

Housing Needs Assessment & Action Plan

Town of Blandford

June 2012



TOWN OF BLANDFORD HOUSING NEEDS ASSESSMENT & ACTION PLAN

JUNE 2012

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INTRODUCTION

BACKGROUND TO HOUSING STUDY

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

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

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

OVERVIEW OF PLAN

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

PLANNING PROCESS

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

1. Reviewed the 2004 Blandford Community Development Plan and reviewed its identified issues, goals and strategies
2. Researched and updated existing housing and demographic data and reviewed town zoning bylaws and town assessor's information
3. Interviewed town staff and town officials to acquire qualitative and quantitative information on the town.
4. Met with the Board of Selectmen in June 2012 and Planning Board in August 2012 to obtain feedback on the plan.

DATA SOURCES

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

SUMMARY OF PLANNING IN BLANDFORD

The town of Blandford worked with the PVPC in 2003 and 2004 on a Community Development Plan, which was a planning program funded by the Commonwealth of Massachusetts under Executive 418 through the Executive Office of Environmental Affairs, Department of Housing and Community Development, Department of Economic Development and Massachusetts Department of Transportation.

From 2000 to 2010, the town of Blandford has considered the following zoning-related amendments to the Blandford Zoning Bylaw.

- Site Plan Review Bylaw – Passed
- Village Center Mixed Use District – Failed
- Agricultural/Forestry Preservation Bylaw – Failed
- Table of Uses – Passed
- Table of Dimensional Requirements – Failed
- Reformatted Zoning Bylaw – Passed
- Wind Bylaw—Failed

COMMUNITY ASSESSMENT

COMMUNITY OVERVIEW

Blandford is a rural town of just over 1,200 residents, located fifteen minutes west of the City of Westfield. Route 23 is the primary east-west route through town and connects Blandford with more urban areas to the east and the Berkshire communities to the west. Other main roads through town include North Blandford Road, North Street, Russell Stage Road, South Street and Beech Hill Road. Most of these roads lead directly to the historic Blandford village center, which is where all civic, social, and religious activities take place.

Few subdivisions have occurred in Blandford and most residents live along roads that were laid-out over two centuries ago. There is a small concentration of homes in historic Blandford center on the roads surrounding the town's business district. Blandford has over 20 businesses, but most are home-based businesses and not community destinations. One particular exception is the Blandford Store and Café. Most Blandford residents work across the region, and only 13 percent work in town according to the U.S. Census Bureau's 2003 Commuter Survey. Town officials note that residents who have chosen to locate to or remain in Blandford prefer country living.

TABLE 1: PLACE OF WORK FOR BLANDFORD RESIDENTS, 2003

Workplace	Number	Percent
Westfield	184	28%
Springfield	106	16%
Blandford	83	13%
Pioneer Valley	200	30%
Connecticut	67	10%
Berkshire County	18	3%
Other Massachusetts	2	0%
Total Number of Residents for Whom Data Was Computed	660	100%

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

COMMUNITY DEMOGRAPHIC TRENDS

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

POPULATION GROWTH

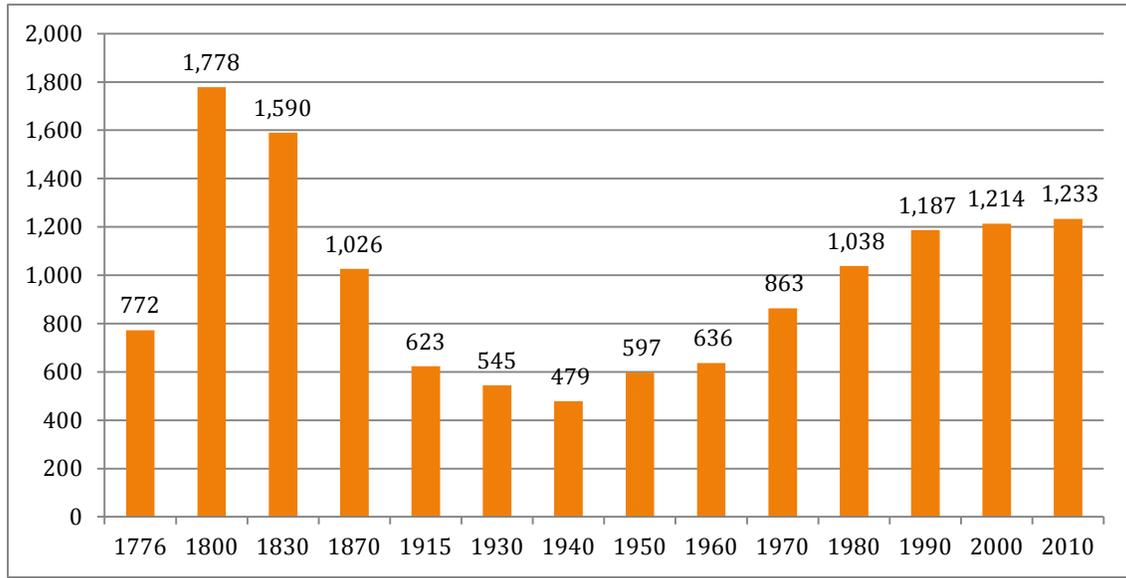
Population change in a community reflects historical trends in fertility, mortality as well as economic and technological advances at the local, regional, and global level. Blandford's initial development resulted from its location on the General Otis Knox Stage Road (Route 23), which was a major east-west traveling route from Albany, New York to Springfield, Massachusetts. The town's population reached its peak in 1800 with 1,778 residents and started to decline soon after as the primary route of cross-state travel shifted to present day Route 20 along the Westfield River and as small manufacturing operations gave way to larger facilities located along railroad lines, such as the Boston & Albany railroad line just north of town in Russell, Huntington, and Chester. By the 1870's, the majority of the manufacturing industries had left Town, and Blandford was becoming known as a summer resort for people who lived in Springfield and Westfield. Blandford's population in 1870 was 1,026 residents.

Technological advances in water supply construction served to further reduce Blandford's population. Around 1910, the City of Springfield purchased property along the Blandford/Granville Town line, buying up several homes in this area in the process, to tap into a water supply source at Borden Brook. Approximately twenty years later, the City of Springfield again bought property in Blandford for the construction of the Cobble Mountain Reservoir. By 1940, Blandford's population had dropped to 479 residents.

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, Blandford's population began to increase after 1940. The town's greatest period of growth in the 20th century occurred between 1960 and 1990 when the town's population grew by over 550 residents. Blandford has seen minimal growth since, and net growth has been approximately 50 residents over the past two decades. However, its rate of growth was comparable to the region's rate over the last twenty years. In 2010, the population of Blandford was 1,233.

With the exception of Tolland, Becket, and Otis, most of Blandford's neighbors had minimal to low population growth from 1990 to 2010. The populations of Tolland, Becket, and Otis have increased more substantially than the other communities in this area of the state because they have become attractive to retirees and residents who choose to telecommute to work.

FIGURE 1: BLANDFORD POPULATION BY DECADE: 1930 TO 2010



Source: U.S. Census Bureau, Decennial Census

TABLE 2: BLANDFORD AND COMPARATIVE REGIONAL POPULATION TRENDS: 1990-2010

Geography	1990	2000	2010	Numeric Change 1990 to 2010	Percent Change 1990 to 2010
Blandford	1,187	1,214	1,233	46	4%
Chester	1,280	1,308	1,337	57	4%
Granville	1,403	1,521	1,566	163	12%
Huntington	1,987	2,174	2,180	193	10%
Russell	1,594	1,657	1,775	181	11%
Tolland	289	426	485	196	68%
Becket	1,481	1,755	1,779	298	20%
Otis	1,073	1,365	1,612	539	50%
Pioneer Valley	602,878	608,479	621,570	18,692	3%
Massachusetts	6,016,425	6,349,097	6,547,629	531,204	9%

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

HOUSEHOLD GROWTH

Over the last twenty years, the number of households in Blandford have increased at a faster rate than the number people in Blandford, reflecting the trend of higher proportions of people living in smaller households (Table 3). The number of people living in a housing unit (a household) has been declining for decades in the United States as more people choose to live alone, have no children or have fewer children. Consistent with national trends, Blandford's average household size shrunk from 2.8 residents per household in 1990 to 2.50 residents per household in 2010. Single-person households during this twenty-year period have increased significantly while family households with children have declined.

TABLE 3: BLANDFORD DEMOGRAPHIC TRENDS SUMMARY

	1990	2010	Percent Change
Blandford Residents	1187	1233	4%
Blandford Households	424	492	16%
Blandford Households with Children	174	127	-27%
Average Household Size	2.8	2.5	-11%
Blandford Single Person Households	65	103	58%
Gateway School District Enrollment	1,693	1103	-35%

Source: U.S. Census Bureau, Decennial Census 2000 & 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. Blandford is part of the Gateway Regional School District, which includes the towns of Blandford, Chester, Huntington, Middlefield, Montgomery, 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.

HOUSEHOLD TYPES

Over seventy percent of Blandford households 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.¹ Blandford, like many of the region’s rural communities, saw a decrease in the percentage of family households with children from 33 percent in 2000 to 26 percent in 2010. While there were few single parent households in Blandford in both 2000 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.

Almost thirty percent of Blandford households are non-family households. Non-family households consist of people living alone and households which do not have any members related to the householder. Single-person households or people living alone are the main subset of non-family households in Blandford and comprised approximately 20 percent of Blandford households in both 2000 and 2010. Consistent with demographic trends in the region’s rural municipalities, Blandford saw the percentage of households with individuals 65 years and older increase from 2000 to 2010.

