

# Housing Needs Assessment & Action Plan

*Town of Montgomery*

June 2012





# *TOWN OF MONTGOMERY HOUSING NEEDS ASSESSMENT & ACTION PLAN*

*June 2012*

Prepared for: Town of Montgomery

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Cover Photo: Pitcher Road, Montgomery, facing west



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# INTRODUCTION

## BACKGROUND TO HOUSING PLAN

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

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

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

## SUMMARY OF PLANNING IN MONTGOMERY

In response to concerns about the potential impact of development on the character of town and the town's ability to provide needed services, the Town of Montgomery passed a Phased Growth Bylaw in 2004, which limited the number of residential building permits to six per year until the year 2010 when the Phased Growth Bylaw would expire. During the next several years, town residents worked earnestly on a town Master Plan to guide growth once the Phased Growth Bylaw expired. With assistance from the University of Massachusetts' Department of Landscape Architecture and Regional Planning, the Town completed this Plan in September of 2008. Since this time, town board and committees have worked to implement this Plan. One of the Plan's recommendations was to create a Planning Board as the official board in town charged with land use planning.



## MONTGOMERY MASTER PLAN (2008)

### Housing Goals & Objectives

- A. Create policies that support an adequate range of housing options to meet existing and projected needs for residents of different age and income levels.
  - Ensure that seniors and those who have grown up in the community can continue to live in Montgomery in adequate, affordable housing
  - Evaluate a wider range of housing options.
  
- B. Guide residential development so that it will be consistent with Montgomery's rural nature, protective of natural resources and amenities, and within the financial capacity of the Town to provide necessary services.
  - Adopt a major development threshold to protect the natural, cultural and fiscal resources of the town
  - Ensure that Approval Not Required (ANR) Development will not result in significant modifications to community character.

## OVERVIEW OF HOUSING PLAN

This Plan seeks to continue the conversation on housing needs that was initiated during the development of the Town's Master Plan. The 2008 Matser Plan's Housing Goals and Objectives are noted on the sidebar. The first section of this report comprises the community assessment, which examines historical changes to Montgomery's demographics over time and uses demographic information to better understand current and future housing needs for the town of Montgomery. The second section presents the results of a community survey. The final section outlines strategies and action steps that the town can undertake to improve housing opportunities in town and identifies local and regional organizations that can offer support.

## PLANNING PROCESS

Development of this Housing Plan began in the spring of 2011 and ended in the early summer of 2012. The purpose of this Housing Needs Assessment and Action Plan is to understand current and future housing needs in Montgomery and to recommend action steps to meet these needs in ways that will support community goals. PVPC took the following actions to develop a thorough and comprehensive assessment of housing needs and land use trends in town:

1. Reviewed the 2008 Montgomery Master Plan and reviewed its identified issues, goals and strategies
2. Researched and updated existing housing and demographic data and reviewed town zoning bylaws and town assessor's information
3. Met with Planning Board and Board of Selectmen to obtain feedback on draft narrative of the plan.
4. Interviewed town staff and town officials to acquire qualitative and quantitative information on the town.
5. Held a public meeting on key findings to obtain resident feedback on housing needs in town.



## DATA SOURCES

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

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

## 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. 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. 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."

Montgomery currently has zero units of affordable housing listed on the town's Subsidized Housing Inventory (SHI), is the official state list for tracking a municipality's percentage of affordable housing. Only six of the Pioneer Valley's 43 cities and towns have met or surpassed the 10% goal, including Amherst, Hadley, Northampton, Chicopee, Holyoke, and Springfield. Montgomery's neighboring communities has the following percentages in June 2012: Southampton, 1.9%; Russell, 2.0%; Huntington, 5.1%; and Westfield, 6.6%.



# COMMUNITY ASSESSMENT

## COMMUNITY OVERVIEW

Montgomery is a rural town of just over 830 residents, located fifteen minutes northwest of the City of Westfield. Main Road is the primary route through town, connecting Montgomery with Huntington to the northwest and Westfield to the southeast. All civic, social, and religious activities in Montgomery take place within the historic town center where there is a town Hall, library, fire department building, church, and highway department building.

There are no stores or gas stations in Montgomery. There are a total of ten businesses in town that employ approximately 25 people. A couple of the businesses are located in the professional building. The town is within a thirty minute drive of Springfield, Chicopee, and Northampton, placing it within easy commuting distance to other urban areas besides Westfield. Montgomery residents work throughout the region with the greatest concentrations working within the cities of Westfield, Springfield and Holyoke according to the U.S. Census Bureau's 2003 Commuter Survey.

**TABLE 1: PLACE OF WORK FOR MONTGOMERY RESIDENTS, 2003**

Workplace	Number	Percentage
Westfield	96	27%
Springfield	62	17%
Holyoke	35	10%
Other Pioneer Valley	138	39%
Connecticut	17	5%
Other Massachusetts	9	3%
Total Number of Residents for Whom Data Was Computed	357	100%

*Source: U.S. Census Bureau, Journey-to-Work Survey, 2003*

Despite the town's proximity to Westfield, Montgomery has maintained its quiet rural character. Over 90 percent of the town consists of forest cover, agricultural lands, wetlands, and water resources. The terrain is rugged and hilly, with steep winding roads throughout the town. The terrain has discouraged large subdivision developments. Most new housing units have been along existing roads through the 'Approval Not Required' process under Massachusetts Subdivision Control Law. A large portion of Montgomery, around 35 percent, is permanently protected from development.

# COMMUNITY DEMOGRAPHIC TRENDS

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

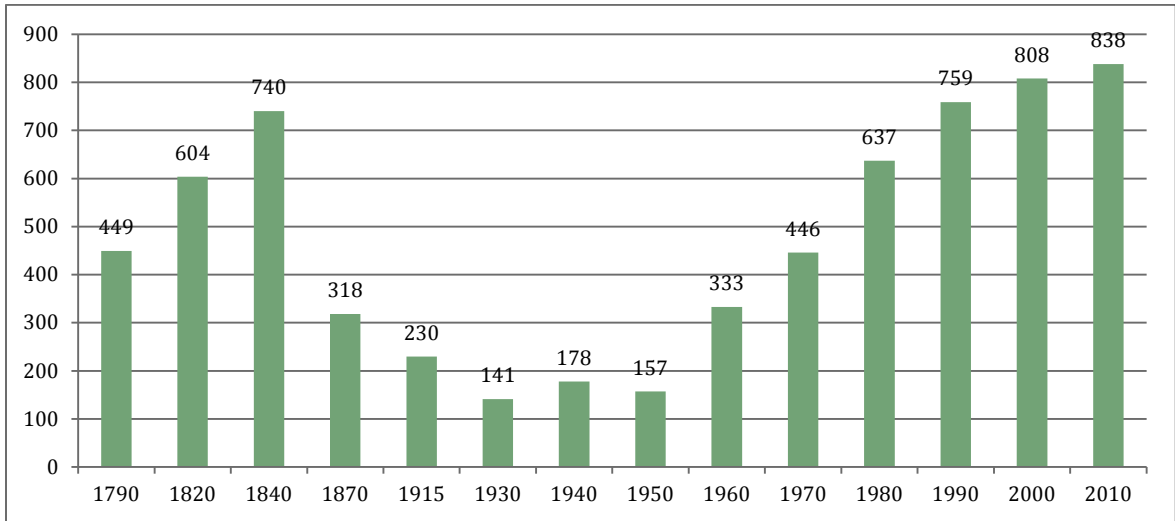
## POPULATION GROWTH

Population change in a community reflects historical trends in fertility, mortality, and household size as well as economic and technological advances at the local, regional, and global level. Montgomery's population shows these trends. Montgomery's first period of growth occurred between 1790 and 1840 from 449 residents to 740 residents. Families primarily raised livestock or worked in one of the four grist and sawmills. Technological advances during the second half of the 19<sup>th</sup> century that enabled larger manufacturing facilities with greater outputs well as the opening up of the American West for farming all but eliminated the need for small mill and farm operations in this part of the region. Subsequently, Montgomery's population dramatically declined to 318 residents by 1870 and 141 residents by 1930.

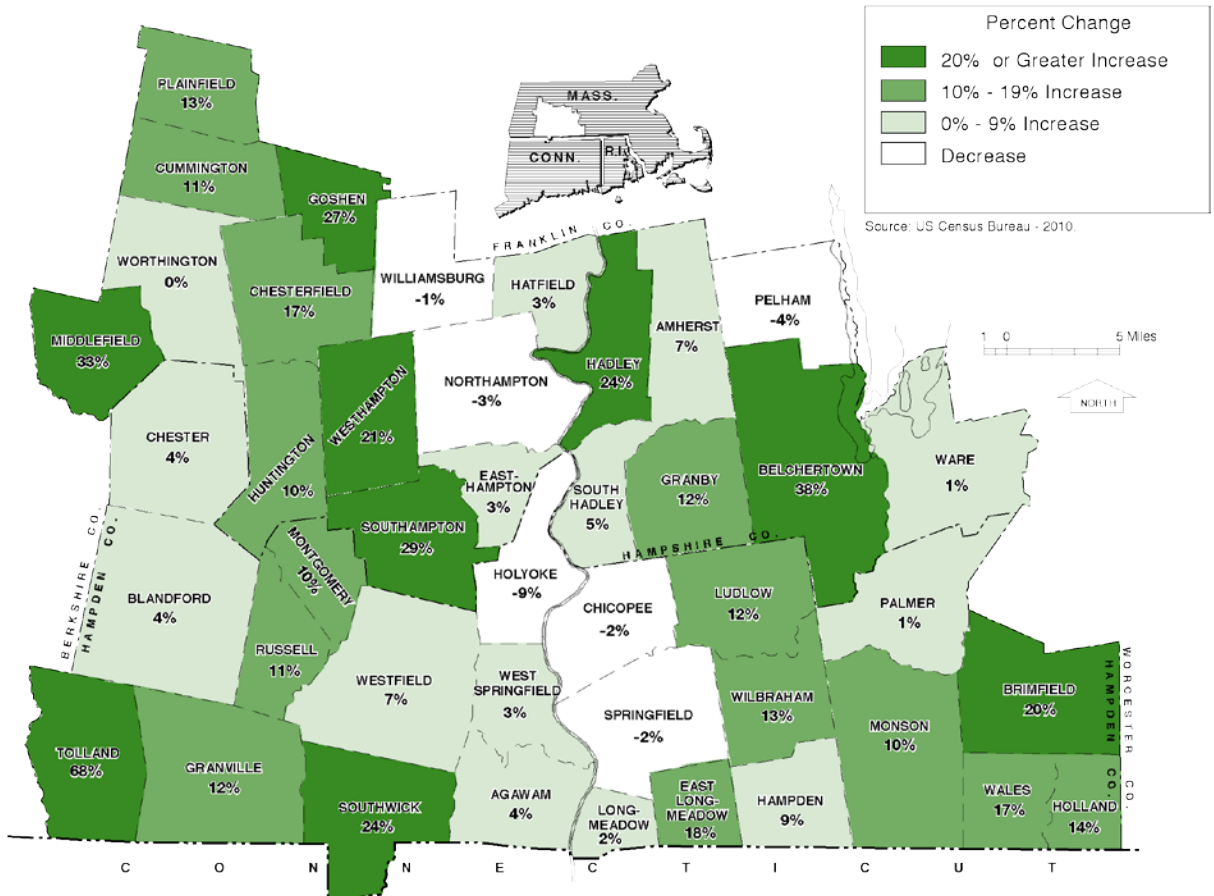
Fueled by post-World War prosperity, advances in health and medicine that decreased infant mortality rates and improved life expectancies, relaxed mortgage lending, and improved transportation networks, Montgomery's population began to increase after 1950. The town's greatest period of modern population growth occurred between 1950 and 1990. The town's population increased by over 600 residents during these four decades. The community has experienced slow growth since 1990 at a rate of five percent per decade. Net growth has been approximately 80 residents over the past two decades.

