



Town of Deerfield Housing Production Plan

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Prepared by:

**The Deerfield Planning Board Housing Subcommittee
and the
Franklin Regional Council of Governments**

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Contents

1. Introduction.....	1
Purpose of a Housing Production Plan	1
Planning Process and Public Participation	1
Local, Regional, and State Housing Context	2
2. Comprehensive Housing Needs Assessment.....	7
Community Demographics	7
Current Housing Characteristics and Trends	18
Analysis of Current and Projected Housing Needs	37
3. Development Conditions and Constraints: Opportunities and Challenges	39
Housing and Sustainability.....	39
Open Space and Natural Resources.....	43
Zoning Regulations.....	49
Brownfields	59
Infrastructure Capacity	60
Local Capacity for Affordable Housing Development.....	70
4. Housing Goals	72
Mix of Housing Types.....	72
Areas in Town to Target Housing Development and Rehabilitation	74
Affordable Housing Production Goal	80
5. Implementation Strategies	82
Zoning Changes.....	82
Identification of Specific Sites for Affordable Housing Development	86
Strategies to Build Local Capacity for Affordable and Community Housing Development.....	89
Strategies for Investing in the Existing Housing and Building Stock for Affordable Housing Development.....	90
Strategies to Mitigate Development Constraints in Housing Target Areas.....	92
Strategies to Support Livability and Sustainable Housing Development.....	93
Participation in Regional Collaborations.....	95
Available Housing Resources and Programs.....	100

Appendices	105
Appendix A: DHCD Submittal Cover Letter, Selectboard Letter, and DHCD Approval Letter.....	106
Appendix B: Meeting Agendas and Sign-in Sheets	109
Appendix C: Publicity	125
Appendix D: Results of the Community Workshop	129
Appendix E: Community Housing Specialist Scope of Services: Supporting the Towns of West Boylston, Boylston, and Sterling	140

1. Introduction

Purpose of a Housing Production Plan

A Housing Production Plan is a planning document that identifies the housing needs of a community and the strategies it will use to make progress in facilitating the development of affordable housing. The plan provides information on trends in Deerfield relating to the people who live here, the types of housing in town, and the current development conditions in town, to determine the housing needs of the community. The collection and analysis of this information, along with an extensive public process, lead to the development of housing goals for Deerfield's future. These goals outline the types of housing desired in town in the future, where new housing should be located, and what this new development should look like. Finally, the plan includes implementation strategies that the town can pursue to make these goals a reality.

On a broader level, this plan seeks to develop a vision that will help shape the future of Deerfield. Will long-time residents be able to stay in town as they age? Will children who grew up in town be able to return to Deerfield to work and raise a family? Will people who are employed in Deerfield have the ability to live in town? Will young people be attracted to Deerfield to work in its industries or start a business of their own? These are the types of questions community members have been challenged to address during the development of this plan.

Planning Process and Public Participation

The development of this plan began in the spring of 2013. The Deerfield Planning Board was tasked with leading the development of the plan. After several Planning Board meetings to discuss the project, a public stakeholder meeting was held to present the project and initial demographic and housing data to the community. After the stakeholder meeting, the Planning Board formed a Housing Subcommittee to continue the work of developing the plan with FRCOG staff. The Subcommittee included members of the Planning Board, the Community Preservation Committee, the Director of the South County Senior Center, and representatives from the Council on Aging, the Franklin County Housing and Redevelopment Authority, and community members.

On September 18, staff from FRCOG and the Franklin County Housing and Redevelopment Authority, along with members of the Housing Subcommittee, lead a lunchtime discussion at the South County Senior Center in South Deerfield. The discussion revolved around the senior housing needs in the community. Attendees at the lunch were also encouraged to attend the community workshop in October.

On October 22, 2013, a community workshop was held to facilitate a discussion on future housing in town. Seventeen people participated in the workshop, which included a presentation of housing needs in the community, development conditions, and a mapping exercise that challenged participants to



Top: Participants at the October 22, 2013 community workshop place new housing units on a map of Deerfield.

Bottom: An example of housing types placed on a map of Deerfield at the community workshop. Green stickers designate senior housing; yellow stickers designate affordable housing.



place 250 new housing units on a map of Deerfield to accommodate projected growth in the next 20 years. Results of the exercise showed how participants desire a greater mix of housing choices in Deerfield than the current housing trends would provide. These results were used, along with the data collected for the housing needs

assessment, to develop the goals and implementation strategies for the plan.