TABLE 4: BLANDFORD HOUSEHOLDS BY HOUSEHOLD TYPE: 2000 TO 2010 COMPARISON

Household Category	2000	2000	2010	2010
	Number	Percentage	Number	Percentage
Total households	456	100%	492	100%
Family households	350	77%	358	73%
Family households with children	152	33%	127	26%
Husband-wife family with children	127	28%	108	22%
Single father with children	not available	---	5	1%
Single mother with children	11	2%	14	3%
Nonfamily households	106	23%	134	27%
Householder living alone	89	20%	103	21%
Households with individuals under 18 years	163	36%	148	30%
Households with individuals 65 years and over	89	20%	125	25%

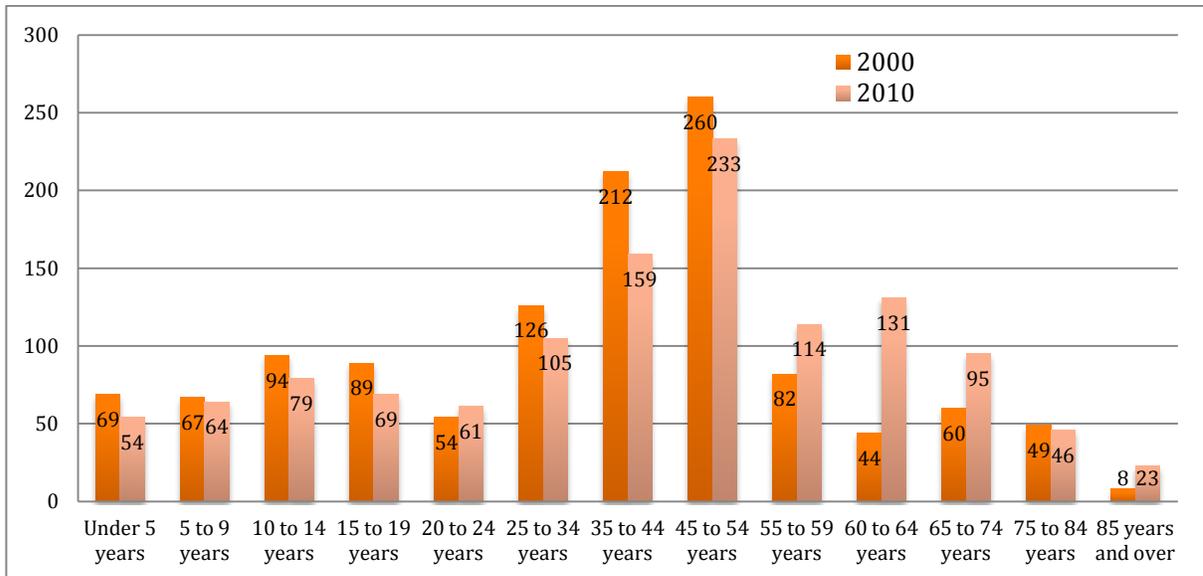
Source: U.S. Census Bureau, 2000 & 2010 Decennial Census

¹ Family households do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households.

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 Blandford in 2000 and 2010, and the following page highlights major age trends in the region.

FIGURE 2: BLANDFORD POPULATION BY AGE IN 2000 COMPARED TO 2010



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

Consistent with state and regional trends, Blandford has an aging population. The median age in Blandford in 2010 was 46 years, which was much higher than its median age of 40 years in 2000. Blandford shares age characteristics with the other rural municipalities in the Pioneer Valley. The region's more rural communities have all seen older households comprising a greater share of their population over the past twenty years and a decline in the number of families with school age children. The largest percentage of Blandford residents in 2010 were between the ages of 45 and 55, which was an increase from the previous decade. Residents in this age group are less likely to have children under the age of 19 living with them so it is not surprising that Blandford has seen a declining number of students in the school system. As the region's older residents continue to age, towns like Blandford 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.

POPULATION BY RACE AND 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, Blandford is a racially homogenous community with 98 percent of its residents identifying as being white on the 2010 decennial census. This is much higher than the percentage of white residents in the Pioneer Valley as a whole but is similar to the racial makeup of the surrounding communities with the exception of Westfield (93%). Less than two percent of Blandford's population identified as being Hispanic on the 2010 decennial census.

POPULATION BY DISABILITY STATUS

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

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

TABLE 5: BLANDFORD POPULATION BY DISABILITY STATUS

	Number	Percentage
Total Residents 16 to 64 years:	837	100%
No disability	746	89%
With a disability	91	11%
Total Residents 65 years and over:	118	100%
No disability	83	70%
With a disability	35	30%

Source: U.S. Census Bureau, Census 2000, SF3

SPECIAL NEEDS POPULATIONS

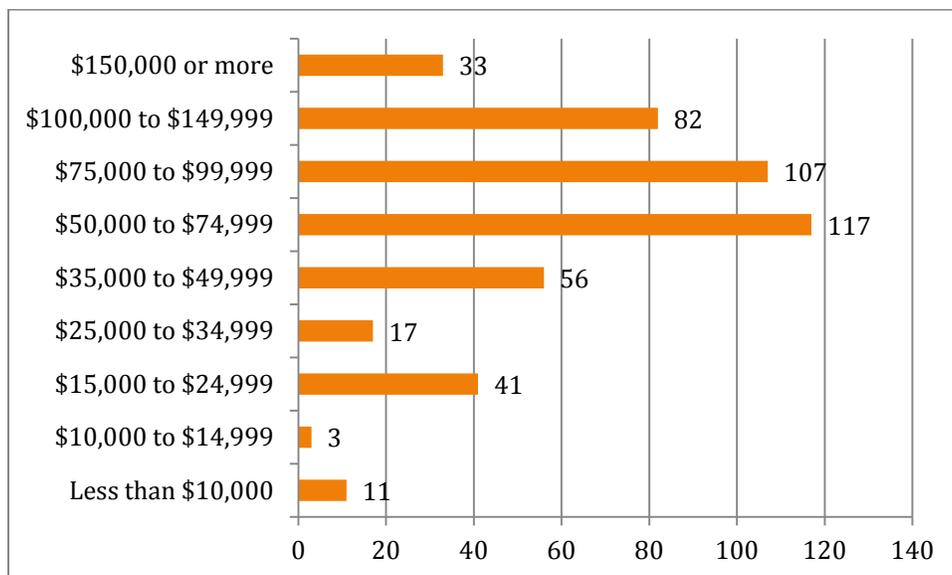
Veterans, victims of domestic violence, homeless individuals and families, children aging out of foster care, substance abusers and ex-offenders are special populations who may face substantial difficulty in finding a safe and affordable place to live. These populations often move through temporary placements,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

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

HOUSEHOLD INCOME

The level of household income is one indicator of economic security in a community. Blandford’s estimated median household income in 2005-2009 was \$71,042, which was higher than the \$64,496 estimated median household income in the state over this same period. The estimated median household income for householders age 65 years or greater was \$37,083. Overall, the estimated median household income has remained relatively stable over the last twenty years, meaning that the Blandford has not seen declining levels of wealth in town.

FIGURE 3: BLANDFORD HOUSEHOLDS BY INCOME LEVEL, 2005-2009 ESTIMATES



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

RESIDENTS LIVING IN POVERTY

The number of residents living in poverty is hard to measure in small municipalities due to the small population size available for sampling. The U.S. Census Bureau's American Community Survey estimated that 62 Blandford residents had incomes below the poverty level in 2005-2009.²

CHILDREN WHO RECEIVE FREE & REDUCED LUNCH

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

The Gateway School District has seen the percentage of its student population who participate in the free and reduced lunch program increase over the last ten years, from twenty percent for the 2000/2001 school year to over 30 percent for the 2010/2011 school year. The number or percentage of Blandford children that receive free and reduced lunch is confidential due to the small number of Blandford children within the school district; however, the Superintendent noted that there Blandford families whose children receive free and reduced lunch.

The Gateway Public School District's Superintendent attributes their local increase in enrollment in the free and reduced lunch program to a variety of factors, including:

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

HOUSEHOLDS WHO RECEIVE FUEL ASSISTANCE

The number and percentage of households receiving fuel assistance can be used to gauge financial need in a community. Households earning approximately 60 percent of the Springfield Metropolitan Area's Median Income (approximately \$59,000 for a family of four in FY 2011) may be eligible for fuel assistance. In 2011, forty Blandford households (eight percent of all households) received fuel assistance, which was an 82 percent increase from 22 households in 2007.

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

EXISTING HOUSING SUPPLY

OVERVIEW

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

ZONING

Municipal zoning has an important influence over residential 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.