Montgomery's population growth from 1990 to 2010 was comparable to the neighboring communities of Huntington and Russell, but far greater than Blandford or Westfield's growth rates. Montgomery's neighbor Southampton is one of the fastest growing communities in the Pioneer Valley. In comparison, the population of the Pioneer Valley region grew a minimal three percent from 1990 to 2010, which was lower than the nine percent experienced by the State of Massachusetts as a whole and much lower than the 24 percent experienced by the United States as a whole.

**FIGURE 1: HISTORIC POPULATION TRENDS IN MONTGOMERY**



**Percent Change in Population (1990 - 2010)**



## HOUSEHOLD GROWTH

Montgomery saw the number of households in town increase at a faster rate than the number of people in town from 1990 to 2010, reflecting the trend of higher proportions of people living in smaller households (Table 2). The number of people living in a housing unit (a household) has been declining for decades in the United States as more people choose to live alone, have no children or have fewer children. Consistent with national trends, Montgomery's average household size shrunk from 3.0 residents per household in 1990 to 2.5 residents per household in 2010. Single-person households have also increased significantly while family households with children have declined.

**TABLE 2: MONTGOMERY DEMOGRAPHIC TRENDS SUMMARY**

	1990	2010	Percent Change
Number of Montgomery Residents	759	838	10%
Number of Montgomery Households	250	330	32%
Montgomery Households with Children	96	82	-15%
Montgomery Single Person Households	34	68	100%
Average Household Size	3.04	2.54	-15%
Gateway School District Enrollment	1,693	1,103	-35%

Source: U.S. Census Bureau, Decennial Census 1990 & 2010; Massachusetts Department of Education, Enrollment Statistics 1995/1996 & 2010/2011 school years.

### Declining Student Enrollments

Most school districts across the region have experienced declining student enrollments over the last two decades and this trend has been most acute in the rural areas of the region. Montgomery is part of the Gateway Regional School District, which also includes the towns of Blandford, Chester, Huntington, Middlefield, Russell, and Worthington, and this district has been experiencing declining student enrollments over the last two decades. Student enrollment in the Gateway School District fell by 35 percent (600 students) from 1995 to 2010. Due to these changes in student enrollment, the Gateway District began closing its community-based elementary schools and consolidating its elementary student population in 2008. The only school districts to see their enrollments climb by 10 percent or more from 1995 to 2010 were the Belchertown, Granby, Hadley, and East Longmeadow School Districts, which is consistent with household growth and land use patterns in these areas of the region.

## HOUSEHOLD TYPES

Approximately 75 percent of households in Montgomery in 2010 were family households. "Family households" consist of a householder and one or more other people related to the householder by birth, marriage, or adoption. Montgomery, like many of the region's rural communities, saw a decrease in the percentage of family households with children from 38 percent in 1990 to 25 percent in 2010. While there were few single parent households in Montgomery in both 1990 and 2010, these households do tend to be more financially burdened than other household types. So even though there are few of them, they may still need significant financial assistance.

A little over one-quarter of Montgomery households in 2010 were non-family households. Non-family households consist of people living alone and households which do not have any members related to the householder. Single-person households or people living alone are the main subset of non-family households in Montgomery and comprised approximately 20 percent of Montgomery households in 2010.

**TABLE 3: MONTGOMERY HOUSEHOLDS BY HOUSEHOLD TYPE: 1990 TO 2010 COMPARISON**

Household Category	1990	1990	2010	2010
	Number	Percentage	Number	Percentage
Total households	250	100%	330	100%
Family households	207	83%	246	75%
Family households with children	96	38%	82	25%
Husband-wife family with children	81	32%	75	23%
Single father with children	1	0%	3	1%
Single mother with children	14	6%	4	1%
Nonfamily households	43	17%	84	26%
Householder living alone	34	14%	68	21%
Households with individuals under 18 years	not available		93	28%
Households with individuals 65 years and over	not available		76	23%

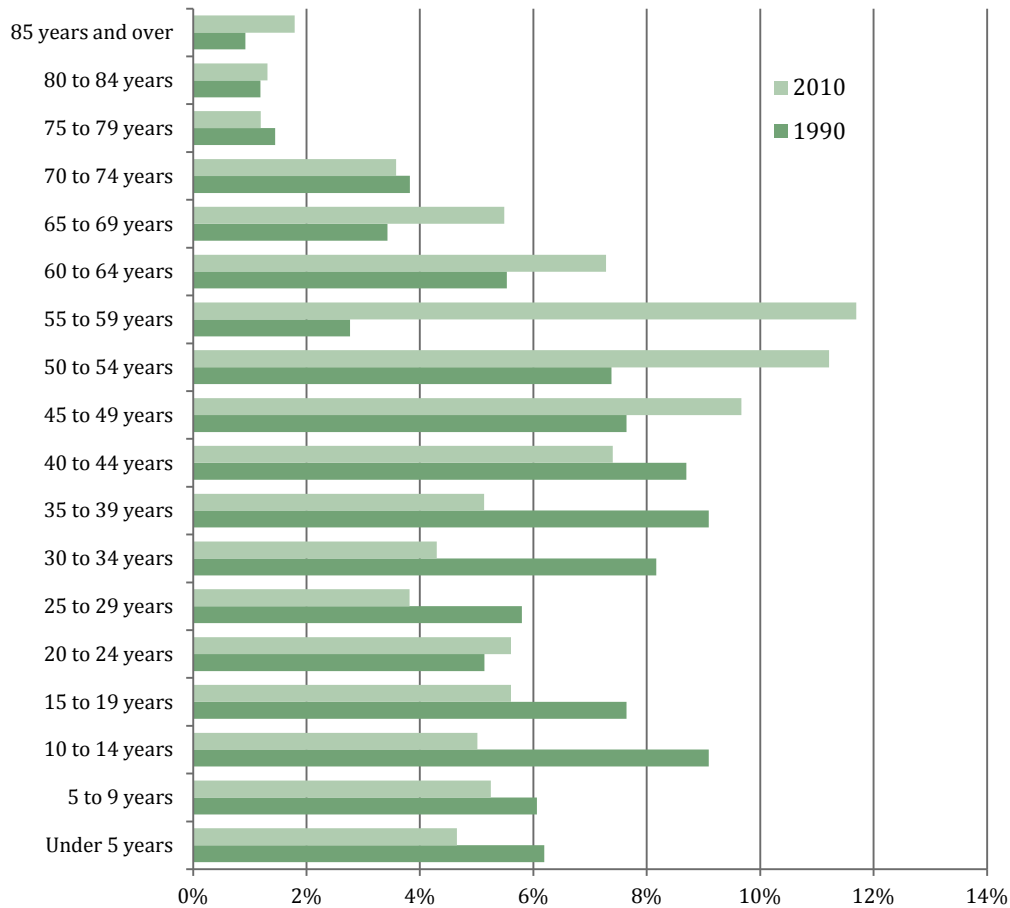
Source: U.S. Census Bureau, 1990 & 2010 Decennial Census



## POPULATION BY AGE

One demographic factor that can affect future housing need and demand is the age distribution of the population. Different age groups have different housing needs. Figure 2 shows the population distribution for Montgomery in 1990 and 2010 and page 11 highlights major age trends in the region.

**FIGURE 2: MONTGOMERY POPULATION BY AGE IN 1990 COMPARED TO 2010**



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

Consistent with state and regional trends, Montgomery has an aging population. The median age in Montgomery in 2010 was 47 years, which was much higher than the statewide median age of 39 years. Montgomery shares age characteristics with the other rural municipalities in the Pioneer Valley. The region's more rural communities have all seen older households comprising a greater share of their population over the past twenty years and a decline in the number of families with school age children. As the region's older residents continue to age, towns like Montgomery can expect to see an increased demand for maintenance-free homes and supportive services to help this population age in place. In addition to the challenge of housing affordability, many seniors have health issues that make living independently a challenge.

## PIONEER VALLEY AGE TRENDS: 1990 TO 2010

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

## MONTGOMERY RESIDENTS BY RACE & ETHNICITY

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

## POPULATION BY DISABILITY STATUS

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

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

**TABLE 4: MONTGOMERY RESIDENTS BY DISABILITY STATUS**

	Number	Percentage
Total Residents 16 to 64 years:	450	100%
No disability	425	94%
With a disability:	25	6%
Total Residents 65 years and over:	63	100%
No disability	41	65%
With a disability:	25	35%

*Source: U.S. Census Bureau, Decennial Census 2000*

## SPECIAL NEEDS POPULATIONS

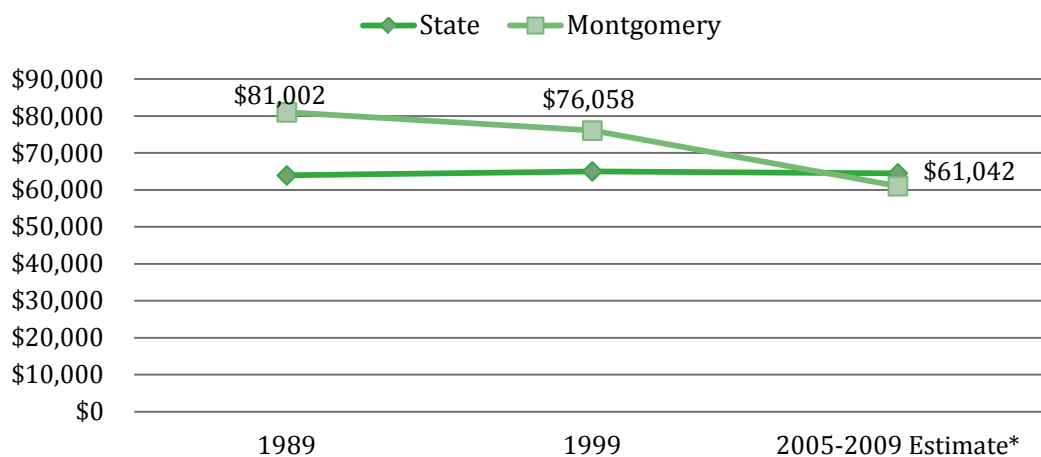
Veterans, victims of domestic violence, homeless individuals and families, children aging out of foster care, substance abusers and ex-offenders are special populations who may face substantial difficulty in finding a safe and affordable place to live. These populations often move through temporary placements,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

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

## MONTGOMERY HOUSEHOLDS BY HOUSEHOLD INCOME

The level of household income is one indicator of economic security in a community. Low income households often have trouble affording decent housing. The estimated median household income in Montgomery from 2005-2009 was \$61,042. This was slightly less than the estimated median household income for the entire state during the same period, which was \$64,496. The estimated median household income for householders age 65 years or greater living in Montgomery was \$37,500. One area of potential concern is that the level of household wealth in Montgomery has declined over the last twenty years (Figure 3).