The final draft goals and objectives were presented at the December 2, 2013 Deerfield Planning Board meeting, which was filmed and made available on the community access television station. The Board voted unanimously to adopt the plan. The Selectboard voted to adopt the plan at their meeting on December 18, 2013. For the month of December the plan and an executive summary was made available on the front page of the Town website for public review. The final approved plan will be available as a hardcopy at the Town offices and at the Tilton Library in South Deerfield, as well as on the Town website. Appendix A includes publicity for the entire planning process.

Local, Regional, and State Housing Context

It is useful to review past planning efforts from Deerfield to see what housing priorities and needs have remained the same, and what has changed over time. Additionally, housing cannot be planned solely on a local level, but must be analyzed as part of the larger region as well. Recent regional planning efforts provide useful information on the current state of housing in Franklin County, and broader regional housing goals. Finally, placing local housing efforts in the context of greater statewide goals is useful to

see how Deerfield can align its policies with these goals while planning for housing that meets the needs of the town.

Deerfield's Past Planning Efforts

Deerfield has conducted housing planning in the past. The *2000 Deerfield Master Plan* included the following housing goals:

- To encourage a mix of housing densities, ownership patterns, prices, and building types to serve diverse households consistent with the character of the community.
- To provide financial assistance to homeowners for State mandates with respect to Title 5 and remediation of lead paint hazards.
- To provide decent, safe, affordable housing for rental or purchase that meets the needs of Deerfield residents.

68 percent of respondents to the 2000 Deerfield Master Plan survey supported building affordable senior housing in town; only 33 percent supported building low to moderate income family housing, while 43 percent opposed it.

The major housing findings from the Master Plan found that seniors, and young families purchasing their first homes, were the population sectors most in need of affordable housing. Results of a public survey conducted for the plan showed that 68 percent of respondents supported building affordable senior housing; 51 percent supported first-time homebuyer programs; but only 33 percent supported building low-moderate income family housing. In fact, 43 percent of survey respondents opposed building low-

moderate income family housing. One reason for this may be the impact that additional children may have on the local school system. As will be seen later in this plan, falling enrollment at the Deerfield Elementary School and the Frontier Regional School in recent years is more of a concern to the school district than having an increase in children within the community.

The *2004 Deerfield Community Development Plan* focused on senior housing needs in the community. A survey was conducted of Deerfield residents age 62 and older. The survey found that 76 percent of respondents planned to stay in their current home. The median annual income of respondents was \$30,000, and 55 percent of households were on fixed incomes. The survey further identified the most needed improvements to homes according to respondents: driveway/walkway repair; insulation of windows/doors; upgrade to energy efficient systems; housecleaning; new roof; modifications to create a handicap accessible bathroom; and installation of grab bars.

In 2011, the South County Senior Center, which serves the towns of Deerfield, Sunderland, and Whately, conducted a survey of residents age 50 and over in those towns. Over 96 percent of survey respondents intend to stay in the area as they age. Over 90 percent reported living in homes that they own. Many respondents were unaware of alternative senior housing options in the area, or felt that the options

were inadequate. Roughly 30 percent of respondents felt they would need alternative housing in the next five years.

Sustainable Franklin County: Franklin County's Regional Plan for Sustainable Development

Sustainable Franklin County: Franklin County's Regional Plan for Sustainable Development, was completed in 2013 after a multi-year public process. The plan addresses a number of subject areas related to the future of Franklin County. The top housing goals identified during the planning process were:

1. Improve the energy efficiency of housing
2. Improve the quality of existing housing
3. Locate housing near employment and town centers

Findings from the plan showed that 69 percent of housing units in Franklin County are single-family homes. Thirty-one (31) percent of housing in the County is renter-occupied while 69 percent is owner-occupied. Currently there is a tight housing market in the County with very low vacancy rates for rental and homeowner units, which may make it difficult for people to find housing that meets their needs at an affordable price. Nearly 50 percent of renters and 34 percent of homeowners in Franklin County were cost-burdened by their housing costs in 2010, with young renters and older homeowners the most cost-burdened age groups in the region. The definition of "cost-burdened" is that a household pays more than 30 percent of its gross monthly income on housing costs (rent and utilities for renters, and mortgage, taxes, and insurance for homeowners). Additionally, the plan found that Franklin County has consistently had the lowest average wage per job of all fourteen counties in Massachusetts since 2000.