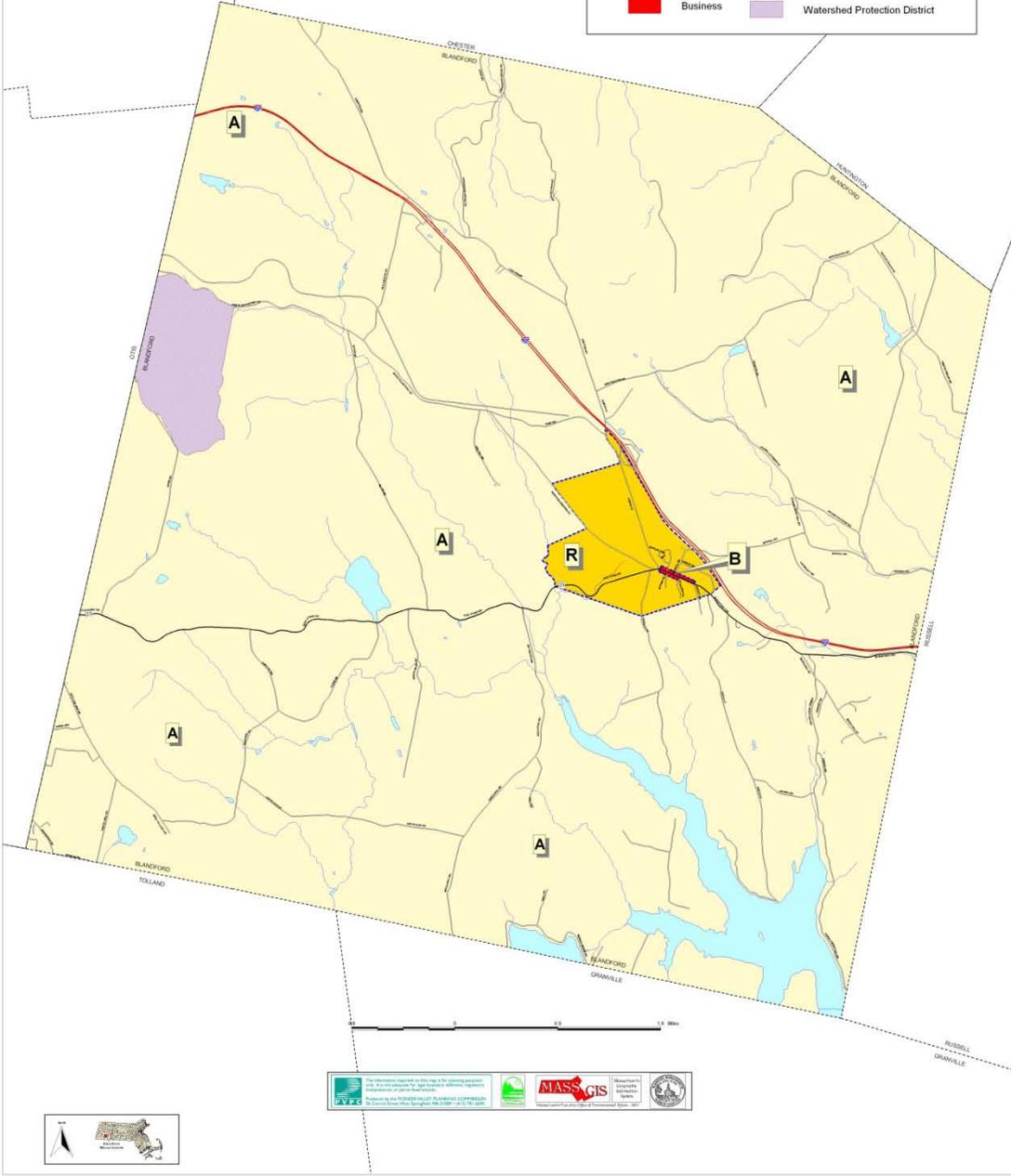
Blandford's zoning allows single-family homes and two-family homes by-right in all zoning districts. In the Residential Zoning District, which covers a little over two percent of the town, the construction of single-family and two-family homes require a minimum area of at least 30,000 square feet and 150 feet of frontage. Interestingly, these zoning requirements do not reflect the existing scale and character of many of the lots in this historic area of town, nor does it seek to replicate it. 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 single family and two-family homes. By special permit from the Zoning Board of Appeals, Blandford also allows convalescent or retirement homes in the Agricultural District as long as the proposed building meets the minimum area and frontage set by the District. Blandford does not allow residences with three or more units (also known as multifamily housing) in town. Figure 6 shows that Blandford is one of the few communities in the region that does not allow multifamily housing.

In 2011, the Blandford Planning Board asked the PVPC to research whether the Town should consider allowing accessory apartments since Blandford already allows two-family homes by-right in all zoning districts. While two-family homes and single family homes with a substantially smaller accessory apartment are not the same thing, the PVPC determined that additional zoning regulations for accessory apartments was indeed unnecessary because regulations for accessory apartments are only necessary when two-family homes are not allowed by right.

Blandford Municipal Zoning				
District	Code	Square Feet	Acres	Percent
Agricultural	A	1,456,544,458	33,437.7	97.69%
Business	B	408,112	9.4	0.03%
Residential	R	34,013,629	780.8	2.28%
Watershed Protection		17,505,764	401.9	
Totals:		1,490,966,199	34,227.9	100.00%

Executive Order 418
Community Development Plan Project

Blandford, Massachusetts Municipal Zoning Districts



TYPES OF HOUSING IN BLANDFORD, U.S. DECENNIAL CENSUS

The latest 2010 decennial census shows that Blandford had almost 500 housing units. Approximately 86 percent of Blandford’s housing units were occupied by year-round residents in April 2010 while ten percent of the housing units were used seasonally, occasionally, or for recreational purposes. An additional four percent of all Blandford homes were vacant because they were in the process of being sold or rented, or were unoccupied. The number of occupied units in Blandford has increased at a greater rate over the last twenty years than the number of total units mostly because the number of “seasonal” units has decreased. 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. It is important to keep in mind that an increase in the number of seasonal housing units converted to year-round housing can be an indicator of potential housing need since seasonal units typically were not built to be inhabited year round.

TABLE 6: BLANDFORD HOUSING STOCK 1990 AND 2010 COMPARISON

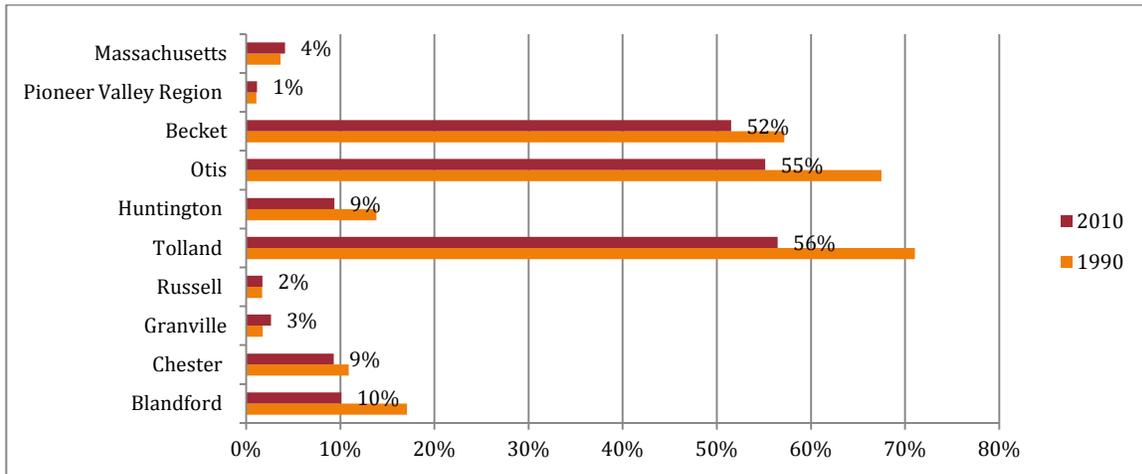
	1990	2010	Percent Change
Total Units	544	574	6%
Year-Round Occupied Housing Units	424	492	16%
<i>Percent</i>	78%	86%	
Seasonal, Recreational or Occasional Use Units	93	58	-38%
<i>Percent</i>	17%	10%	
Other Vacant	27	24	-11%
<i>Percent</i>	5%	4%	

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

The amount of seasonal housing in Blandford was closely examined because Blandford rests at the foothills of the Berkshires, which is a region known for its second home or vacation home market, and an upward seasonal housing market has the potential to price-out new or existing residents. 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. The neighboring towns of Tolland, Otis, and Becket have more than 50 percent of their housing stock deemed “seasonal.”

While the number of seasonal housing units in Blandford comprises a greater share of its total housing than seasonal housing at the regional and the state levels, Table 6 and Figure 8 show that the prevalence of seasonal housing appears to be more common further west of Blandford and that the amount of seasonal housing has actually decreased in town from 1990 to 2010. This may be disappointing to town residents since a number of them expressed interest, on the 2003 Community Development Plan survey, in increasing the number of seasonal housing units in town as a way to boost the local economy.

FIGURE 7: PERCENT OF TOTAL HOUSING UNITS USED FOR SEASONAL OR RECREATIONAL PURPOSES, 1990 AND 2010 COMPARISON



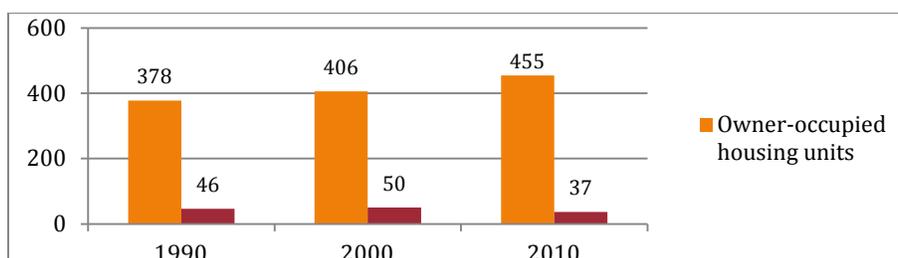
U.S. Census Bureau, Decennial Census 1990 and 2010

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

An analysis of homeownership levels and renter opportunities is a basic feature of this assessment. Home ownership is a significant indicator of economic security because the primary financial investment for the vast majority of people in this country is their homes. Approximately 90 percent of the occupied housing units in Blandford are owner-occupied units while 10 percent are renter occupied units. This is consistent with other rural areas in the Pioneer Valley (Table 7).

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

FIGURE 8: BLANDFORD OWNER OCCUPANCY VERSUS RENTER OCCUPANCY TRENDS FROM 1990 THROUGH 2010



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

TABLE 7: REGIONAL COMPARISON OF OWNER-OCCUPIED HOUSING TO RENTER-OCCUPIED HOUSING, 2010

	Owner Occupied	Renter Occupied
Massachusetts	62%	38%
Pioneer Valley Region	63%	37%
Blandford	92%	8%
Chester	84%	16%
Granville	87%	13%
Russell	82%	18%
Tolland	87%	13%
Westfield	67%	33%
Huntington	78%	22%
Otis	86%	14%
Becket	91%	9%

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

BLANDFORD HOUSING STOCK, ASSESSORS DATA 2011

The Blandford assessor’s office maintains detailed information on every parcel in town which allows for a more in-depth analysis of Blandford’s housing stock than the 2010 U.S. Decennial Census. The largest land use in Blandford in terms of acreage is tax exempt land, which accounts for almost 50 percent of property in town. The second largest land use in terms of acreage is property enrolled in the state’s Chapter 61, 61A, or 61B program, which accounts for approximately 14 percent of all land in town.

TABLE 8: BLANDFORD ASSESSOR'S OFFICE PROPERTY INVENTORY, 2011

Land Use Category	Number of Parcels	Percent of Total Parcels	Acreage	Percent of Total Acres
Mixed Use	60	5%	3,925	12%
SFH	499	44%	3,928	12%
Mobile Home	1	0%	76	0%
Two Family	7	1%	43	0%
Three family	1	0%	37	0%
Accessory Land with Improvement	20	2%	173	1%
Multiple Houses on One Parcel	12	1%	257	1%
Developable Land	137	12%	1,757	5%
Potentially Developable	18	2%	87	0%
Undevelopable	155	14%	1,317	4%
Unknown	5	0%	282	1%
Commercial	4	0%	38	0%
Industrial	5	0%	9	0%
Chapter 61	50	4%	3,641	11%
Chapter 61A	16	1%	693	2%
Chapter 61B	18	2%	338	1%
Tax Exempt	124	11%	15,787	49%
Total Parcels	1,132	100%	32,386	100%

There are almost 500 parcels with single family homes, and this land use accounts for over 40 percent of all parcels in town and 12 percent of all land in town. Outside of single family homes, there are seven two-family units, one three-family unit and one mobile home. In addition, there are several parcels of land with multiple houses on them. There are over 1,700 acres of land spread over 137 parcels that are considered buildable for future development purposes.