**FIGURE 3 CHANGE IN ESTIMATED MEDIAN HOUSEHOLD INCOME IN MONTGOMERY FROM 1989 THROUGH 2005-2009 (1989 AND 1999 DOLLARS ADJUSTED TO 2009 DOLLARS).**



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

## MONTGOMERY RESIDENTS LIVING IN POVERTY

The number of residents living in poverty is hard to measure in rural municipalities due to the small population sizes available for sampling. Nonetheless, the U.S. Census Bureau's American Community Survey estimated that 25 people in Montgomery had incomes below the poverty level in 2005-2009. This figure amounts to 2.4 percent of families in Montgomery.

The percentage of students who receive free and reduced lunch at school is another figure that one can use to determine the number of low income families in a community. Children from families with incomes at or below 130 percent of the poverty level (currently \$21,710 for a family of four) are eligible for free meals. Those between 130 percent and 185 percent of the poverty level (currently \$30,895 for a family of four) are eligible for reduced-price meals, for which students are charged no more than 40 cents

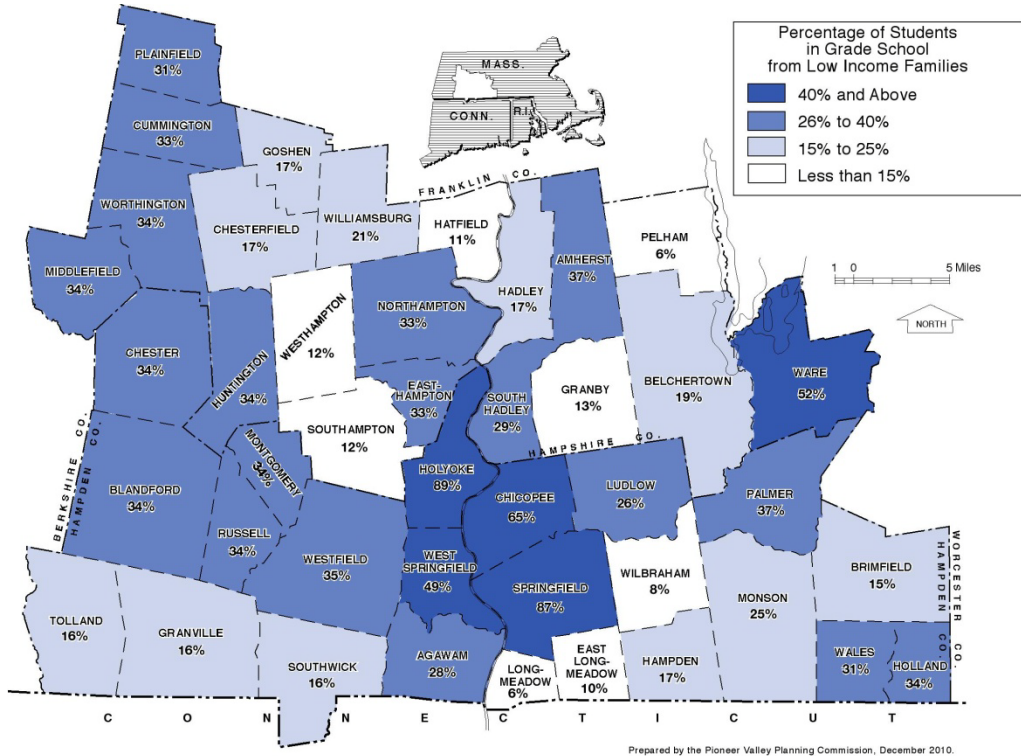
Montgomery is part of the Gateway School District, which also serves the towns of Blandford, Chester, Huntington, Middlefield, Russell, and Worthington. Montgomery students attend elementary school at Littleville Elementary School in Huntington. The Gateway School District has seen the percentage of children who participate in the free and reduced lunch program increase from 20 percent for the 1995/1996 school year to over 30 percent for the 2010/2011 school year. Data is not available on a town-by-town basis due to confidentiality requirements.

## DEMOGRAPHICS KEY FINDINGS

- The number of Montgomery households increased at faster rate than Montgomery's total population, reflecting the regional and national trend of higher proportions of people living in smaller households.
- There has been a decrease in family households with children in town and a significant increase in single-person households over the last twenty years.
- The median age in town went from 36 years in 1990 to 47 years in 2010.
- Montgomery's elderly population, those age 60 years or older, has increased.
- Disability certainly affects several Montgomery individuals although it is hard to estimate the current number of disabled individuals due to outdated data.
- Montgomery's estimated median household income has declined over the last twenty years. Montgomery's estimated median household income in 2005-2009 was \$61,042, which was lower than the statewide \$64,496 estimated median household income.
- While Montgomery-specific numbers are unavailable because of confidentiality, over thirty percent of Gateway students participate in the free and reduced lunch program and this percentage has increased since the early 2000s.

- Although the number of Montgomery households that have experienced homelessness over the past decade is unknown, rural homelessness is on the rise throughout the region.

**FIGURE 4: PIONEER VALLEY MUNICIPALITIES BY PERCENTAGE OF GRADE SCHOOL STUDENTS FROM LOW-INCOME FAMILIES**



# EXISTING HOUSING CHARACTERISTICS

## OVERVIEW

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

## MONTGOMERY'S ZONING

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

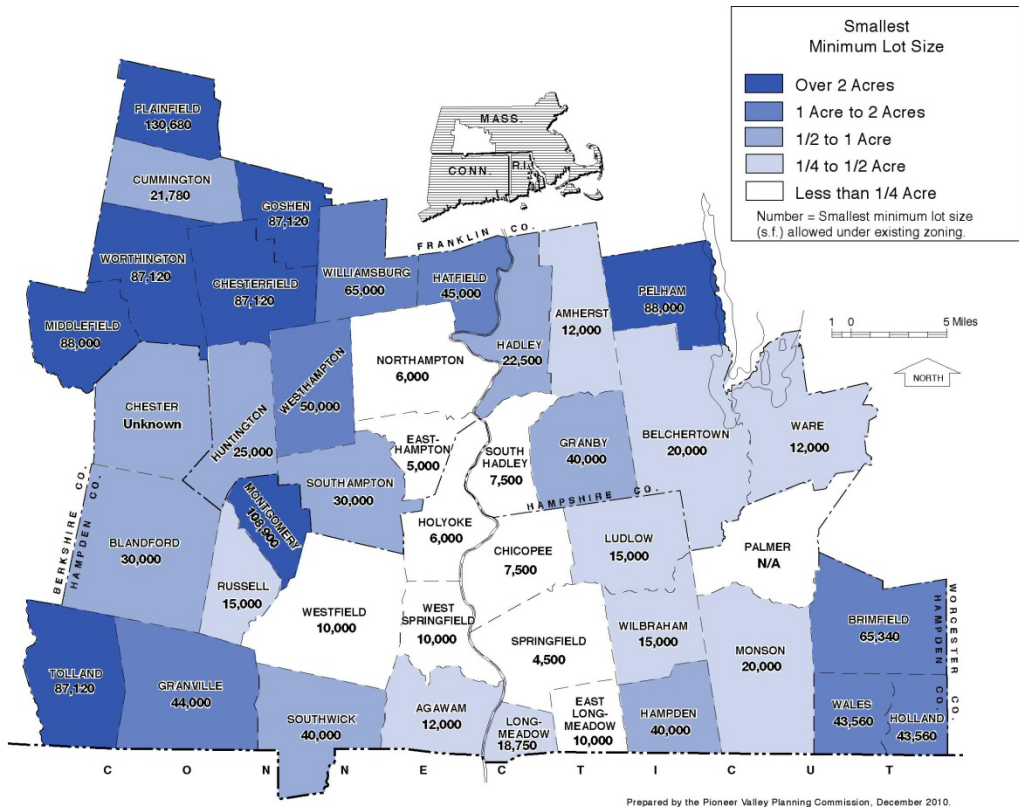
Montgomery's zoning allows single-family homes and the renting of rooms in a residence by-right. By special permit from the Zoning Board of Appeals, Montgomery also allows a property owner to convert an existing single-family residence into two-family residence and to create small apartment that is less than 500 square feet provided the property owner does not charge income for the apartment unit. In addition, mobile homes are allowed by special permit from the Zoning Board of Appeals.

Figure 6 shows that Montgomery is also one of the few communities in the region that does not allow the construction of a new two-family home (also known as duplexes) or residences with three or more units (also known as multifamily housing). True "accessory" apartment units are also not allowed in Montgomery. The requirements of the town's existing "Non-Income Generating Living Unit" Bylaw, which limits the apartment size to 500 square feet and prevents a property owner from charging rent, may be limiting its application in town because property owners may not want to go to the expense of creating an apartment if they cannot recoup all or a portion of their investment.

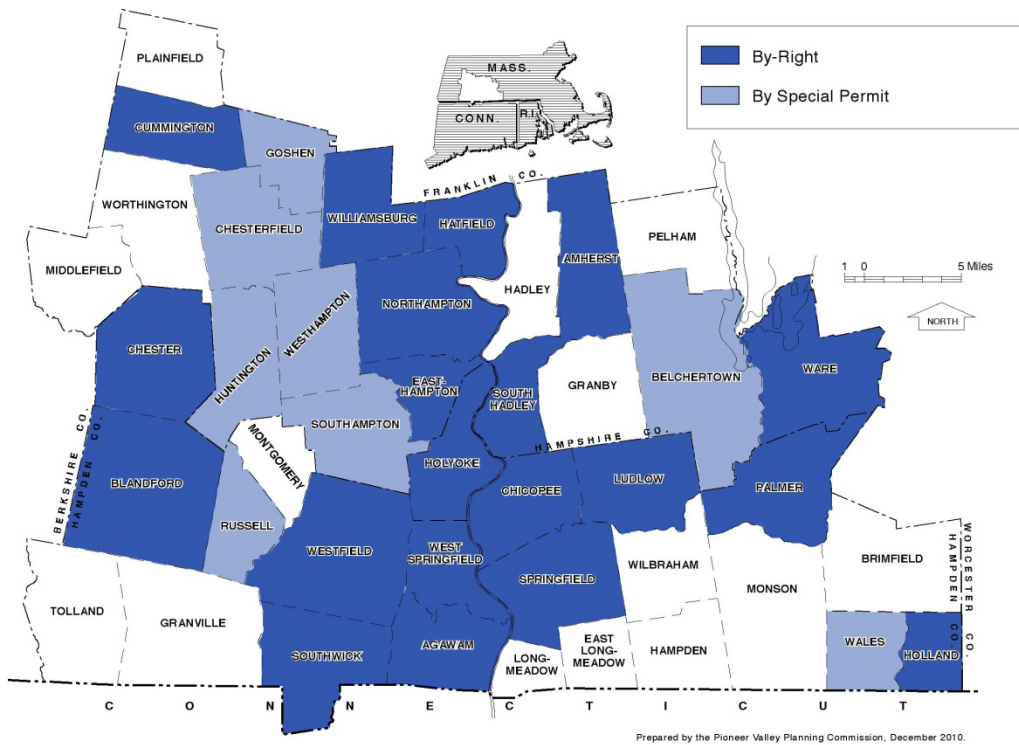
Montgomery requires a building lot to have at least two and a half acres of land and the lot must have 300 feet of frontage. Montgomery is one of the few communities in the region with a minimum lot size requirement of over two acres (Figure 5).