A major point of the plan is that housing is not just a local issue, but must be addressed regionally. In Franklin County, there are many rural areas without public infrastructure, and with few jobs to support much housing growth. Many of these areas also contain important natural resources that are already preserved, or are considered priorities for preserving. During development of the regional plan, South Deerfield was identified as one of the potential growth areas for the County, given its role as an employment center, its access to major transportation corridors, and the availability of public infrastructure.

An implementation project stemming from *Sustainable Franklin County* is the development of a regional housing plan. The regional housing plan is being developed concurrently with the Deerfield Housing Production Plan, and information from the regional plan has been integrated into this plan when possible.

Massachusetts Affordable Housing Context

In 1969, the Massachusetts Legislature passed M.G.L. Chapter 40B, also known as the Comprehensive Permit Law, to promote the creation of affordable housing for low and moderate-income households statewide. The legislation streamlines the development permit process for projects that include at least

20 percent affordable housing, and establishes the goal of increasing the amount of long-term affordable housing in each community to 10 percent of the total year-round housing stock. Under Chapter 40B, communities with less than 10 percent long-term affordable housing may be required to allow new housing developments that create at least 20 percent affordable housing, but which do not meet local zoning

restrictions, such as density and setback requirements. Communities may also work with a developer to create a “friendly” 40B project that creates affordable housing in a way that is consistent with community character. Currently 1.5 percent (33 units) of Deerfield’s annual housing stock is considered affordable under the definition of Chapter 40B.

M.G.L. Chapter 40B, also known as the Comprehensive Permit Law, encourages communities to maintain at least 10% of year round housing stock as affordable....Currently 1.5% of Deerfield’s housing stock is considered affordable under the law.

Definition of Affordable Housing under Chapter 40B

Generally, housing is considered affordable when a household pays no more than 30 percent of its gross income on housing costs.¹ The Chapter 40B definition of “affordable housing” is more specific than this general definition. In determining a town’s total number of affordable housing units under Chapter 40B, units must be subsidized and have guaranteed long-term affordability through a deed restriction for households earning at or below 80% of the area median income, and be subject to an Affirmative Fair Housing Marketing Plan (more information on the area median income and affordable housing can be found in the *Housing Affordability* section of this plan).

Newly constructed affordable housing units must have a deed restriction guaranteeing affordability for a minimum of 30 years, while rehabilitated housing units are required to have a deed restriction for at least 15 years guaranteeing affordability. Affordable housing units can be subsidized in different ways, including internal subsidies within a development such as a density bonus that allows a developer to create one or more additional market rate units to subsidize the affordable units; tax credits; grants or loans; and the use of Community Preservation Act funds by a community. Units that meet the requirements of Chapter 40B are added to the State’s Subsidized Housing Inventory (SHI), which is the official listing of affordable units in a community and determines whether a community is at or below its 10 percent threshold.

More recently, the Department of Housing and Community Development (DHCD) has developed the Housing Production Plan (HPP) as an option for communities that fall below the 10 percent threshold, but are making progress on facilitating the creation of affordable units in the community, to gain more control over the Comprehensive Permit process. If a town has an approved HPP through DHCD, and meets its annual affordable housing production goal, it can be certified to be in compliance with the plan, and therefore “exempt” from a Comprehensive Permit application for a period of one or two years. For a one year exemption, a town must produce affordable housing units that equal .5 percent of

¹ Housing costs are defined as mortgage, taxes and insurance for homeowners, and rent and utilities for renters.

the year round housing stock as of the last decennial census. For a two year exemption, a town must produce affordable housing units that equal 1 percent of the year round housing stock. For Deerfield, this equates to 11 units for a one year exemption, and 22 units for a two year exemption.

Affordable housing can come in many forms, and can provide housing for many different types of households. It can be developed by private, public, or non-profit developers, and can be rental units or homeownership units. It is preferable for affordable units to be mixed into a development along with market rate units. The following photographs are examples of affordable housing units that have recently been created in Franklin or Hampshire County.