Most single family homes in Blandford sit on lots that are less than one-acre in size (Table 9). This Table also shows that as the size of a single family lot increases, so does its median assessed value. This same upward trend bears true for the correlation between the size of a house and the assessed value of the home (Table 10). Table 5 also shows that homes with over 4,000 square feet of living space tend to be newer; however homes with 3,000 to 4,000 square feet comprise some of Blandford’s oldest housing stock.

TABLE 9: BLANDFORD SINGLE FAMILY HOMES BY SIZE OF PARCEL

Acreage Category	Number of Parcels in Category	Median Value of single family home in Category
less than 1 acre	120	\$184,933
1 to 2 acres	97	\$179,994
2 to 4 acres	97	\$205,913
4 to 7 acres	75	\$238,261
7 to 11 acres	41	\$248,580
Over 11 acres	69	\$308,471

Source: Blandford Assessors Inventory, 2011

TABLE 10: BLANDFORD SINGLE FAMILY HOMES BY SIZE OF HOME

Living Space Category (Sq.Ft.)	Number of Parcels in Category	Median Age of Parcels in Category	Median Value of Parcels in Category	Median Acreage of Parcels in Category
4,000 and over	5	1988	\$547,600	15.0
3,000 to 4,000	21	1900	\$329,400	3.5
2,000 to 3,000	126	1969	\$260,850	4.0
1,500 to 2,000	115	1959	\$201,000	2.2
1,000 to 1,500	142	1964	\$176,000	1.9
Less than 1,000	90	1964	\$143,600	1.7

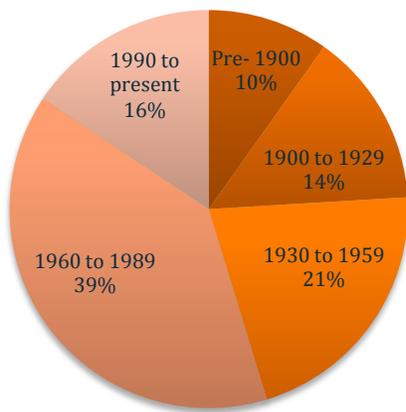
Source: Blandford Assessors Inventory, 2011

AGE OF HOUSING STOCK

Approximately 45 percent of single family homes in Blandford were built before 1960 and almost one-quarter before 1930.

The age of 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 preserve historic character, but older houses also tend to have more problems and can be more costly to maintain.

FIGURE 9: BLANDFORD SINGLE FAMILY HOMES BY AGE OF HOUSE



Source: Blandford Assessor's Office Records, 2011

Older housing can have many challenges:

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

SUBSIDIZED HOUSING UNITS IN BLANDFORD

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 were two units in Blandford on the SHI, which means that Blandford's subsidized housing percentage under Massachusetts Chapter 40B is 0.4 percent. Both subsidized housing units in Blandford are homeownership units. One of the homeownership units loses its affordable status in June of 2011 and the other in 2019. Therefore, Blandford will soon have zero units on the SHI. With zero units on the SHI by 2020, the town would need an additional 52 subsidized housing units to reach its 10 percent affordable housing requirement to be exempt from Chapter 40B developments.

In 2011, six municipalities in the Pioneer Valley have surpassed the 10 percent goal, and these communities are: Amherst, Chicopee, Hadley, Holyoke, Northampton, and Springfield. Figure 10 shows the percentage of affordable housing for all Pioneer Valley municipalities.

ELIGIBILITY FOR SUBSIDIZED HOUSING

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

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

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

FIGURE 10: PERCENTAGE OF SUBSIDIZED HOUSING UNITS BY TOWN IN THE PIONEER VALLEY

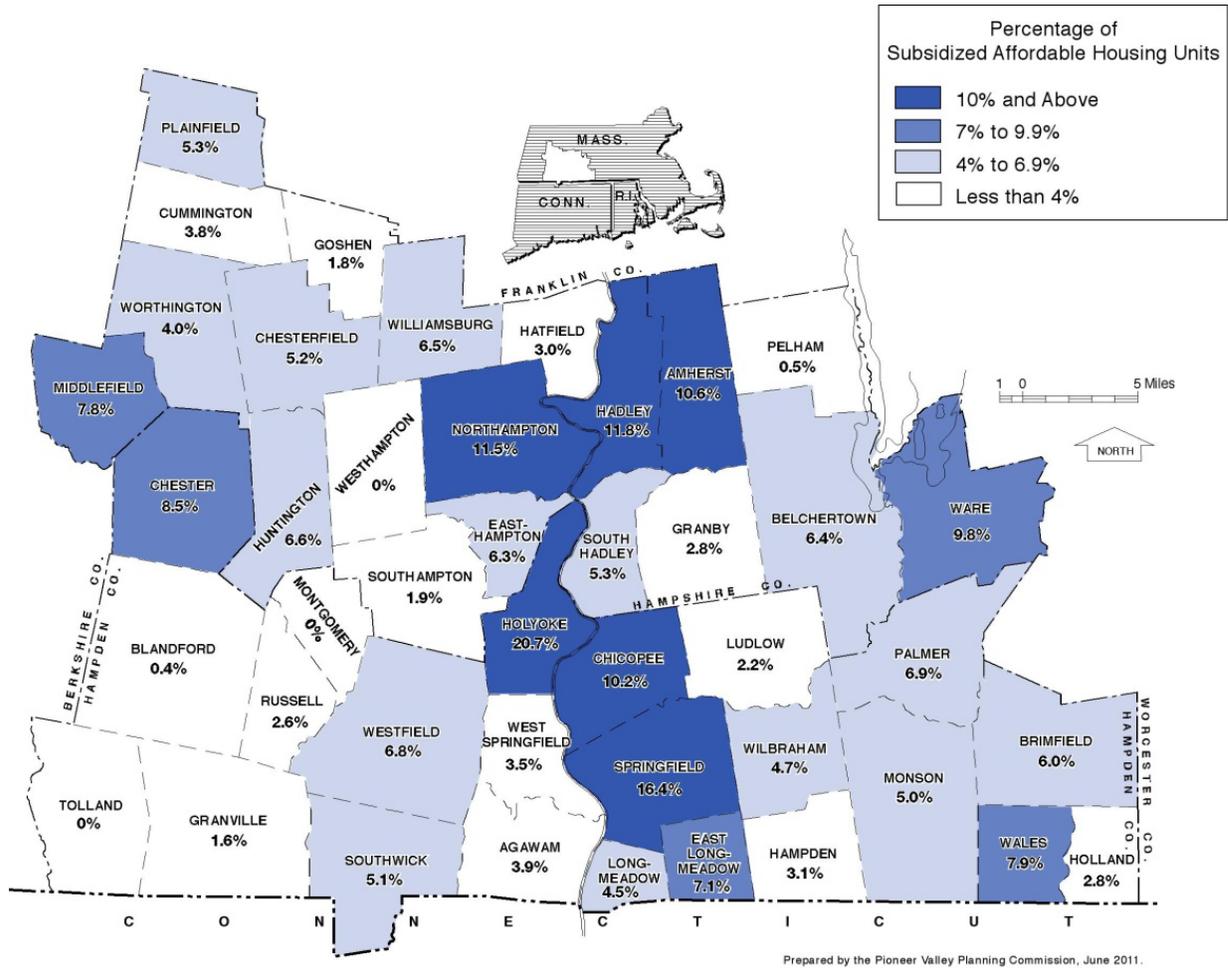


TABLE 11: FY 2011 AREA MEDIAN INCOME LIMITS FOR THE SPRINGFIELD METROPOLITAN AREA (HAMPDEN & HAMPSHIRE COUNTIES)

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

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

VOUCHER HOUSEHOLDS

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 Blandford.

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 Blandford listed on the Massachusetts Accessible Housing Registry. Not only is there a great shortage of accessible housing units in Blandford, this shortage exists for the entire region. The Registry shows that there were 858 accessible units in the Pioneer Valley with the largest concentrations being located in Springfield (34% of total) and Holyoke (16% of total).

ELDERLY HOUSING

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

SPECIAL NEEDS HOUSING

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

EXISTING HOUSING SUPPLY KEY FINDINGS

- The Residential Zoning District's requirements do not reflect the existing scale and character for many of the lots in this historic area of town.
- Blandford is one of the few communities in the region that does not allow residences with three or more units (also known as multifamily housing).
- The number of housing units in Blandford increased by almost 16 percent over the past twenty years while its population increased by 4 percent.
- There was a decrease in the number of seasonal housing units.
- Renter-occupied housing units slightly increased from 1990 to 2010.