**FIGURE 5: PIONEER VALLEY MUNICIPALITIES BY MINIMUM LOT SIZE REQUIREMENT**



**FIGURE 6: PIONEER VALLEY BY MUNICIPALITIES THAT ALLOW NEW TWO-FAMILY HOMES**



## STATUS OF MONTGOMERY HOUSING

The latest 2010 decennial census shows that Montgomery had a little over 340 housing units. Approximately 96 percent of Montgomery’s housing units were occupied by year-round residents in April 2010 while two percent of the housing units were used seasonally, occasionally, or for recreational purposes. The remaining two percent of all Montgomery homes were vacant because they were in the process of being sold or rented, or were unoccupied. The number of occupied units has increased at a greater rate over the last twenty years than the number of total units. It is possible that some of the “seasonal” units were converted to year-round units, accounting for the increase in the number of year-round occupied units at a rate greater than the total housing stock.

**TABLE 5: MONTGOMERY HOUSING STOCK 1990 AND 2010 COMPARISON**

	1990	2010	Percent Change
<b>Total Units</b>	<b>278</b>	<b>343</b>	<b>23%</b>
Occupied Housing Units	250	330	32%
<i>% Occupied Housing Units</i>	90%	96%	
Total Vacant Housing Units	28	13	-54%
<i>% of Total Housing Units Vacant</i>	10%	4%	
Seasonal, Recreational, or Occasional Use Units	11	6	-45%
<i>% of Total</i>	4%	2%	
Other Vacant	17	7	-49%
<i>% of Total</i>	6%	2%	

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

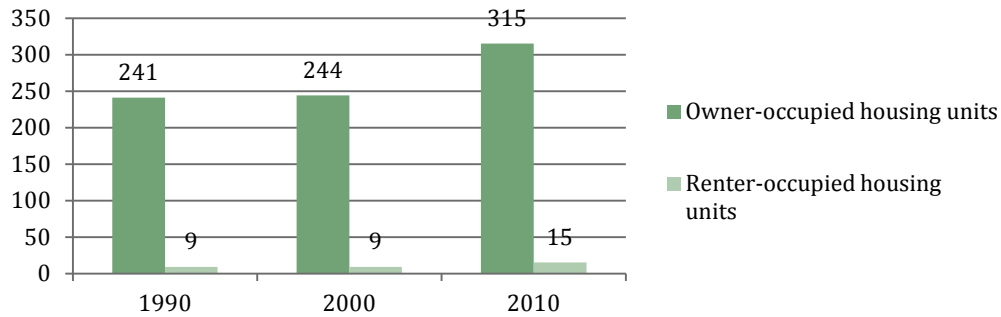
The amount of seasonal housing in Montgomery was closely examined because Montgomery is on close proximity to the Berkshires, which is a region known for its second home or vacation home market, and an upward seasonal housing market has the potential to price-out new or existing residents. While seasonal housing comprised approximately 12 percent of all housing in Berkshire County in 2010, Berkshire County saw the number of seasonal housing units increase by almost 25 percent from 1990 to 2010. Towns further west such as Tolland, Otis, and Becket have more than 50 percent of their housing stock deemed “seasonal.”

Table 5 shows that seasonal housing comprises a very small portion of housing in Montgomery and has dropped since 1990 from four percent to two percent in 2010. Montgomery’s percentage of seasonal units in 2010 was comparable to the amount of seasonal housing at the regional level (1%), but less than the amount at the state level (4%).

## HOUSING STOCK BY OWNER & RENTER, 2010 U.S. DECENNIAL CENSUS

Approximately 95 percent of the occupied housing units in Montgomery are owner-occupied units while five percent are renter occupied units. Housing stock with less than 30 percent rental-occupied units typically indicates a need for additional rental housing units in the community. One could argue that a community's lack of rental housing is being fulfilled by other communities in the region, but this assumption discourages new rental units that could be inhabited by the children or elderly parents of existing residents as well as existing residents in transition (such as divorcees, households experiencing foreclosure, newly married couples). Table 8 shows that the percentage rental housing in Montgomery is substantially lower than the percentage of rental housing in the neighboring communities as well as being significantly lower than the state average.

**FIGURE 7: MONTGOMERY OWNER OCCUPANCY TRENDS VERSUS RENTER OCCUPANCY TRENDS 1990 THROUGH 2010**



*U.S. Census Bureau, Decennial Census 1990, 2000 and 2010*

**TABLE 6: REGIONAL COMPARISON OF OWNER-OCCUPIED VERSUS RENTER-OCCUPIED HOUSING, 2010**

	Owner-Occupied	Renter Occupied
Massachusetts	62%	38%
Pioneer Valley Region	63%	37%
Blandford	92%	8%
Chester	84%	16%
Granville	87%	13%
Huntington	78%	22%
<i>Montgomery</i>	<i>95%</i>	<i>5%</i>
Russell	82%	18%
Southampton	87%	13%
Westfield	67%	33%

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

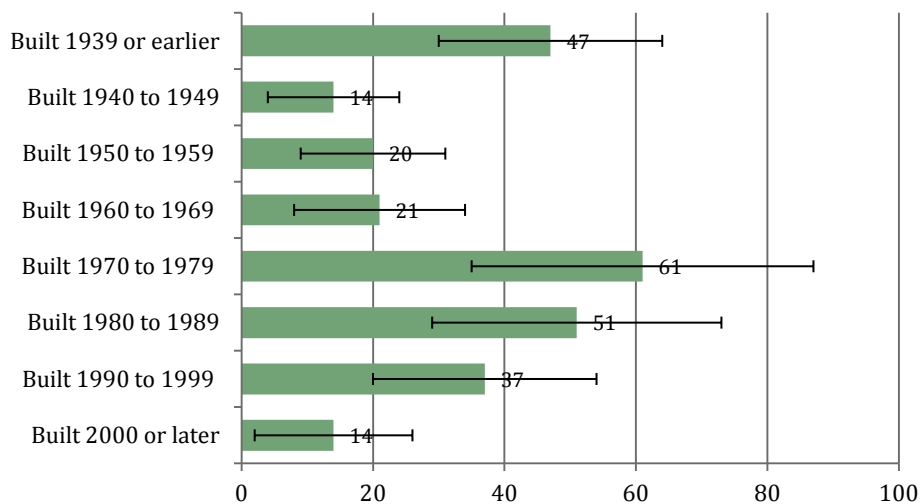
## AGE OF HOUSING STOCK, 2010 U.S. DECENNIAL CENSUS

The age of a community’s housing stock is an indicator of the type and quality of homes, but it should not be interpreted as "good" or "bad." Well-maintained older homes are an important part of a town’s local history and help to preserve historic character, but older houses also tend to have more problems and can be more costly to maintain. Challenges with older homes include:

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

An estimated 18 percent of Montgomery homes were built before 1940 and 30 percent were built before 1960. In comparison, almost 30 percent of homes in the region were built before 1940. When compared to the United States as a whole, housing in the Pioneer Valley—and in the state of Massachusetts—is old. At the national level, only 10 percent of all homes were built before 1940.

**FIGURE 8: MONTGOMERY HOUSING STOCK BY AGE, 2010 DECENNIAL CENSUS  
WITH MARGINS OF ERROR SHOWN**



## TYPES OF HOUSING STOCK

There is a need for greater housing diversity town. According to the Montgomery Assessor's office, there are no housing options outside of single family homes in Montgomery. This means that the few rental housing units that do exist are single family homes. Single-family homes typically represent the most expensive rental housing in a market. The lack of housing choices in town may prevent young adults from living in Montgomery and elderly residents from being able to afford to stay in Montgomery. The Town of Montgomery could make efforts to increase housing opportunities in town through a variety of zoning amendments such as allowing two-family or multi-family housing.

**TABLE 7: MONTGOMERY PARCELS BY PARCEL CLASS, 2011**

Parcel Class	Number of Parcels	Percent of Total
Single Family	319	64.7%
Mobile Home	0	0%
Two Family & Three Family	0	0%
Four Family or more	0	0%
Vacant Land	102	20.7%
Commercial	1	0.2%
Industrial	6	1.2%
Other Usage	65	13.2%
<i>Total</i>	<i>493</i>	<i>100%</i>

*Source: Massachusetts Department of Revenue, 2011*

## ELDERLY HOUSING

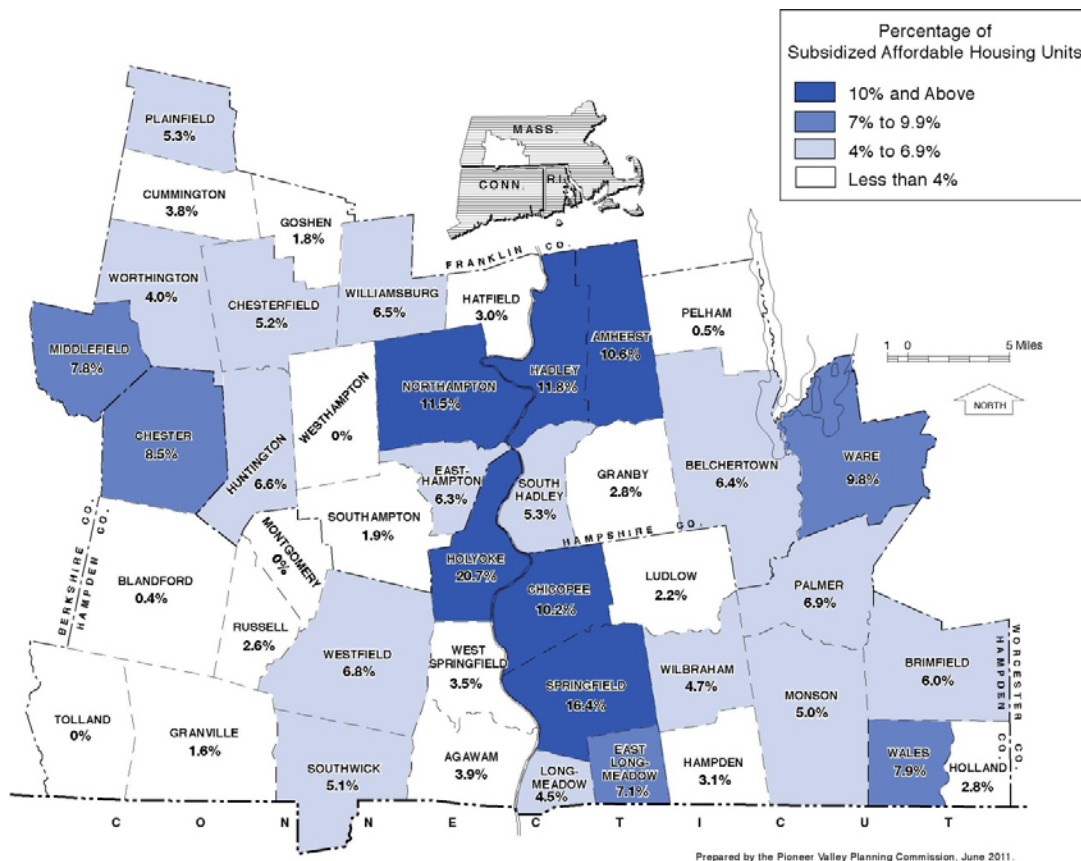
Montgomery does not have housing designated for elderly households, although the Montgomery Professional Building was built for and operated for a number of years as a nursing home until it closed in the 1990s due to increasing costs. Elderly housing can range from nursing homes to assisted living facilities to condos in over-55-communities. There are over 6,000 units of the varying types of elderly housing in the region, which are concentrated in 16 of the region's communities.