Examples of Affordable Housing in Franklin and Hampshire Counties



New condominiums, Rural Development Inc.,
Wisdom Way Solar Village, Greenfield, MA



New single family home in a subdivision, private
developer, Amherst, MA



New single family homes, Pioneer Valley Habitat
for Humanity, Montague, MA



Adaptive reuse 1, 2, and 3 bedroom apartments,
Community Builders Inc., Village Hill, Northampton, MA

In 2013, Governor Patrick announced an ambitious goal to develop 10,000 multi-family (2 or more units) housing units in Massachusetts annually until 2020. This goal is precipitated on the need to provide more housing for young people and families, and more affordable options in a state with some of the highest housing costs in the country. The goal is tied closely to economic development and retaining a talented workforce, as many young people leave the state after attending college here.

2. Comprehensive Housing Needs Assessment

This section will evaluate recent trends in community demographics and housing in Deerfield to determine current and projected housing needs in town.

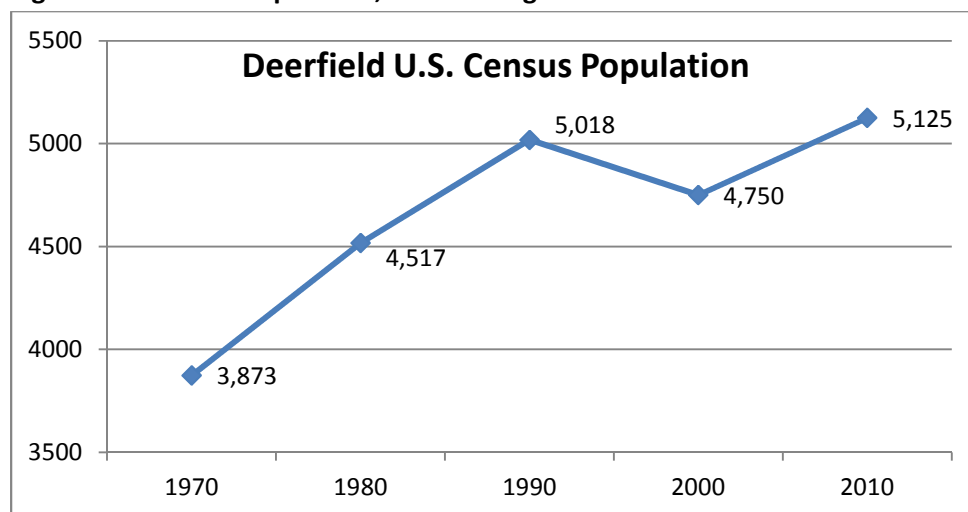
Community Demographics

This section of the Deerfield Housing Production Plan examines the population characteristics that influence housing demand, including population growth, population age distribution, household size and make-up, and disabilities and other special needs. This section also examines the economic health of the community through income and poverty statistics and employment opportunities.

Population Growth

In 2010, Deerfield had 5,125 residents, an increase of 375 people, or 8 percent, since 2000. Over the last 40 years, Deerfield's population has grown by 32 percent, despite a decline in the 1990s (see Figure 1). This rate of increase is higher than Franklin County and the state; while it is comparable or lower than several surrounding towns (see Table 1). It is noteworthy that the towns experiencing the greatest increase in population since 1970 are Conway (90%), Sunderland (65%), Deerfield (32%), and Whately (31%). These towns are all located on the southern border of Franklin County, with easy access to the University of Massachusetts, Amherst, and other employment centers located along I-91 to the south. It is also important to note that between 2000 and 2010, Deerfield had the highest increase in population among surrounding towns.

Figure 1: Deerfield Population, 1970 through 2010



Source: U.S. Decennial Census.

Table 1: Deerfield Population Change Compared to Surrounding Towns and the County

Geography	U.S. Census Population					Percent Change	
	1970	1980	1990	2000	2010	2000-2010	1970-2010
Conway	998	1,213	1,529	1,809	1,897	4.9%	90.1%
Deerfield	3,873	4,517	5,018	4,750	5,125	7.9%	32.3%
Greenfield	18,116	18,436	18,666	18,168	17,456	-3.9%	-3.6%
Montague	8,451	8,011	8,316	8,489	8,437	-0.6%	-0.2%
Shelburne	1,836	2,002	2,012	2,058	1,893	-8.0%	3.1%
Sunderland	2,236	2,929	3,399	3,777	3,684	-2.5%	64.8%
Whately	1,145	1,341	1,375	1,573	1,496	-4.9%	30.7%
Franklin County	59,233	64,317	70,092	71,535	71,372	-0.2%	20.5%
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629	3.1%	15.1%

Source: U.S. Decennial Census.