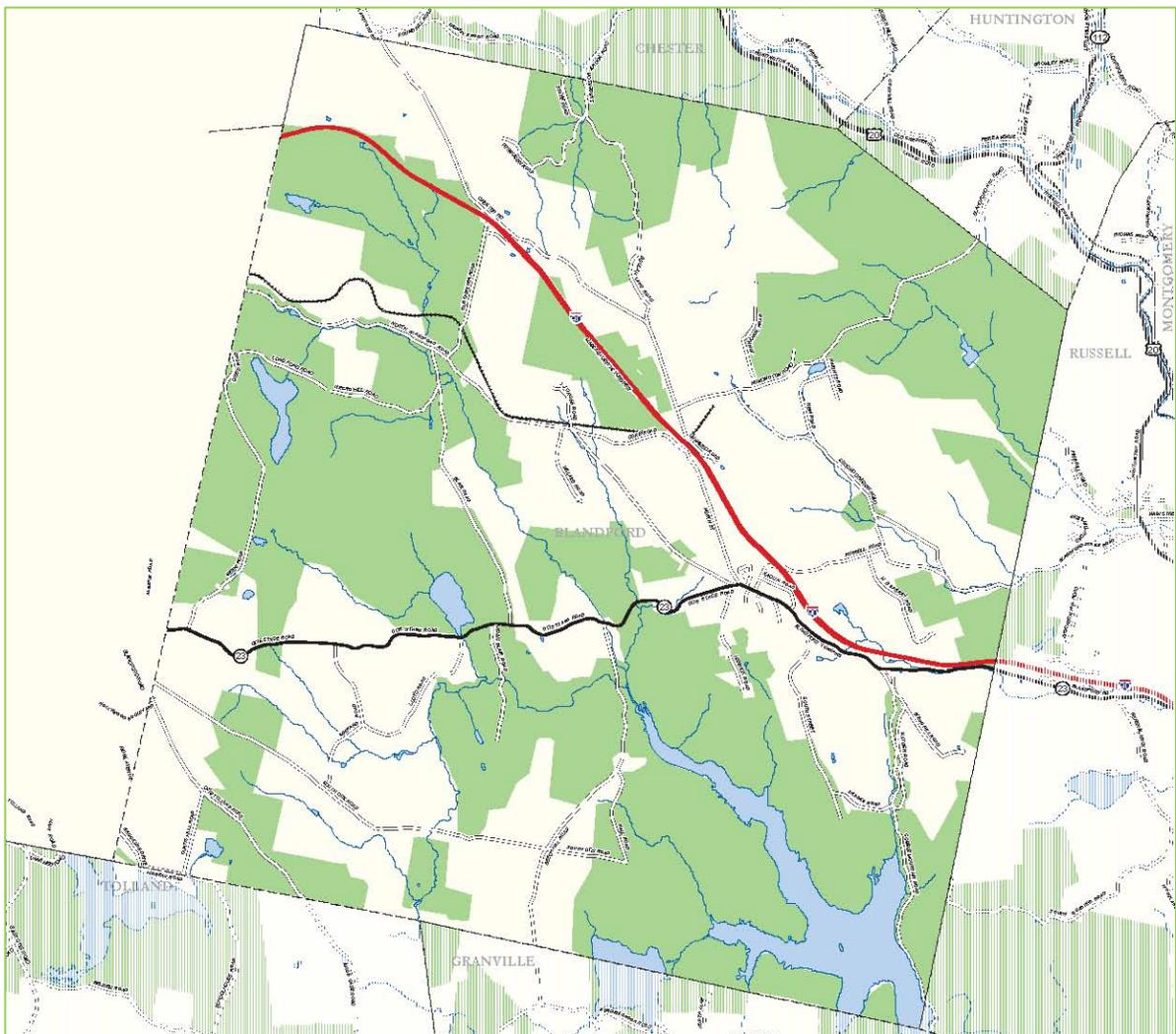
- Blandford lacks healthy variety in housing types in terms of rental options and two, three, and four family homes as well as elderly housing, accessible housing and subsidized housing. Over 95 percent of Blandford homes are single family homes and 8 percent are renter occupied.
- By 2019, Blandford will have zero units on the Subsidized Housing Inventory, and the town would need an additional 52 subsidized housing units to reach its 10% affordable housing goals established by the Chapter 40B state law.
- Older housing can have many challenges such as energy inefficiencies, design impediments for households with limited mobility, and outdated materials and products that present personal health risks like lead paint, asbestos, and lead pipes. Approximately 25 percent of Blandford homes were built before 1930.

HOUSING MARKET & DEVELOPMENT TRENDS

DEVELOPMENT CONDITIONS

Blandford 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. Blandford’s forest resources cover over 85 percent of the town and serve as: significant natural filters for several municipal water supplies, an economic resource for lumber production, and critical wildlife habitat. Nearly one-fifth of Blandford, in fact, is classified as “core habitat” and about three-fourths as a “critical landscape” by the Massachusetts Division of Fisheries and Wildlife. A large portion of Blandford, around 45 percent, is permanently protected from development. The City of Springfield, the Town of Russell, and the Massachusetts Department of Conservation and Recreation are the largest landowners in Blandford.

FIGURE 11: TOWN OF BLANDFORD WITH PROTECTED LANDS SHOWN IN GREEN



Residential development in Blandford may be challenged by several factors.

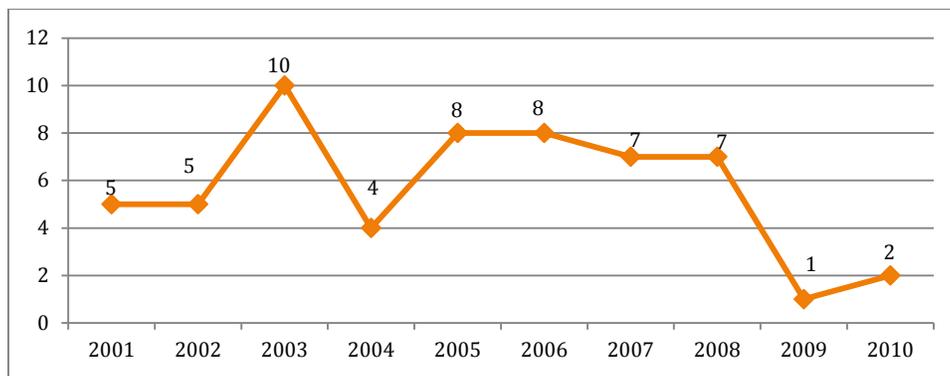
- **Septic Systems:** The town has no municipal public wastewater treatment system, and therefore wastewater needs are provided using subsurface sewage disposal systems (septic systems). Massachusetts state law requires septic systems to be able to treat wastewater discharge at a volume of 110 gallons per day (GPD) per bedroom. The greater the number of bedrooms in a home or development, the greater the amount of land needed for the septic tank and soil absorption system (leach field). State regulations require septic tanks and leach fields to be at least 10 feet from the property line and the foundation of the home. More critically, septic tanks have to be sited at least 50 feet from a well and leach fields 100 feet from a well.
- **Limited Public Water:** Blandford has a small public water supply system, which serves approximately 230 connections and whose source is the 81 acre Long Pond. For the homes not served by the public water supply system, the proper siting of wells from septic tanks and leach fields, as noted above, 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 Blandford possess soils that have drainage characteristics required for effective on-site sewage disposal. The Blandford Board of Health noted that failing septic systems continues to be an issue in town.
- **High groundwater:** The minimum below-ground distance separating the leach field from the ground water table must be four feet for soils with recorded percolation rates of more than two minutes per inch and five feet for soils with recorded percolation rates of two minutes or less per inch. High water tables challenge the required separation distances. However, the required separation distance may be able to be achieved in areas with high ground water through the construction of a mounded soil absorption system.
- **Topography:** Steep slopes create challenges for residential construction and the siting of septic tanks, leach fields, and wells. Land with grade changes of 15 to 25 percent can create challenges for residential construction and the siting of septic tanks, leach fields, and wells. Land grade changes of 25 percent or more will prohibit development entirely. Approximately 20 percent of Blandford has grade changes of 15 to 25 and eight percent with grade changes of 25 percent or more (steep slopes).

The town's hilly, forested terrain, lack of public water in most areas of town, complete lack of 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

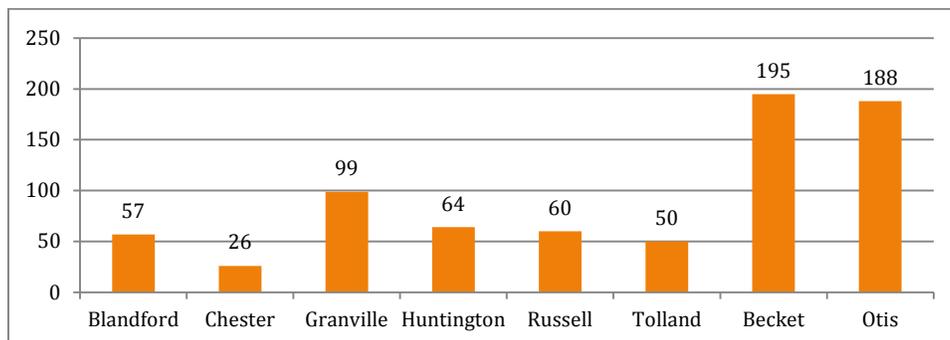
The level of annual building permit activity in Blandford has historically been low with an average of two to ten building permits issued per year. The sharp drop in building permits that occurred in 2004 is atypical of regional building permit trends because this year was considered the height of building permit activity for many communities in the Pioneer Valley. The downward trend that occurred after 2005 is consistent with regional trends. Figure 13 illustrates that Blandford's building permit activity over a ten year period is also low when compared to Blandford's neighboring communities although the comparatively high number of building permits issued in Becket and Otis can be explained by the growing interest in these communities as places for second homes or locations to retire to as year-round residents.

FIGURE 12: NUMBER OF BUILDING PERMITS ISSUED FOR NEW RESIDENCES, BY YEAR, 2001-2010



Source: HUD, Building Permit Database.

FIGURE 13: REGIONAL COMPARISON OF NUMBER OF BUILDING PERMITS ISSUED BETWEEN 2001 THROUGH 2010.