## SUBSIDIZED HOUSING UNITS

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

At the time of this writing, there are zero units in Montgomery on the State's Subsidized Housing Inventory (SHI) for the town. The town would need at least 34 subsidized housing units to surpass its 10 percent affordable housing requirement to be exempt from Chapter 40B developments. Pioneer Valley municipalities that have met or surpassed the 10 percent goal are: Amherst, Chicopee, Hadley, Holyoke, Northampton, and Springfield. Figure 9 shows the percentage of affordable housing for all Pioneer Valley municipalities.

**FIGURE 9: PERCENTAGE OF SUBSIDIZED HOUSING UNITS BY TOWN IN THE PIONEER VALLEY**



## ELIGIBILITY FOR SUBSIDIZED HOUSING

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

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

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

**TABLE 8: AREA MEDIAN INCOME LIMITS FOR THE SPRINGFIELD METROPOLITAN AREA (HAMPDEN & HAMPSHIRE COUNTIES)**

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

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

## VOUCHER HOUSEHOLDS

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



## ACCESSIBLE HOUSING

Residents with one or more disabilities often face housing challenges due to a lack of housing that is affordable and physically accessible. There are zero accessible housing units in Montgomery listed on the Massachusetts Accessible Housing Registry. There is also a regional shortage of accessible housing units. Of the approximately 900 accessible units that do exist in the Pioneer Valley, the largest concentrations can be found in Springfield (34% of total) and Holyoke (16% of total).

## SPECIAL NEEDS HOUSING

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

## EXISTING HOUSING SUPPLY KEY FINDINGS

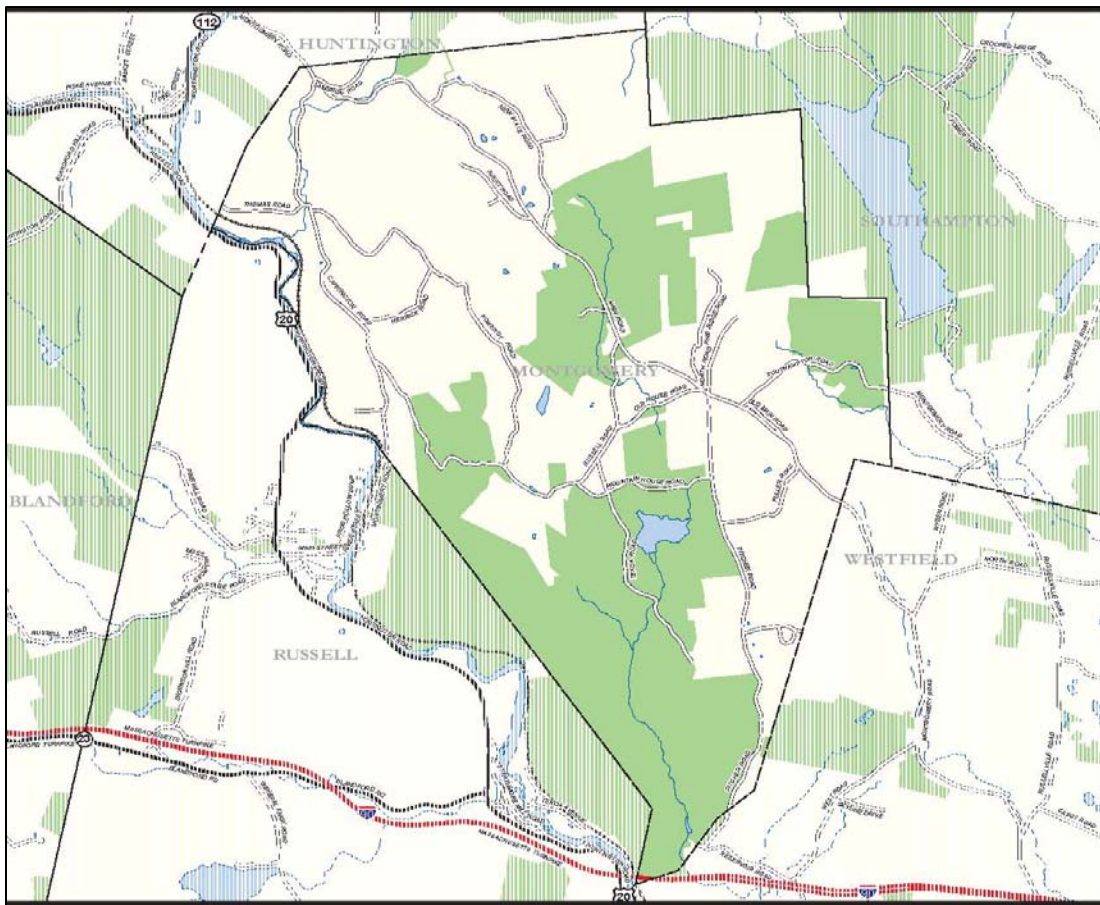
- Montgomery lacks a variety of housing types in terms of rental options and two, three, and four family homes as well as elderly housing, accessible housing and subsidized housing. 100 percent of Montgomery homes are single family homes and 5 percent of these homes are renter occupied.
- Montgomery's zoning provides little opportunity for future housing variety in town since only single family homes, conversions to two-family homes, and non-income generating accessory dwelling units are allowed in town.
- The number of occupied housing units in Montgomery increased by over 30 percent over the past twenty years while its population increased by 10 percent.
- Seasonal housing continues to comprise small subset of housing in town.
- Renter-occupied housing units slightly increased from 1990 to 2010.
- Montgomery has zero units on the Subsidized Housing Inventory, and the town would need at least 34 subsidized housing units to reach its 10% affordable housing goal established by the Chapter 40B state law.
- Approximately 25 percent of Montgomery homes were built before 1950 and may be challenged by energy inefficiencies, design impediments for households with limited mobility, and outdated materials and products that present personal health risks like lead paint, asbestos, and lead pipes. These challenges can be costly to remedy.

# HOUSING MARKET & DEVELOPMENT TRENDS

## DEVELOPMENT CONDITIONS

Montgomery shares topographical features with a broad band of rural Massachusetts towns to the north and northwest in the easternmost foothills of the Berkshire Mountain Range commonly known as the “Hilltowns.” These communities have hilly if not mountainous terrain and are heavily forested. Montgomery’s forest resources cover almost 90 percent of the town, and the terrain is very hilly with elevations to 1,400 feet and steep winding roads throughout town. A large portion of Montgomery, almost 40 percent, is permanently protected from development. The City of Westfield is the largest landowners in Montgomery with over 2,200 acres of land for watershed protection purposes. The State’s Department of Fish and Wildlife and the City of Holyoke also maintain sizable holdings in town of over 250 acres.

**FIGURE 10: TOWN OF MONTGOMERY WITH PROTECTED LANDS SHOWN IN GREEN**



Residential development in Montgomery may be challenged by several factors.

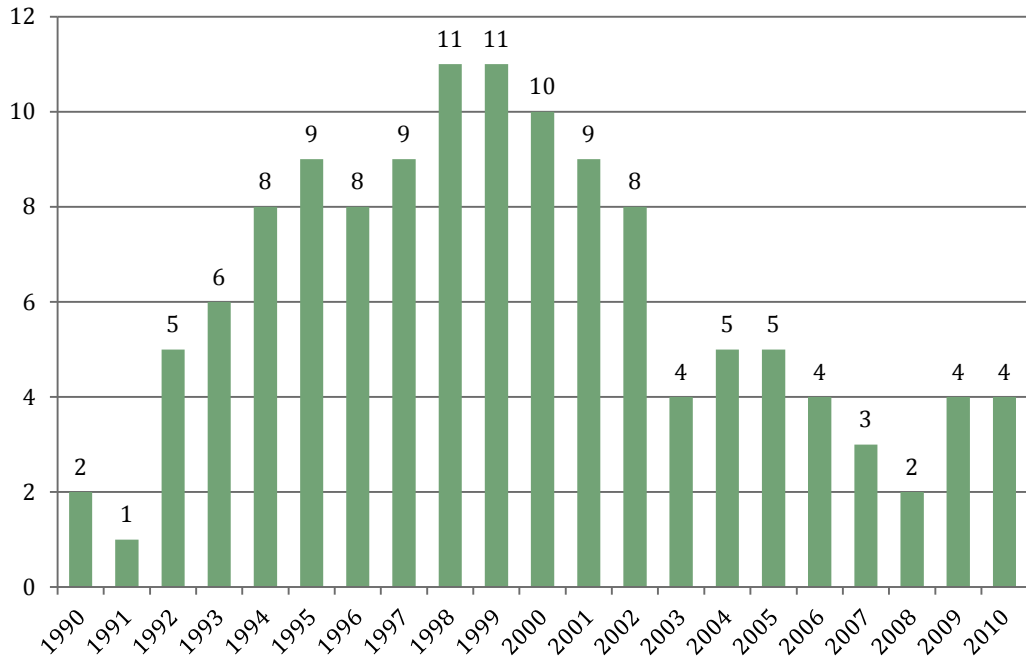
- **PUBLIC WATER AND WASTEWATER:** The town does not have public water or wastewater treatment infrastructure, and therefore wastewater needs are provided using a subsurface sewage disposal system (septic system). State regulations require septic tanks and leach fields to be at least 10 feet from the property line and the foundation of the home. More critically, septic tanks have to be sited at least 50 feet from a well and leach fields 100 feet from a well. The proper siting of wells from septic tanks and leach fields can be land intensive because it requires more extensive separation distances from various entities on a residential property.
- **SOILS:** A potential development site must contain an area with adequate soils (no high groundwater, shallow bedrock, or mottling) and suitable water percolation rates and then the septic system can be sized based on the number of bedrooms the house will have. Very few areas in Montgomery possess soils that have drainage characteristics required for effective on-site sewage disposal.
- **TOPOGRAPHY:** Steep topography can create challenges for residential construction and the siting of septic tanks, leach fields, and wells.

The town's hilly, forested terrain, lack of public water and public sewer, and poor soils in many areas of town has prevented large subdivision development from occurring in town and will most likely continue to do so. Most new housing units have been the result of 'Approval Not Required' development along existing roads.

