW DR	MOORE, GEORGE J	53 GREEN MEADOW DR	LONGMEADOW	MA	01106	\$21,400
2,733	GREENWICH RD	PELLEGRINI, LAWRENCE R	65 COLONY RD	SPRINGFIELD	MA	01106	\$8,900
2,766	HAWTHORN ST	MAURI, JOSEPH R	138 HAWTHORN ST	LONGMEADOW	MA	01106	\$18,400
2,937	HOMESTEAD BL	D'ANTONIO, GAETANO P	141 HOMESTEAD BLVD	LONGMEADOW	MA	01106	\$11,100

Parcel ID#	Location	Owner	Mailing A	Address			FY2010 Assessed Value
3,180	KNOLLWOOD DR	WALEN, THOMAS J	231 KNOLLWOOD DR	LONGMEADOW	MA	01106	\$18,300
3,273	LAUREL ST	RASCHI, LOUIS	669 LAUREL ST	LONGMEADOW	MA	01106	\$14,900
3,404	LINCOLN RD	CROSSMAN, ERIKA	29 CRESCENT BEACH DRIVE	ENFIELD	CT	06082	\$11,800
3,405	LINCOLN RD	CROSSMAN, ERIKA	29 CRESCENT BEACH DRIVE	ENFIELD	CT	06082	\$11,800
3,415	LINCOLN RD	ROMANKO, MICHAEL J TRUST	91 LINCOLN RD	LONGMEADOW	MA	01106	\$11,800
3,418	LINCOLN RD	COLE, STEVEN C	117 LINCOLN RD	LONGMEADOW	MA	01106	\$11,800
3,480	LONGMEADOW ST	BURRALL, STEPHEN H JR	418 LONGMEADOW ST	LONGMEADOW	MA	01106	\$17,200
3,484	460 LONGMEADOW ST REAR	INTERFAITH HOMES OF LONG	24 DEER PARK DR	EAST LONGMEADOW	MA	01028-3196	\$41,300
3,516	918 LONGMEADOW ST REAR	RINALDI, J RONALD	30 MAYFAIR DR	LONGMEADOW	MA	01106	\$28,200
3,518	930 LONGMEADOW ST REAR	THOMAS, SUSAN K	44 BIRNIE RD	LONGMEADOW	MA	01106	\$24,600
3,551	LONGMEADOW ST	HADDAD, HELEN M	812 LONGMEADOW ST	LONGMEADOW	MA	01106	\$18,900
3,552	LONGMEADOW ST	HADDAD, HELEN M	812 LONGMEADOW ST	LONGMEADOW	MA	01106	\$18,900
100,244	LONGMEADOW STREET	CUTLER, MADELINE B	LONGMEADOW STREET	LONGMEADOW	MA	01106	\$10,100
3,623	LONGMEADOW ST	MULCAHY, RICHARD T	1077 LONGMEADOW ST	LONGMEADOW	MA	01106	\$22,000
3,660	LONGMEADOW ST	YACTEEN, ALDO	8 NORWOOD PL	WESTFIELD	MA	01085	\$5,400
101,306	LONGVIEW DRIVE	LECLAIR, ANN S	59 SUMMIT AVENUE	LONGMEADOW	MA	01106	\$17,500
3,829	MAPLE RD REAR	GALLERANI, BRUNO	43 MAPLE RD	LONGMEADOW	MA	01106	\$13,400
4,021	MEADOW RD	GUENTER, JOSHUA S	240 MEADOW RD	LONGMEADOW	MA	01106	\$11,100
4,024	260 MEADOW RD REAR	BACH, EDWARD A II	260 MEADOW RD REAR	LONGMEADOW	MA	01106	\$21,900
4,150	MERRIWEATHER DR REAR	MICHELMAN, JAMES D	84 WILLOW BROOK RD	LONGMEADOW	MA	01106	\$23,300
4,170	MILL RD	LABONTE, ROSANNA	PO BOX 701	SIASCONSET	MA	02564	\$20,000
4,193	MORNINGSIDE DR	MCTAGGART, ROBERT B	909 LONGMEADOW ST	LONGMEADOW	MA	01106	\$20,700
4,221	NEVINS AV	ROWE, FREDERICK D	487 CONVERSE ST	LONGMEADOW	MA	01106	\$12,300
4,248	NEVINS AV	LATKANY, REGINA	5 HARDING DRIVE	RYE	NY	10580	\$14,400
4,335	OSCEOLA LN	CHEMI-GRAPHIC INC	340 STATE ST	LUDLOW	MA	01056	\$19,200
4,647	PRYNNWOOD RD REAR	MIRKIN, ZANE L TRUSTEE	347 ARDSLEY RD	LONGMEADOW	MA	01106	\$28,900
4,663	PRYNNWOOD RD REAR	PICKNELLY, MARY JEAN	333 ARDSLEEY RD	LONGMEADOW	MA	01106	\$29,100
4,749	RIDGEWAY CR	HADDAD, HELEN M	812 LONGMEADOW ST	LONGMEADOW	MA	01106	\$13,800
4,750	RIDGEWAY CR	BRESSETT, ANNIE J	44 WYNOLA AVE	NEW BRITAIN	CT	06051	\$8,700
4,786	RIVERVIEW CT	SANTANIELLO, JOSEPH M	54 DORSET ST	E LONGMEADOW	MA	01028	\$10,800
4,978	SHAKER RD	PUN LONGMEADOW REALTY LL	_ 36 SOUTHWICK RD	WESTFIELD	MA	01085	\$14,400
5,049	SOUTH AV	RICHARDS, EDWARD F	116 HERBERT ST	LONGMEADOW	MA	01106	\$11,300