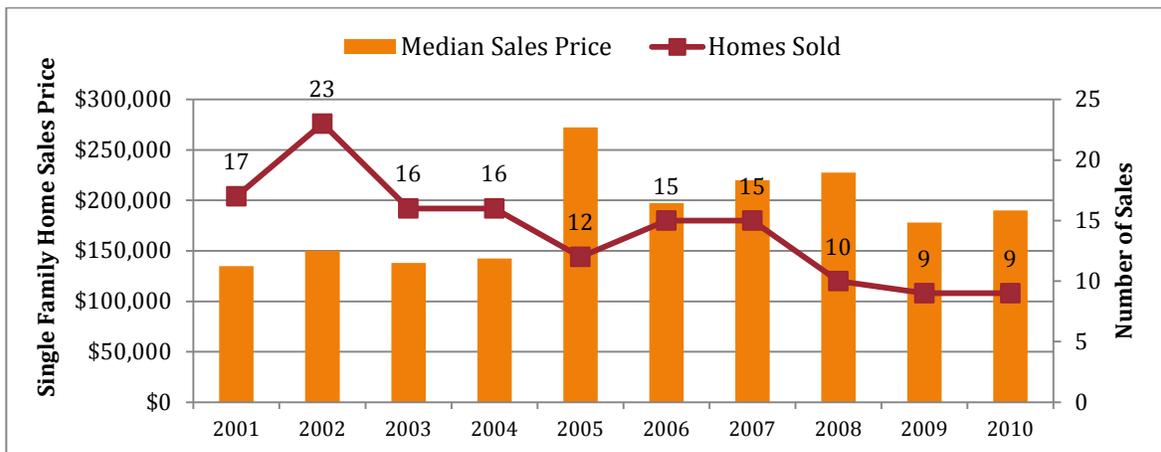
Source: HUD, Building Permit Database.

HOME SALES AND SALE PRICES

Over a ten year period from 2001 through 2010, single family homes were the only types of homes sold in Blandford. More single family home sales took place in the early 2000s, peaking in 2002, than the later part of the decade, which was consistent with regional market trends.

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 Blandford where the median sales price went from \$135,00 in 2001 to \$272,500 in 2005. Blandford's rise in median sale prices for single family homes over the course of the 2000s as well as its peak in 2005 was also consistent with regional trends.

FIGURE 14: SINGLE FAMILY HOME SALES IN BLANDFORD BY YEAR

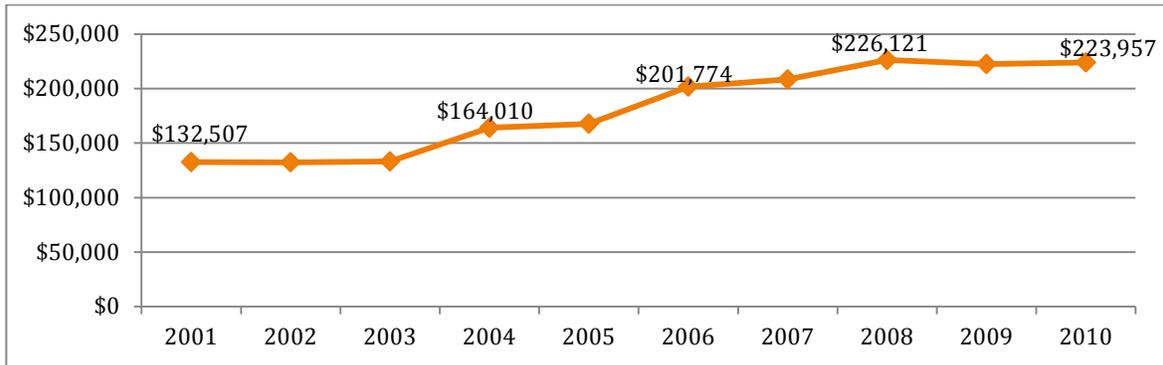


Source: The Warren Group

HOUSING VALUES

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 Blandford steadily increased over the course of the 2000s from \$132,507 in 2001 to \$223,957 in 2010, resulting in a 70 percent increase overall (Figure 15). Table 12 illustrates that the higher-valued homes tended to have a greater amount of living space. In 2010, Blandford had the 26th highest average assessed value of all 43 municipalities in the Pioneer Valley.

FIGURE 15: AVERAGE ASSESSED VALUE OF BLANDFORD HOMES BY YEAR, 2001 THROUGH 2010



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

TABLE 12: BLANDFORD SINGLE FAMILY HOMES BY ASSESSED VALUE

Assessed Value of Single Family Home	Number of Parcels in Category	Median Square feet of Living Space of Parcels in Category
Over \$400,000	7	3,264
\$300,000 to \$400,000	57	2,464
\$250,000 to \$300,000	70	2,203
\$200,000 to \$250,000	121	1,814
\$150,000 to \$200,000	157	1,472
Less than \$150,000	87	960

Source: Blandford Assessors Inventory, 2011

RENTS

There is little information on asking rents in the town of Blandford. A review of available Blandford rentals on Craig’s List and MLS in October 2011 and in May of 2012 showed only one available unit, which asked \$1,500 for a four-bedroom single family home rental.

The 2005-2009 American Community Survey estimated the median gross rent in Blandford at \$786.³ Median gross rent for 2005-2009 in Hampshire County was \$847 and \$716 in Hampden County.

³ Gross rent is the monthly rent agreed to or contracted for plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).

HOUSING AFFORDABILITY

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

The 2005-2009 American Community Survey estimated that 27 percent of Blandford homeowners and 14 percent of Blandford renters were housing cost-burdened. For Hampden County, these percentages were much higher over this same period with 39 percent of homeowners and 54 of renters paying 30 percent or more of their income for housing.

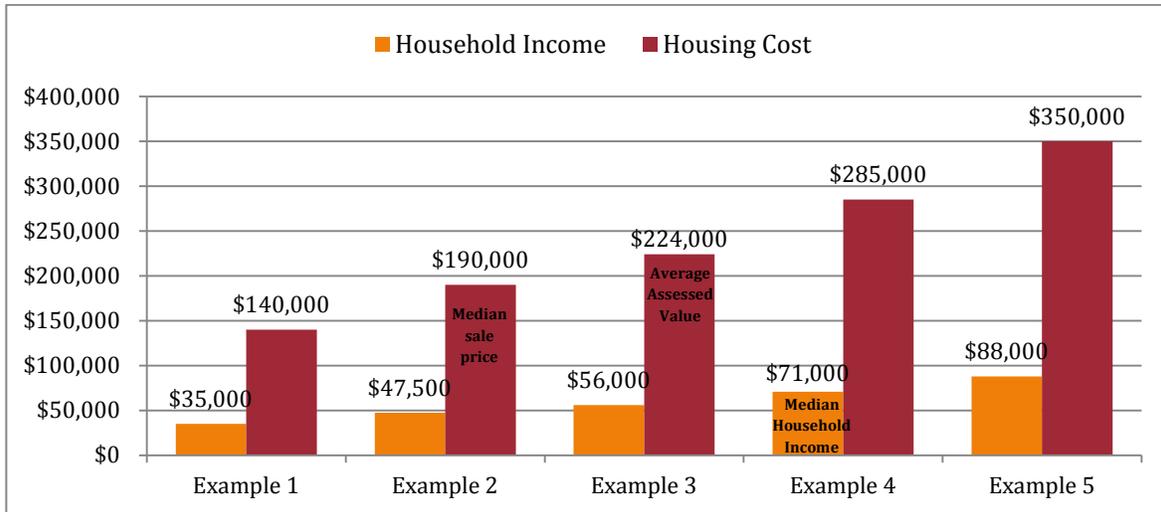
Transportation costs, energy costs and municipal property taxes can also figure into the cost of owning and renting a home.

- ***Transportation costs:*** A Blandford resident who commutes five days a week to work in Springfield with a car that gets an average of 26 miles per gallon will spend approximately \$6,200 a year on fuel and maintenance costs.
- ***Energy costs:*** Massachusetts has the 6th highest share of home owners who heat with fuel oil. Winters are long and cold, and high heating bills add to the already burdensome housing costs. Massachusetts also has the highest electricity prices of all states (not including Hawaii and Alaska).
- ***Municipal property taxes:*** municipal property taxes may greatly influence yearly housing costs. The greater the value of one's home, the more taxes paid on that property. In Blandford, where the average assessed value of a single family home was approximately \$225,000 in 2010, the average tax bill on a single family home at that value was about \$2,800. In comparison, the average tax bill in Longmeadow in 2010 was over \$6,000 on the average home valued at \$350,000.

BUYING A SINGLE FAMILY HOME

A household who wanted to purchase a home in Blandford selling at the 2010 average assessed value of \$224,000 would need an annual household income of \$56,000 if they were to put down a 20 percent down payment. For this reason, homeownership opportunities in Blandford appear to be generally affordable to moderate to upper income households.

FIGURE 16: MAXIMUM HOUSING PRICE AFFORDABILITY BY HOUSEHOLD INCOME LEVEL



Source: Pioneer Valley Planning Commission, 2011

RENTING A HOME

Using the same rule of thumb that a household should pay no more than 30 percent of its annual income on housing, Table 6 portrays the annual household income needed to afford to rent a home using various levels of income. A household earning the median household income of \$71,000 would not have a problem affording a rental unit in Blandford; however, renter households typically have lower incomes, so they would have limited choices in finding an affordable place to live.

TABLE 13: HOUSEHOLD INCOME NEEDED TO RENT A HOME AT SELECT HOUSEHOLD INCOME LEVELS.

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

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. Because of the small number of homes in Blandford, it is not possible to make meaningful generalizations about foreclosure rates, but there were six foreclosures from 2007 to 2010 and only three in the previous six years (Table 14). Blandford residents in jeopardy of mortgage foreclosure can call HAP Housing to receive free and confidential mortgage counseling. According to Hap Housing, one person received foreclosure counseling in 2008 in Blandford, zero in 2009, and zero in 2010.

TABLE 14: FORECLOSURES IN BLANDFORD BY YEAR

Year	Number of Foreclosures	Number of Petitions to Foreclose
2001	1	unavailable
2002	1	unavailable
2003	1	unavailable
2004	0	unavailable
2005	0	unavailable
2006	0	unavailable
2007	1	6
2008	2	2
2009	0	5
2010	3	4
Total	9	

Source: Warren Group

HOUSING MARKET AND DEVELOPMENT TRENDS KEY FINDINGS

- There are environmental constraints such as steep slopes, heavily forested terrain, lack of public water in most areas of town, complete lack of public sewer, and poor soils in many areas of town that present development challenges.
- The level of annual building permit activity in Blandford has historically been low, with one to ten building permits issued per year.
- Building permit activity has been extremely slow since 2008.
- Home values saw a dramatic 70 percent increase from 2001 to 2010.
- Blandford had the 26th highest average single family home value in the region in 2010.
- The foreclosure crisis did not impact the town as much as other communities in the region from 2007 to 2010.
- Homeownership opportunities in Blandford appear to be more available to moderate and upper income households.
- Rental options are limited and lower income households would have difficulty affording rent in Blandford.