## BUILDING ACTIVITY

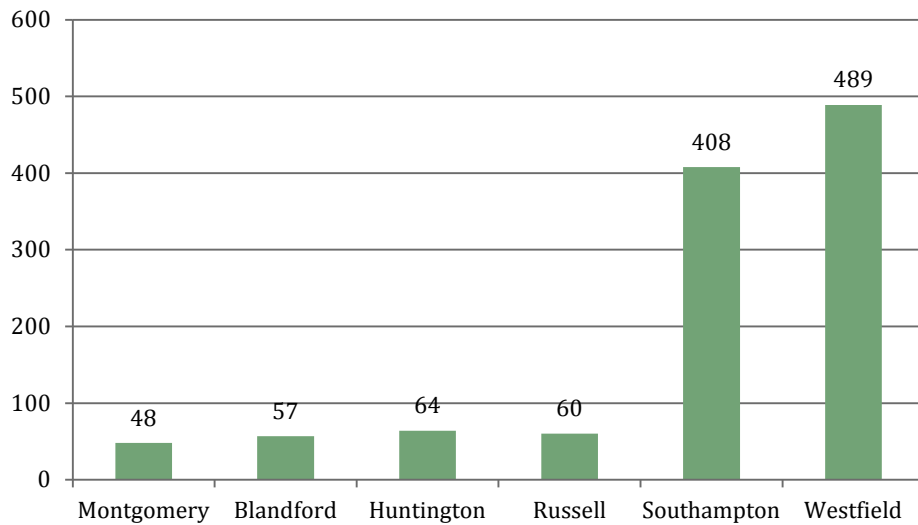
Montgomery saw its housing stock increase from 278 housing units in 1990 to 343 housing units in 2010, which amounts to a 20 percent increase (Table 3). During this twenty-year period, building permit activity was most robust in the late 1990s to early 2000s (Figure 11). Figure 12 shows that the number of building permits issued over a ten year period was comparable to Montgomery's neighboring communities; however, Montgomery has substantially fewer residents. Since the early 2000s, the volume of residential construction has decreased in Montgomery. This trend matches building activity in the Commonwealth and the nation.

**FIGURE 11: BUILDING PERMIT ACTIVITY IN MONTGOMERY 1990 THROUGH 2010**



Source: U.S. Census Bureau, Building Permit database

**FIGURE 12: COMPARATIVE BUILDING PERMIT TOTALS FOR TEN YEAR PERIOD FROM 2001 TO 2010**



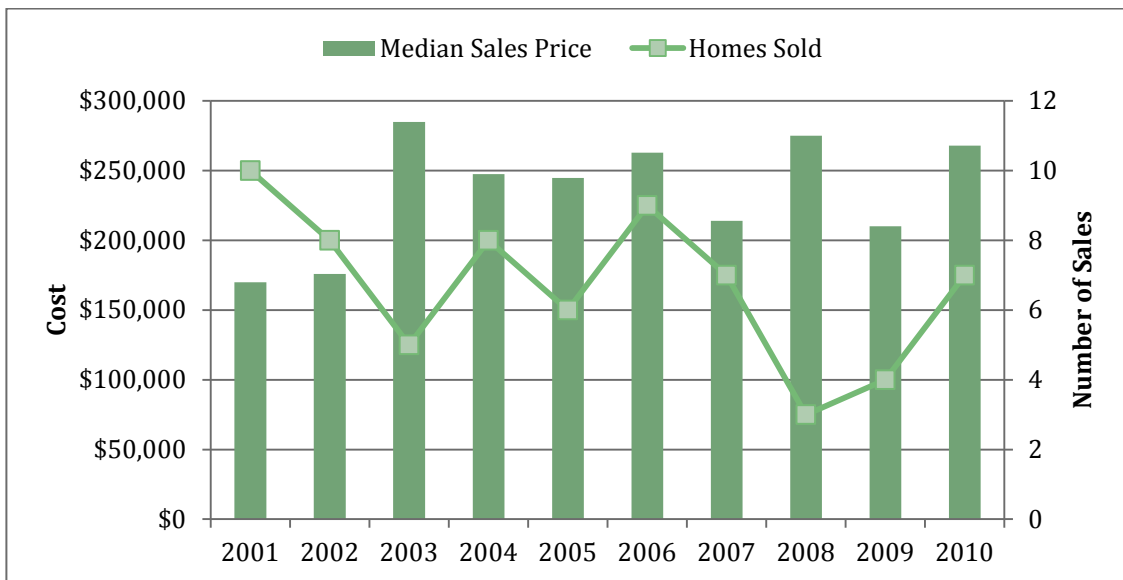
Source: U.S. Census Bureau, Building Permit database

## SINGLE FAMILY HOME MARKET

Since the mid 1980s Massachusetts has been among the states with the highest housing costs. Starting in the early 2000s, housing prices in Massachusetts began to climb even more dramatically and many areas in Massachusetts saw housing prices double by the end of the 2000s. This phenomenon touched every part of the state, including Montgomery.

Montgomery may be transitioning into an unaffordable community to new prospective homeowners or existing homeowners looking to downsize or upsize. The median sales price went from \$169,950 in 2001 to \$285,000 in 2003 and it has fluctuated ever since (Figure 13). Over the last ten years, three to ten home sales took place a year. Only a small percentage of homeownership units, 0.9%, were vacant at the time the 2010 U.S. census was taken.

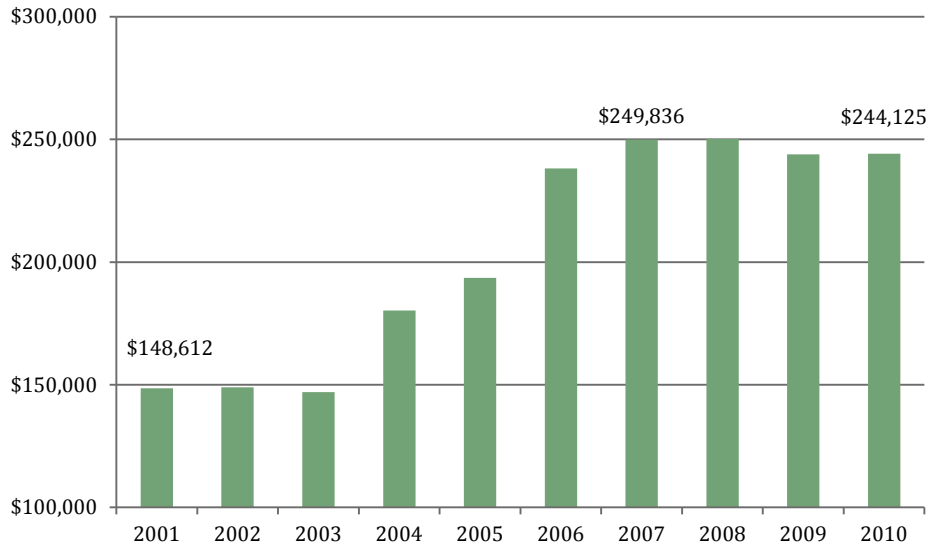
FIGURE 13: MONTGOMERY SINGLE FAMILY HOME SALES BY YEAR



## AVERAGE ASSESSED VALUE OF HOMES

The dramatic rise in housing cost is even more apparent when one looks at home value trends over the last decade. The average assessed value of a single family home in Montgomery steadily increased over the course of the 2000s from \$148,612 in 2001 to \$244,225 in 2010, resulting in a 64 percent increase overall (Figure 14). Out of forty-three municipalities in the Pioneer Valley region, Montgomery had the nineteenth highest average assessed value for a single family home in 2010.

**FIGURE 14: MONTGOMERY SINGLE FAMILY HOME  
AVERAGE ASSESSED VALUE TRENDS 2001 THROUGH 2010**



*Source: Massachusetts Department of Revenue*

## HOUSING AFFORDABILITY

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

The 2005-2009 American Community Survey (ACS) estimated that 28 percent of Montgomery homeowners were housing cost-burdened. ACS did not provide estimates for the percentage of renter households that were housing cost-burdened due to the small number of renter households in town. For Hampden County, these percentages were much higher over this same period with 39 percent of homeowners and 54 of renters paying 30 percent or more of their income for housing.

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

**TRANSPORTATION COSTS:** A Montgomery resident who commutes five days a week to work in Springfield with a car that gets an average of 26 miles per gallon will spend approximately \$5,700 a year on fuel and maintenance costs.

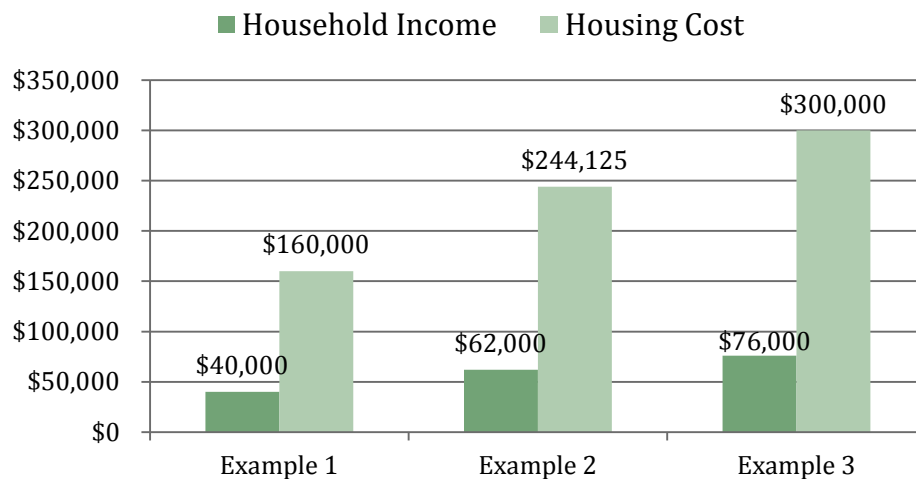
**ENERGY COSTS:** Massachusetts has the 6th highest share of home owners who heat with fuel oil. Winters are long and cold, and high heating bills add to the already burdensome housing costs. Massachusetts also has the highest electricity prices of all states (not including Hawaii and Alaska).

**MUNICIPAL TAXES:** The greater the value of one’s home, the more taxes paid on that property. In Montgomery, where the average assessed value of a single family home was approximately \$244,125 in 2010, the average tax bill on a single family home at that value was about \$3,213. In comparison, the average tax bill in Longmeadow in 2010 was over \$6,000 on the average home valued at the average assessed value of \$350,000.

## BUYING A HOME

A household who wanted to purchase a home in Montgomery selling at the 2010 average assessed value of \$244,125 would need an annual household income of \$62,000 if they were to put down a 20 percent down payment. For this reason, homeownership opportunities in Montgomery appear to be more available to households who earn the median household income or above, which was estimated by the U.S. Census Bureau to be approximately to be \$61,000 in 2005-2009 (Figure 15).

**FIGURE 15: MAXIMUM HOUSING PRICE AFFORDABLE BY HOUSEHOLD INCOME LEVEL**



Source: Pioneer Valley Planning Commission, 2011



## RENTING A HOME

This assessment early pointed out that there are few rental units in town. A survey of existing asking rents in Montgomery, undertaken by the Hilltown Community Development Corporation, showed only one housing unit for rent in August 2011. The asking rent for this four-bedroom, single family home was \$1,800. To afford the monthly rent of this home plus pay approximately \$100 a month in utilities, a household would need to earn at least \$76,000 a year, which is much more than the median household income of \$62,000 in Montgomery.