Population Age

Deerfield's population is aging, a trend that is consistent with the county and the state. According to the U.S. Census, the Town of Deerfield experienced slight decreases from 2000 to 2010 in the percentage of residents 19 years of age and under (school age), and a greater decrease in the percentage of residents within the 25 to 44 year old age group. The percentage of residents within the ages of 20 to 24, and 65 to 74, grew slightly. The largest increase occurred in the 45 to 64 age group, representing the aging of the "Baby Boom" generation.

Table 2: Population Age, 2000 and 2010

Geography	Total Population	% 9 Years & Under	% 10-19 Years	% 20-24 Years	% 25-44 Years	% 45-64 Years	% 65-74 Years	% 75 Years & Over
Deerfield								
2000	4,750	10.9%	13.4%	3.9%	28.7%	29.3%	6.9%	6.9%
2010	5,125	10.3%	12.5%	4.2%	22.8%	34.7%	8.6%	6.8%
Difference	375	-0.6%	-0.9%	0.3%	-5.9%	5.4%	1.7%	-0.1%
Franklin County								
2000	71,535	11.5%	14.3%	5.4%	28.5%	25.9%	6.7%	7.5%
2010	71,372	10.0%	11.9%	6.0%	23.1%	33.7%	7.9%	7.3%
Difference	-163	-1.5%	-2.4%	0.6%	-5.4%	7.8%	1.2%	-0.2%
Massachusetts								
2000	6,349,097	13.0%	13.3%	6.4%	31.3%	22.4%	6.7%	6.8%
2010	6,547,629	11.5%	13.3%	7.3%	26.5%	27.7%	7.0%	6.8%
Difference	198,532	-1.5%	0.0%	0.9%	-4.8%	5.3%	0.3%	0.0%

Source: U.S. Decennial Census.

While the county and state populations are getting older as well, Deerfield generally has a greater percentage of residents within the 45 and older age groups, and a lesser percentage of residents in the 44 and younger age groups, than the county and state.