HOUSING PREFERENCES SURVEY

SURVEY OVERVIEW

The Hilltown Community Development Corporation developed a nineteen-question survey designed to assess Blandford’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, 106 people responded to the survey, which represents approximately nine percent of all residents and twenty-two percent of all households. A summary of responses to each of the 17 questions can be found below.

Question 1: Do you own or rent the house or apartment where you live?		
Answer Options	Response Percent	Response Count
Own	97.1%	101
Rent	2.9%	3
<i>answered question</i>		104
<i>skipped question</i>		2

Question 2: How many people are there in your household?		
Answer Options	Response Percent	Response Count
1	25.0%	19
2	36.8%	28
3	21.1%	16
4	11.8%	9
5	5.3%	4
6 or more	0.0%	0
<i>answered question</i>		76
<i>skipped question</i>		30

Question 3: 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	4	3	0	11
11 to 19	1	1	12	6	1	0	15
20 to 39	9	9	7	3	0	0	19
40 to 59	41	34	1	0	0	0	51
60 and over	54	17	1	0	0	0	59
<i>answered question</i>							105
<i>Skipped question</i>							1

Question 4: 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	21.2%	22
Yes, our child or children will be forming a new household or households	9.6%	10
Yes, another part of our household will be needing housing	1.0%	1
No	68.3%	71
<i>answered question</i>		104
<i>skipped question</i>		2

Question 5: 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	44.1%	15
move to a different part of the state or country	55.9%	19
<i>answered question</i>		34
<i>skipped question</i>		72

Question 6: If you or a member of your household moves within the next five years, how many bedrooms would be needed?		
Answer Options	Response Percent	Response Count
Studio or one bedroom	23.3%	20
Two bedrooms	43.0%	37
Three bedrooms	31.4%	27
Four or more bedrooms	2.3%	2
<i>answered question</i>		86
<i>skipped question</i>		20

Question 7: 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	17.4%	15
A single family house	64.0%	55
A duplex	7.0%	6
A condominium	10.5%	9
A house or condominium in an "over fifty-five" development	19.8%	17
An apartment or condominium for senior citizens over the age of 62	25.6%	22
<i>answered question</i>	<i>86</i>	<i>86</i>
<i>skipped question</i>	<i>20</i>	<i>20</i>

Question 8: 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	51.8%	44
Location in a rural setting	57.6%	49
Nice view	25.9%	22
Location near stores, businesses or services	24.7%	21
Location near town center.	16.5%	14
Low utility costs	56.5%	48
Energy efficiency	63.5%	54
Location near public transportation	12.9%	11
Location near highway	8.2%	7
Low maintenance	60.0%	51
No stairs	35.3%	30
Handicapped accessibility	16.5%	14
Other features	16.5%	14
<i>answered question</i>	<i>85</i>	<i>85</i>
<i>skipped question</i>	<i>21</i>	<i>21</i>

Question 9: Would you be interested in an apartment or condominium for senior citizens over the age of 62, either for yourself or for another family member such as a parent or other older relative? You may choose one or more answers.

Answer Options	Response Percent	Response Count
Yes, for myself	23.8%	24
Yes, for another family member	10.9%	11
No	68.3%	69
<i>answered question</i>	<i>101</i>	<i>101</i>
<i>skipped question</i>	<i>5</i>	<i>5</i>

Question 10: When would you or a family member be ready to move into senior housing?		
Answer Options	Response Percent	Response Count
Less than 2 years	1.0%	1
Less than 5 years	13.5%	13
More than 5 years	40.6%	39
Not applicable	44.8%	43
<i>answered question</i>		96
<i>skipped question</i>		10

Question 11: What senior housing features would interest you or your family member? Please choose all that apply.		
Answer Options	Response Percent	Response Count
Low maintenance	55.8%	53
Handicapped accessibility	16.8%	16
Access to transportation	32.6%	31
Access to medical care	31.6%	30
Meals provided	14.7%	14
Housekeeping provided	20.0%	19
Personal care provided	11.6%	11
Affordability	54.7%	52
Would prefer ownership (as in a condo)	18.9%	18
Would prefer to rent	15.8%	15
Not applicable	38.9%	37
<i>answered question</i>		95
<i>skipped question</i>		11

Question 12: 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	9.3%	9
\$600 - \$800 a month	10.3%	10
\$800 - \$1,000	15.5%	15
\$1,000 - \$1,200 a month	6.2%	6
More than \$1,200 a month	4.1%	4
I don't know	14.4%	14
Not applicable	40.2%	39
<i>answered question</i>		97
<i>skipped question</i>		9

Question 13: 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	34.0%	33
No	16.5%	16
Not applicable	49.5%	48
<i>answered question</i>		97
<i>skipped question</i>		9

Question 14: Household income is important in determining the type of housing that a household can afford. Please check the box next to the income range that best describes your annual household income. (note: Household income is the combined total income for all members of a household.)		
Answer Options	Response Percent	Response Count
Less than \$20,000	9.8%	9
\$20,001 to \$25,000	5.4%	5
\$25,001 to \$30,000	2.2%	2
\$30,001 to \$35,000	8.7%	8
\$35,001 to \$40,000	6.5%	6
\$40,001 to \$45,000	3.3%	3
\$45,001 to \$50,000	3.3%	3
\$50,001 to \$55,000	1.1%	1
\$55,001 to \$60,000	7.6%	7
\$60,001 to \$65,000	3.3%	3
\$65,001 to \$70,000	5.4%	5
Greater than \$70,000	43.5%	40
<i>answered question</i>		92
<i>skipped question</i>		14

Question 15: 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	76.2%	64
Need for down payment	13.1%	11
Need for rent payment and security deposit	10.7%	9
Being too far from other family members	13.1%	11
Concern about transportation	19.0%	16
Concern about employment	19.0%	16
<i>answered question</i>		84
<i>skipped question</i>		22

Question 16: If you have other comments about housing needs in your town please include them here:	
Answer Options	Response Count
	27
<i>answered question</i>	27
<i>skipped question</i>	79

Responses

- The conditions of the roads should be addressed. Quite a few of the roads have potholes + ruts that have not been fixed in a couple of years. This wears on a vehicles tires + suspension. Vehicles are not cheap to maintain.
- Very high taxes no services
- I think housing in this town has become LESS Desirable w/ the closing of roads (Cobble Mountain, for example) and of businesses--lack of things to do here, lack of services
- Do NOT want senior housing OR multi family housing in Blandford!!!!!! This is why we moved here - single family housing. This is a town NOT a city. You want an apartment or senior housing then move to the city!
- I wouldn't be able to afford my own home if not for USDA Rural Development. Are you those nice people who are going to help me with my water? It hasn't been drinkable or full power in a year. Thank you. (Thank goodness I can shower at the Y!)
- I wish to stay in the home I built in 1988-9 until I can no longer cope with shoveling snow or drive safely.
- I moved to Blandford and liked not seeing my neighbors but now lots are being cleared and I think things might change, grrrr.
- We live in Blandford - part time - and do not know what our retirement plans are.
- I enjoy having land (over 2 acres) Neighbors are not directly next door. Apartment living meant noisy neighbors, parking problems, -- not for us
- I am right where I want to be - not interested in moving - EVER
- "We have no senior housing in Blandford at present and many people who are of the age + need.
- The market is so low now, it's a bad time to try to sell."
- There are no viable housing for elderly here, which is why we would move.
- Who knows what the future holds?
- "a rural setting,
- senior housing community would be an asset to this town."
- Access to Mass Pike from Otis/Blandford area would make life better and more affordable.
- Few opportunities for seniors
- "The town water bill is to high
- The Gateway school system very sad"

- I think that an exit in the Blandford/Otis area on the Mass Pike would be a big-plus for the area's economy & accessibility to the area not to mention the traffic problems in Westfield
- With no school, children must be transported over the mountain to Chester + Huntington. It's not conducive to a young family moving here.
- Town assessors need to be more on-line w/ actual assessed home values. Private assessor just rated our house over 40K BELOW what we are being taxed on.
- I live in Blandford for 6 months every year, Longmeadow 6 mos rest of year (Oct 15- Apr 15) more or less, depending on weather -
- "A nice 2 bedroom so I have room for doing some crafts + storage. Single floor.
- And able to keep a well trained small female lab. (Dog.) She helps to keep us moving."
- "High speed internet
- Cost of Gateway school district too high"
- There is Nothing in Blandford to attract buyers. No Businesses - No pike exit. Roads are in need of Repair. In the last 5 yrs, we've had a tax increase but have less than before the increase.
- I think the hill towns have a great need for affordable housing for seniors. My eighty-two year old mother lives in a HUD subsidized property and it is the only way she could continue to live alone on her income. I think many seniors would like to have that option.
- own two homes in two states

Question 17: Additional Comments	
Answer Options	Response Count
	31
<i>answered question</i>	31
<i>skipped question</i>	75

- "H D C D is doing great things -- wish _our town_ could be better!
- "Leave Blandford the way it is.
- Only if I become disabled.
- Depends on health - I'm 79 years old.
- That development in Pittsfield, Mass., built for homeless veterans has much that I would think applicable to senior housing. Blandford has many widows & widowers living in large, rather isolated homes who might take advantage of such, opening the larger homes to younger families.
- I understand that Blandford has town acreage, set aside for town development or other use, at the present time."
- Hilltown CDC is a great program I took the first time home buyers class and it helped me understand all the steps involved. I was unable to unroll in any program they

offered because I make too much money. But for those you can benefit do; and I'm glad Hilltown CDC was there

- I don't plan to move to Senior housing.
- "Thank you! I enjoy all that you do for the community.
- Better road care. Pot holes on the side roads are terrible
- "The hilltowns need to develop upscale housing developments for over 55 since there are a lot of over 55 residents who are moving for the following reasons:
 - cost of current home - Taxes, ins, etc
 - upkeep of home
 - limited access to health care
 - NO access to transportation
 - Limited access to entertainment + good restaurants"
- "We do not want our rural hilltowns to become suburbs, like Westfield. We want the hilltowns to remain rural towns and villages. NO strip malls or Walmarts, etc.
- "One consideration you didn't present were taxes in the town; relating to factors preventing a move]. The town of Blandford is considered high for its tax rates--but really it's not allowing for us to benefit from those taxes! Maybe just (for us in an outside part of town) very expensive snow plowing! Others agree since roads and other services have gone down the tubes.
- Thank you."
- This is a second home for us; not our official residence so the questions do not relate to us.
- "The only other thing I can say is an exit in the Hilltowns would make accessibility and would help the economic structure of the area thrive. I cannot stress the fact enough that the real problem with Westfield traffic is not roads in Westfield but the lack of roads around (by/pass, exit) Westfield
 - exit added to Mass. Pike half-way between Westfield & Lee"
 - As rural as feasible. Haven't thought beyond that
 - Would like to die here"
 - [Q: factors preventing move] Don't want to move."
 - Own 20-39 lives second floor (Son)
 - Rent 40-60 lives first floor (Mom + Dad)
- The elderly people here are involved in the fabric and daily life of our town, not isolated in a contrived, over 55, elderly project or gated community.
- When I/we cannot manage independent living, and our neighbors and friends or senior services already available are not enough to support us, it will be time to enter a nursing home in the city, near a hospital.
- In general, the elderly here are fiercely independent, preferring to stay in their own homes. Older people from the city do not move here. (The so-called elderly ""population boom"" is simply the result of ""ageing in place.""") So there is little need to create housing for a non-existent niche market. If it ain't broke, don't fix it!