Using the same rule of thumb that a household should pay no more than 30 percent of its annual income on housing, Table 9 portrays the annual household income needed to afford to rent a home using various levels of income.

**TABLE 9: HOUSEHOLD INCOME NEEDED TO RENT A HOME AT SELECT HOUSEHOLD INCOME LEVELS.**

	Household One	Household Two	Household Three	Household Four	Household Five	Household Six
<b>Annual Income</b>	<b>\$12,000</b>	<b>\$20,000</b>	<b>\$30,000</b>	<b>\$50,000</b>	<b>\$60,000</b>	<b>\$70,000</b>
<b>Monthly Income</b>	<b>\$1,000</b>	<b>\$1,667</b>	<b>\$2,500</b>	<b>\$4,167</b>	<b>\$5,000</b>	<b>\$5,833</b>
<b>30% of Monthly Income</b>	<b>\$300</b>	<b>\$500</b>	<b>\$750</b>	<b>\$1,250</b>	<b>\$1,500</b>	<b>\$1,750</b>

Source: Pioneer Valley Planning Commission, 2011

## FORECLOSURES

Due to the recent collapse of the housing market, predatory lending practices, and many job layoffs, mortgage default rates and foreclosure rates have risen nationwide. Unlike other municipalities in the region, the number of foreclosures has not risen since the onset of the nationwide foreclosure crisis. Montgomery had zero housing foreclosures from 2001 through 2010. This should not be taken to mean that there is no problem in Montgomery as there are certainly households that have come dangerously close to foreclosure. Montgomery residents in jeopardy of mortgage foreclosure can call HAP Housing to receive free and confidential mortgage counseling. According to Hap Housing, zero residents received foreclosure counseling in 2008, 2009, and 2010.

# HOUSING MARKET AND DEVELOPMENT

## TRENDS KEY FINDINGS

- There are environmental constraints such as steep slopes, heavily forested terrain, lack of public water and public sewer, and poor soils in many areas of town that present development challenges.
- The level of annual building permit activity in Montgomery has historically been low, with one to eleven building permits issued per year over the last twenty years.
- Building permit activity dropped significantly after 2002.
- Home values saw a dramatic 64 percent increase from 2001 to 2010.
- The foreclosure crisis did not impact the town as much as other communities in the region from 2007 to 2010.
- Homeownership opportunities in Montgomery appear to be more available to moderate and upper income households based on recent median sale prices and average assessed values of single family homes in town.
- Rental options are very limited in town as there are only a few single family homes that get rented in town. Lower income households, for this reason, may have difficulty affording a home to rent in Montgomery because single-family rentals are typically the most expensive housing to rent.

# HOUSING PREFERENCES SURVEY

## SURVEY OVERVIEW

The Hilltown Community Development Corporation developed a nineteen-question survey designed to assess Montgomery's need for senior housing, housing for first-time homebuyers and multi-family housing. They mailed this survey to all households in town in the fall of 2011. In total, 84 people responded to the survey, which represents approximately 10 percent of all residents and 25 percent of all households. A summary of responses to each of the 17 questions can be found below.

Question One: Do you own or rent the house or apartment where you live?		
Answer Options	Response Percent	Response Count
Own	97.6%	82
Rent	2.4%	2
<i>answered question</i>	<i>84</i>	<i>84</i>
<i>skipped question</i>	<i>0</i>	<i>0</i>

Question Two: How many people are there in your household?		
Answer Options	Response Percent	Response Count
1	21.9%	16
2	42.5%	31
3	16.4%	12
4	9.6%	7
5	6.8%	5
6 or more	2.7%	2
<i>answered question</i>	<i>73</i>	<i>73</i>
<i>skipped question</i>	<i>11</i>	<i>11</i>

Question Three: How old are the occupants of your household? Please mark a box for each member of your household.								
Answer Options	occupant 1	occupant 2	occupant 3	occupant 4	occupant 5	occupant 6	Response Count	
10 and under	0	0	7	5	4	1	13	
11 to 19	0	1	5	5	2	0	10	
20 to 39	7	9	12	3	0	0	21	
40 to 59	34	29	2	1	1	1	41	
60 and over	43	20	0	0	0	0	43	
<i>answered question</i>							84	84
<i>skipped question</i>							0	0

Question Four: Are you or someone in your household likely to move to another home or apartment within the next five years? You may choose one or more of the following answers.		
Answer Options	Response Percent	Response Count
Yes, our entire household may move	15.5%	13
Yes, our child or children will be forming a new household or households	9.5%	8
Yes, another part of our household will be needing housing	2.4%	2
No	72.6%	61
<i>answered question</i>	84	84
<i>skipped question</i>	0	0

Question Five: If you answered yes to number 4, would you or someone else in your household be more likely to:		
Answer Options	Response Percent	Response Count
move to another home in the area, or	66.7%	16
move to a different part of the state or country	33.3%	8
<i>answered question</i>	24	24
<i>skipped question</i>	60	60

Question Six: If you or a member of your household moves within the next five years, how many bedrooms would be needed?		
Answer Options	Response Percent	Response Count
Studio or one bedroom	19.7%	13
Two bedrooms	43.9%	29
Three bedrooms	30.3%	20
Four or more bedrooms	6.1%	4
<i>answered question</i>	66	66
<i>skipped question</i>	18	18

Question Seven: If you or someone else in your household moves within the next five years, what types of homes would you or your household member be likely to consider? Please choose all that apply.		
Answer Options	Response Percent	Response Count
An apartment	14.9%	10
A single family house	71.6%	48
A duplex	6.0%	4
A condominium	10.4%	7
A house or condominium in an "over fifty-five" development	19.4%	13
An apartment or condominium for senior citizens over the age of 62	22.4%	15
<i>answered question</i>	67	67
<i>skipped question</i>	17	17

Question Eight: If you or a member of your household moves within the next five years, what features of a new home would be most important? Please choose all that apply.		
Answer Options	Response Percent	Response Count
Low cost	44.8%	30
Location in a rural setting	64.2%	43
Nice view	26.9%	18
Location near stores, businesses or services	26.9%	18
Location near town center.	10.4%	7
Low utility costs	61.2%	41
Energy efficiency	79.1%	53
Location near public transportation	6.0%	4
Location near highway	11.9%	8
Low maintenance	62.7%	42
No stairs	38.8%	26
Handicapped accessibility	16.4%	11
Other features	7.5%	5
<i>answered question</i>	67	67
<i>skipped question</i>	17	17

Question Nine: Would you be interested in an apartment or condominium for senior citizens over the age of 62, either for yourself or for another family member such as a parent or other older relative? You may choose one or more answers.		
Answer Options	Response Percent	Response Count
Yes, for myself	26.3%	21
Yes, for another family member	11.3%	9
No	65.0%	52
<i>answered question</i>	80	80
<i>skipped question</i>	4	4

Question Ten: When would you or a family member be ready to move into senior housing?		
Answer Options	Response Percent	Response Count
Less than 2 years	1.2%	1
Less than 5 years	9.8%	8
More than 5 years	48.8%	40
Not applicable	40.2%	33
<i>answered question</i>	82	82
<i>skipped question</i>	2	2

Question Eleven: What senior housing features would interest you or your family member? Please choose all that apply.		
Answer Options	Response Percent	Response Count
Low maintenance	55.7%	44
Handicapped accessibility	35.4%	28
Access to transportation	32.9%	26
Access to medical care	30.4%	24
Meals provided	25.3%	20
Housekeeping provided	24.1%	19
Personal care provided	19.0%	15
Affordability	54.4%	43
Would prefer ownership (as in a condo)	31.6%	25
Would prefer to rent	13.9%	11
Not applicable	36.7%	29
<i>answered question</i>	79	79
<i>skipped question</i>	5	5

Question Twelve: How much would you or your family member be willing to pay for rent or housing costs, including all utilities, for an apartment or condominium in a senior housing development?		
Answer Options	Response Percent	Response Count
no more than \$600 a month	12.2%	10
\$600 - \$800 a month	15.9%	13
\$800 - \$1,000	14.6%	12
\$1,000 - \$1,200 a month	3.7%	3
More than \$1,200 a month	3.7%	3
I don't know	13.4%	11
Not applicable	36.6%	30
<i>answered question</i>	82	82
<i>skipped question</i>	2	2

Question Thirteen: When considering the cost of senior housing, would you or your family member be willing to pay additional fees for meals, home care, or other services?		
Answer Options	Response Percent	Response Count
Yes	43.0%	34
No	15.2%	12
Not applicable	41.8%	33
<i>answered question</i>	79	79
<i>skipped question</i>	5	5

Question Fourteen: Household income is important in determining the type of housing that a household can afford. Please check the box next to the income range that best describes your annual household income. (note: Household income is the combined total income for all members of a household.)		
Answer Options	Response Percent	Response Count
Less than \$20,000	4.2%	3
\$20,001 to \$25,000	5.6%	4
\$25,001 to \$30,000	9.7%	7
\$30,001 to \$35,000	5.6%	4
\$35,001 to \$40,000	2.8%	2
\$40,001 to \$45,000	6.9%	5
\$45,001 to \$50,000	4.2%	3
\$50,001 to \$55,000	4.2%	3
\$55,001 to \$60,000	6.9%	5
\$60,001 to \$65,000	1.4%	1
\$65,001 to \$70,000	12.5%	9
Greater than \$70,000	36.1%	26
<i>answered question</i>	72	72
<i>skipped question</i>	12	12

Question Fifteen: If you or a member of your household is considering moving to another home, what factors might prevent you or your household member from doing so? (please check all that apply.)		
Answer Options	Response Percent	Response Count
Being unable to sell current home	70.3%	45
Need for down payment	26.6%	17
Need for rent payment and security deposit	9.4%	6
Being too far from other family members	21.9%	14
Concern about transportation	15.6%	10
Concern about employment	18.8%	12
<i>answered question</i>	64	64
<i>skipped question</i>	20	20

Question Sixteen: If you have other comments about housing needs in your town please include them here:	
Answer Options	Response Count
	18
<i>answered question</i>	18
<i>skipped question</i>	66

## RESPONSES

- I have a 4 unit Apt Building in Huntington. Looking for 2 Tenants
- Not Moving in the next 20 years.
- I don't think that housing would be needed in Montgomery.
- No comments
- I do not think we need housing or apartments in Montgomery. We like it just the way it is. Simple life. If you bring in apartments you will bring in the city environment and vandalism, crime and that is not our home life in Montgomery.
- none
- I feel Montgomery should have affordable housing for retired/older members of our community - including the elderly parents of community members moving to Montgomery to be closer to family.
- I wish condominiums were possible in my town.
- Montgomery has no adult housing. I would like to see some here.
- I would not like to see any low income properties developed in Montgomery.
- PVTA accessibility energy efficient home; lower heat costs (geothermal).
- Need safe housing.
- My town has no current senior housing \_ so another town is a for sure possibility
- There is little or no low income housing in Montgomery. I believe that every town should have affordable housing opportunities.
- No known housing needs.
- Leave it alone.
- More houses in the 200,000 range.
- Survey rather confusing.