Parcel ID#	Location	Owner	Mailing	g Address			FY2010 Assessed Value
5,116	SUNSET LN	SHEFFER, RAYMOND II	30 SWORD AV	ENFIELD	CT	06082	\$4,400
5,126	SWORD AV REAR	LAINA, CHARLES C	46 SWORD AVE	ENFIELD	CT	06082	\$1,900
5,127	SWORD AV REAR	FOUNTAIN OF LIFE OUTREAC	P.O. BOX 1016	CHICOPEE	MA	01021	\$11,300
5,128	SWORD AV REAR	BLEWETT, PAMELA D	50 SWORD AV	ENFIELD	CT	06082	\$12,500
5,129	SWORD AV REAR	KEARNEY, ANDREW J	52 SWORD AV	ENFIELD	CT	06082	\$13,500
5,130	SWORD AV REAR	BLEWETT, EDWARD	54 SWORD AVENUE	ENFIELD	CT	06082	\$14,100
5,131	SWORD AV REAR	FOUNTAIN OF LIFE OUTREAC	P.O. BOX 1016	CHICOPEE	MA	01021	\$14,300
5,132	SWORD AV REAR	DAY, JOHN M	58 SWORD AVE	ENFIELD	CT	06082	\$14,500
5,135	SWORD AV REAR	MCINTOSH, TIMOTHY S	64 SWORD AVENUE	ENFIELD	CT	06082	\$14,400
4,397	TENNYSON DR	CHAPDELAINE, JOS & SONS	87 SHAKER RD	E LONGMEADOW	MA	01028	\$32,000
4,398	TENNYSON DR	CHAPDELAINE, JOS & SONS	87 SHAKER RD	E LONGMEADOW	MA	01028	\$31,500
5,226	TERRY DR	WHIPPLE, JAMES A JR	100 GRASSY GUTTER RD	LONGMEADOW	MA	01106	\$18,900
5,351	WARREN TR	ROFFO, DAVID	111 WARREN TR	LONGMEADOW	MA	01106	\$11,200
5,421	WEST RD	DEGRAY, CHRISTINE A	58 WEST RD	LONGMEADOW	MA	01106	\$14,600
5,426	WEST RD	COHEN, MAX	82 WEST ROAD	LONGMEADOW	MA	01106	\$11,500
5,428	WEST RD	MCGORRY, JAMES F	186 WEST RD	LONGMEADOW	MA	01106	\$15,000
5,440	WESTERN DR	COPPOLA, MICHAEL P	33 WESTERN DR	LONGMEADOW	MA	01106	\$17,200
5,518	WHEELMEADOW DR	GREENBERG, LAWRENCE I	167 WHEELMEADOW DR	LONGMEADOW	MA	01106	\$18,600
6,075	WOODSLEY RD	GLEN ARDEN REALTY TRUST	9 OVERBROOK LN	LONGMEADOW	MA	01106	\$43,600

\$1,677,100

Mean Total Assessed Parcel Value \$14,583
Median Total Assessed Parcel Value \$13,300
Record Count: 115