RECOMMENDATIONS

ENHANCING HOUSING OPPORTUNITIES IN BLANDFORD

OVERVIEW

This section outlines strategies to enhance housing opportunities in town, and they are designed to be locally achievable given limited existing staff and funding resources. Narrow 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.

HOUSING STRATEGIES

CREATE A NEW ZONING DISTRICT IN THE TOWN CENTER THAT WOULD ALLOW MORE RESIDENTIAL AND COMMERCIAL USES AND MORE FLEXIBLE DIMENSIONAL STANDARDS.

Creating a new zoning district in the town center that would allow a greater mix of residential and commercial uses would enable a greater range of housing and economic development opportunities in town but within a targeted area. The town of Blandford would want to consider requiring site plan approval from the Planning Board for development within this new district to ensure proposed buildings maintain Blandford's rural character.

Currently, the Blandford town center is comprised of two zoning districts: Residential and Business. The existing Residential District allows single-family and two-family homes by right and requires a minimum area of at least 30,000 square feet and 150 feet of frontage. This district allows few uses outside of single-family and two-family homes and the dimensional requirements may preclude the development of more modestly sized homes. Small single family homes on small lots, two family homes on smaller lots or homes with three or four housing units would be attractive to young families starting out as well as aging families looking to downsize. In addition, affording a building lot of 30,000 square feet may be cost prohibitive to many families.

The existing Business District allows typical businesses uses and requires 100 feet of frontage, but the district is very small and basically conforms to lot lines of existing or former commercial uses. A new zoning district in the town center could promote economic development by encouraging uses compatible with existing properties.

The PVPC worked with the Town of Blandford in the mid 2000s on a Mixed Use Village Center Overlay District (boundaries show on Figure 17) and bylaw, but the proposed overlay district did not pass town meeting vote in 2005. This proposed District and bylaw could be easily modified to meet current interests and expectations of Blandford residents as well as current market realities.

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

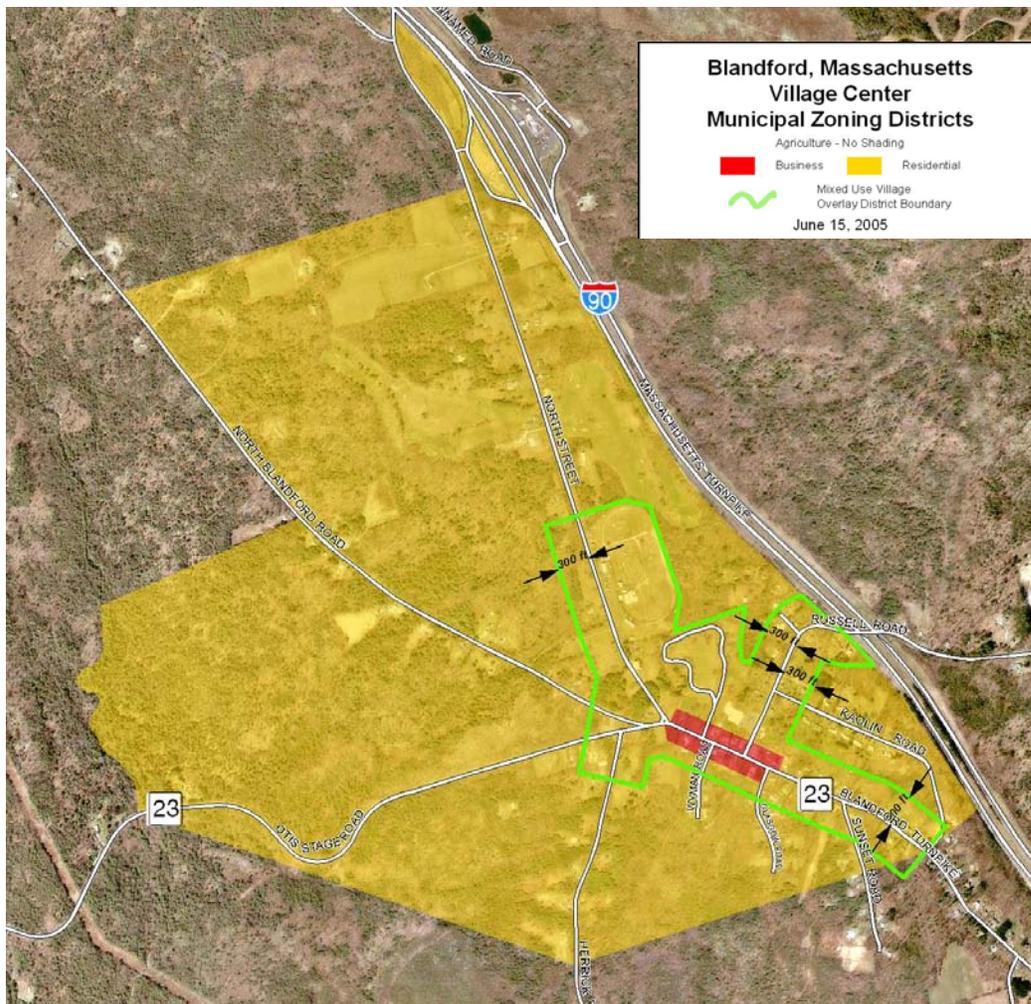
IMPLEMENTATION Review previously drafted boundaries of the proposed Mixed Use Village Center Overlay District and proposed bylaw regulations of this district and carry over applicable boundaries, uses, and dimensional requirements for the new zoning district. Consider requiring site plan approval by the Planning Board for development within this new district to ensure proposed buildings maintain Blandford's rural character. Draft new zoning bylaw provisions and have the Planning Board hold public hearing on the proposed district and 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 identify and delineate a target area, research use and dimensional options, educate residents about the district/bylaw, and help draft revisions.

LOCAL INITIATOR Planning Board

DEGREE OF EFFORT High

FIGURE 17: BOUNDARIES OF PROPOSED 2005 MIXED USE VILLAGE OVERLAY DISTRICT



EXPAND THE TYPES OF RESIDENTIAL USES ALLOWED IN TOWN.

Town Zoning could allow new three or four unit homes by special permit while keeping the 30,000 square foot lot size to enable additional housing opportunities in town.⁴ It should be noted that there are recent examples of four family homes in the region that maintain the appearance of a large single family home, which would help to address any concerns that three or four family homes would be out of character in Blandford. In addition, the town should consider allowing convalescent-retirement homes by special permit in the Residential District since they are currently limited to the Agricultural District. The lot size requirement of 87,120 square feet (2 acres) may be appropriate for such a facility given that the facility will need to be able to accommodate wastewater management on-site. Both the suggested three-to-four unit homes and convalescent-retirement homes could require site plan approval by the Planning Board to ensure the proposed building design maintains Blandford’s rural character.

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

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

ASSISTANCE AVAILABLE *PVPC can provide assistance to the Planning Board to research use options, help draft revisions, and can assist with civic engagement and education.*

LOCAL INITIATOR *Planning Board*

DEGREE OF EFFORT *Medium to High.*

FIGURE 18: EXAMPLE OF A NEW FOUR-FAMILY HOME



⁴ The PVPC determined that the Town of Blandford does not need an accessory dwelling unit bylaw because the town allows two-family homes by-right in all zoning districts.

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 invited the help of the Hilltown Community Development Corporation to apply for funding.

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*

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

The town of Blandford 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 Blandford as a lower-need town, which may limit Blandford's ability to obtain funding. 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. Blandford, in fact, was successful with its 2009 CDBG application for which it partnered with the communities of Granville, Montgomery 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*

Housing Rehabilitation Before and After Photos

FIGURE 19: BEFORE PHOTO, HOME IN WARREN, MA. DILAPIDATED FRONT PORCH, FRONT FAÇADE AND ROOF.



FIGURE 20: AFTER PHOTO. NEW PORCH, FRONT FAÇADE, AND ROOF.



MAKE AVAILABLE EXISTING RESOURCES AT TOWN HALL AND EVENTUALLY ON A TOWN WEBSITE.
This Assessment shows that Blandford 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 Board of Selectmen's Secretary should make sure that information on existing housing resources is available at town hall as well as on the town's website.

DEMOGRAPHIC TARGET: *All demographics*

IMPLEMENTATION: *Identify available resources (listed below and described in housing plan). Make resources available at town hall and on town website. 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 *Board of Selectmen's 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

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.

HOUSING REHABILITATION

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

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

RESOURCES, CONTINUED

HOME MODIFICATION

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

DOMESTIC VIOLENCE SHELTERS

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

FORECLOSURE COUNSELING & PREVENTION

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

EMERGENCY SHELTERS

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

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

FIRST TIME HOMEBUYERS FINANCING

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

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

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

FIRST TIME HOMEBUYERS PROGRAMS

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