Question Seventeen: Additional Comments	
Answer Options	Response Count
	25
<i>answered question</i>	25
<i>skipped question</i>	59

**SELECTED RESPONSES**

- I skipped some questions because we do not intend to move.
- I do not want to see multi housing in Montgomery. Current houses need help with energy costs. It's tough living in the country -- expensive. We do not have Comcast. We cannot heat with natural gas, much cheaper than oil. These are the real problems. For seniors make PVRTA available at a nominal fee. Talk to congressmen and senators to keep credits going for solar geothermal wind power Seniors should have help with taxes. They have limited incomes.
- I would like to see more housing for seniors in the hilltowns. There is a real lack of it at this time.

# RECOMMENDATIONS

## OVERVIEW

The information reviewed for this plan collectively shows that Montgomery currently lacks a variety of housing types suited for smaller households and households with lower incomes, and the town's zoning prevents housing that would potentially benefit these households such as two, three, and four family homes as well as elderly housing, accessible housing and subsidized housing. Limited housing opportunities in a community can create significant hardships for households of varying income levels to be able to stay or locate to the community. This section recommends strategies to enhance housing opportunities in town, and they are designed to be locally achievable given limited existing staff and funding resources.

## HOUSING STRATEGIES

REVISE THE EXISTING ACCESSORY DWELLING UNIT BYLAW TO ALLOW PROPERTY OWNERS TO CHARGE RENT.

Montgomery's existing accessory dwelling unit bylaw, which is termed "Non Income Generating Living Unit" bylaw, does not allow homeowners to charge rent for the separate housekeeping unit that includes complete cooking, sleeping and sanitary facilities. This prohibition may be limiting the application of this bylaw because property owners may not want to go to the expense of creating an apartment if they cannot recoup all or a portion of their investment. If the town were to decide to put forth an amendment of this bylaw to voters, the revisions may also want to include an increase to the allowable apartment size from 500 square feet. Many communities in the region limit the size of accessory apartments to 1/3 the size of the existing home.

**DEMOGRAPHIC TARGET:** ELDERLY, SINGLE ADULTS.

**IMPLEMENTATION:** REVIEW OPTIONS FOR REVISING EXISTING NIGLO BYLAW (THE PIONEER VALLEY PLANNING COMMISSION DEVELOPED A TABLE THAT COMPARES THE COMPONENTS OF ALL ACCESSORY DWELLING UNIT BYLAWS IN THE REGION, WHICH THE PLANNING BOARD CAN USE TO CONSIDER REVISIONS TO THE BYLAW). DRAFT AMENDMENTS TO THE EXISTING ZONING BYLAW. NOTE: A TWO-THIRDS MAJORITY VOTE AT TOWN MEETING IS NEEDED TO ADOPT ANY PROPOSED ZONING REVISIONS.

**ASSISTANCE AVAILABLE:** PVPC CAN PROVIDE ASSISTANCE TO THE PLANNING BOARD TO HELP DRAFT REVISIONS AND EDUCATE RESIDENTS ABOUT ANY BYLAW REVISIONS.

**LOCAL INITIATOR:** PLANNING BOARD

**DEGREE OF EFFORT:** LOW TO MEDIUM.

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

Creating a new zoning district in town that would allow small single family homes on small lots, two family homes or homes with three or four housing units would enable a greater range of housing opportunities in town but within a targeted area. Currently, the entire Town of Montgomery is zoned Agricultural-Residential, which requires a building lot to have at least two and a half acres of land and 300 feet of frontage. Affording a building lot of that size may be cost prohibitive to many families. In addition, the Agricultural-Residential Zoning District allows few uses outside of single-family homes. Smaller homes would be attractive to young families starting out as well as aging families looking to downsize. The town of Montgomery may want to consider requiring site plan approval from the Planning Board for development within this new district to ensure proposed buildings maintain Montgomery's rural character.

**DEMOGRAPHIC TARGET:** FAMILIES, SINGLE OR TWO-PERSON HOUSEHOLDS, ELDERLY.

**IMPLEMENTATION:** IDENTIFY AND DELINEATE TARGET AREA FOR NEW DISTRICT. REVIEW POSSIBLE RESIDENTIAL USES AND OPTIONS FOR DIMENSIONAL REQUIREMENTS FOR NEW DISTRICT. CONSIDER REQUIRING SITE PLAN APPROVAL BY THE PLANNING BOARD FOR DEVELOPMENT WITHIN THIS NEW DISTRICT TO ENSURE PROPOSED BUILDINGS MAINTAIN MONTGOMERY'S RURAL CHARACTER. DRAFT AMENDMENTS TO THE EXISTING ZONING BYLAW FOR THE INCLUSION OF A NEW ZONING DISTRICT, USES, AND DIMENSIONAL REQUIREMENTS. NOTE: A TWO-THIRDS MAJORITY VOTE AT TOWN MEETING IS NEEDED TO ADOPT ANY PROPOSED ZONING REVISIONS.

**ASSISTANCE AVAILABLE:** PVPC CAN PROVIDE ASSISTANCE TO THE PLANNING BOARD TO IDENTIFY AND DELINEATE A TARGET AREA, RESEARCH USE AND DIMENSIONAL OPTIONS, HELP DRAFT REVISIONS, AND EDUCATE RESIDENTS ABOUT PROPOSED BYLAW REVISIONS.

**LOCAL INITIATOR:** PLANNING BOARD

**DEGREE OF EFFORT:** HIGH

**LOCAL ZONING EXAMPLE:**

**BLANDFORD**

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

**LOCAL DESIGN EXAMPLE:**

**BELCHERTOWN**



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

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

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

**DEMOGRAPHIC TARGET:** FAMILIES, SINGLE OR TWO-PERSON HOUSEHOLDS, ELDERLY.

**IMPLEMENTATION:** REVIEW POSSIBLE RESIDENTIAL USES. CONSIDER REQUIRING SITE PLAN APPROVAL BY THE PLANNING BOARD FOR NEW USES TO ENSURE PROPOSED RESIDENCES MAINTAIN MONTGOMERY'S RURAL CHARACTER. DRAFT AMENDMENTS TO THE EXISTING ZONING BYLAW FOR THE INCLUSION OF NEW USES. NOTE: A TWO-THIRDS MAJORITY VOTE AT TOWN MEETING IS NEEDED TO ADOPT ANY PROPOSED ZONING REVISIONS.

**ASSISTANCE AVAILABLE:** PVPC CAN PROVIDE ASSISTANCE TO THE PLANNING BOARD TO RESEARCH USE OPTIONS, HELP DRAFT REVISIONS, AND EDUCATE RESIDENTS ABOUT PROPOSED REVISIONS.

**LOCAL INITIATOR:** PLANNING BOARD

**DEGREE OF EFFORT:** MEDIUM TO HIGH.

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

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

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

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

### **DEMOGRAPHIC TARGET: ELDERLY**

**IMPLEMENTATION:** IDENTIFY NEED FOR ELDERLY HOUSING. APPOINT A LOCAL COMMITTEE TO DIRECT THE PROCESS. ENGAGE A LOCAL AGENCY TO REVIEW OPTIONS FOR DEVELOPING SENIOR HOUSING IN TOWN. WORK WITH THE LOCAL AGENCY TO APPLY FOR FUNDS TO ASSESS FEASIBILITY OF POTENTIAL SITES AND BUILD SENIOR HOUSING.

**ASSISTANCE AVAILABLE:** PIONEER VALLEY PLANNING COMMISSION, HILLTOWN COMMUNITY DEVELOPMENT CORPORATION, HAP HOUSING, AND DOMUS INCORPORATED CAN RESEARCH, WRITE AND SUBMIT GRANT APPLICATIONS ON BEHALF OF THE COMMUNITY FOR FUNDING OF ALL STAGES OF THE DEVELOPMENT PROCESS.

**LOCAL INITIATOR:** BOARD OF SELECTMEN, COUNCIL ON AGING

**DEGREE OF EFFORT:** MEDIUM.

## **WESTHAMPTON WOODS: A CASE STUDY OF LOCAL INITIATIVE**

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

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

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

## **GOSHEN & CHESTERFIELD: PLANNING FOR SENIOR HOUSING**

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

## Housing Rehabilitation Before and After Photos

FIGURE 16: Before photo, home on Warren, MA. Dilapidated front porch, front façade, and roof.



FIGURE 17: AFTER PHOTO. NEW PORCH, NEW FRONT FAÇADE AND NEW ROOF.



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

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

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

**DEMOGRAPHIC TARGET:** ALL DEMOGRAPHIC SEGMENTS

**IMPLEMENTATION:** IDENTIFY POTENTIAL PROJECTS. ENGAGE PVPC OR HCDC TO REVIEW OPTIONS FOR APPLYING FOR FUNDS. WORK WITH LOCAL AGENCY TO APPLY FOR FUNDS. ASSIST AGENCY WITH OUTREACH TO IMPLEMENT PROJECTS.

**ASSISTANCE AVAILABLE:** PIONEER VALLEY PLANNING COMMISSION (PVPC), HILLTOWN COMMUNITY DEVELOPMENT CORPORATION (HCDC) CAN RESEARCH, WRITE AND SUBMIT GRANT APPLICATIONS ON BEHALF OF THE COMMUNITY..

**LOCAL INITIATOR:** BOARD OF SELECTMEN

**DEGREE OF EFFORT:** LOW

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

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

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

**DEMOGRAPHIC TARGET:** ALL DEMOGRAPHICS

**IMPLEMENTATION:** IDENTIFY AVAILABLE RESOURCES (LISTED ABOVE AND DESCRIBED IN HOUSING PLAN). MAKE RESOURCES AVAILABLE AT TOWN HALL AND ON TOWN WEBSITE (TBD). ASSIST WITH PROGRAM OUTREACH AS NEEDED.

**ASSISTANCE AVAILABLE:** ALL OF THE ABOVE PROGRAMS HAVE POINTS OF CONTACT WHO WOULD BE HAPPY TO PROVIDE INFORMATION TO THE TOWN AS WELL AS GIVE SHORT PRESENTATIONS ON THE AVAILABLE ASSISTANCE.

**LOCAL INITIATOR:** EXECUTIVE SECRETARY, COUNCIL ON AGING, BOARD OF SELECTMEN

**DEGREE OF EFFORT:** LOW

## **RESOURCES**

### **FUEL ASSISTANCE**

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

### **HOME ENERGY EFFICIENCY ASSESSMENTS**

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

### **HOUSING REHABILITATION**

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

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



## ***RESOURCES, CONTINUED***

### **HOME MODIFICATION**

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

### **HEATING SYSTEM REPAIR/REPLACEMENT**

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

### **DOMESTIC VIOLENCE SHELTERS**

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

### **FORECLOSURE COUNSELING & PREVENTION**

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

### **EMERGENCY SHELTERS**

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

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

### **FIRST TIME HOMEBUYERS FINANCING**

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

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

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

### **FIRST TIME HOMEBUYERS PROGRAMS**

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