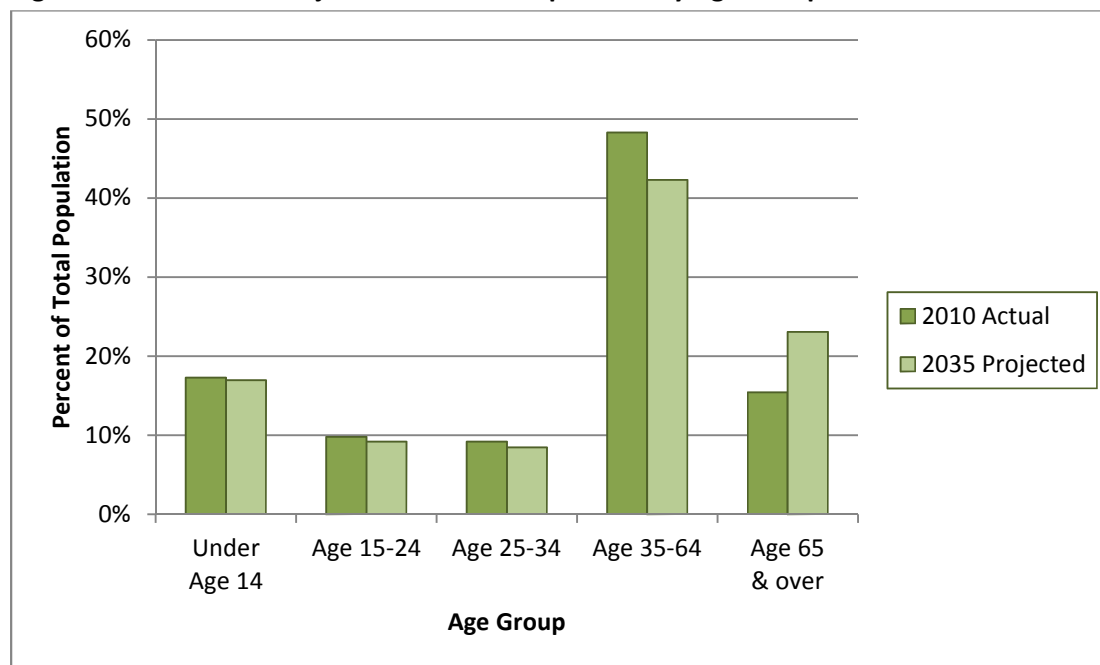
Population Projections

According to the Franklin Regional Council of Governments' 2035 Population Projections developed as part of the 2012 Regional Transportation Plan, the Town of Deerfield may experience an increase in population of 405 residents by 2035, which would be an 8% increase from the current population of 5,125 residents. The projections estimate that this increase in population would result in approximately 234 new households living in Deerfield. These households would need to be accommodated through additional housing units.

It is estimated that residents within the 65 and older age group will account for approximately 23 percent of Deerfield's population in 2035, compared to 15 percent in 2010.

Population projections for 2035 also show a continued increase in the percentage of residents age 65 and older in Deerfield, while all other age groups are projected to decline slightly in percentage of the total population (see Figure 2). It is estimated that residents within the 65 and older age group will account for approximately 23 percent of Deerfield's population in 2035, compared to 15 percent in 2010.

Figure 2: Current and Projected Deerfield Population by Age Group



Source: 2010 U.S. Census; MassDOT Population Projections, developed in coordination with the FRCOG, 2011.

Race and Ethnicity

Deerfield is a relatively homogenous community, with 95 percent of residents identifying themselves as White as of the 2010 U.S. Census. This is a higher percentage than the county (94%) and the state (80%). Roughly three percent of Deerfield residents identified themselves as Hispanic or Latino, approximately two percent as Asian, and less than one percent as Black or African American, American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, or another race.

Households

The average household size, and the make-up of households within Deerfield and the region, can help determine what types of new housing may be needed in town. The overall trend in the region and the state has been a decrease in the size of households over the last thirty years. Household sizes have fallen by roughly 7 percent statewide, 9 percent in the county and 8 percent in Deerfield between 1990 and 2010. Deerfield's current average household size is 2.3 people (compared to 2.5 in 1990), which is comparable to the county average, and smaller than the state average of 2.5.

A household can be comprised of related or unrelated people living in a housing unit. Table 3 provides a breakdown of the types of households in Deerfield. Approximately 28 percent of households include children under the age of 18, while the same percentage of households in town include an individual age 65 or older. Roughly seven percent of households in town are single-parent households, the majority of these with a female head of householder. Eleven percent of households in town are comprised of an individual 65 years or older living alone. Non-family households are those made of people who are unrelated to one another, such as a roommate situation.

Table 3: Deerfield Household Composition

	Number	Percent
Total Households	2,053	100%
Households with children	572	28%
Households with individuals 65 years and over	569	28%
Family Households, no children at home	811	40%
Family Households with children	539	26%
Male householder, no spouse present	46	2%
Female householder, no spouse present	104	5%
One-person Household	539	26%
65 years and over	219	11%
Non-family household with more than 1 person	164	8%

Source: 2010 U.S. Census.

When compared to Franklin County and the bordering towns, Deerfield's household composition is shown to have a higher percentage of households with someone aged 65 or over than most other towns (see Table 4 on the next page). Deerfield has a lower percentage of households with children than the County, but ranks higher in this category than most of its neighboring towns. Additionally, Deerfield has a high percentage of family households with no children at home. Overall, one person households and non-family households represent slightly lower percentages than the county and some surrounding towns. It should be noted that Sunderland is an outlier in these categories as there is a significant amount of rental units in that town due to student as well as non-student housing options. Sunderland helps illustrate how housing characteristics, such as available rental units and homeownership units, housing type and size, can influence the type of households that live in a town. These housing characteristics will be discussed in more detail in the next section.

Table 4: Deerfield Household Composition as Compared to the County and Surrounding Towns

	Franklin County	Conway	Deerfield	Greenfield	Montague	Shelburne	Sunderland	Whately
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Total Households	100%	100%	100%	100%	100%	100%	100%	100%
Households with children	30%	30%	28%	25%	26%	23%	20%	24%
Households with individuals 65 years and over	23%	23%	28%	26%	26%	31%	15%	28%
Family Households, no children at home	36%	41%	40%	30%	34%	36%	27%	42%
Family Households with children	24%	28%	26%	23%	23%	21%	19%	23%
Male householder, no spouse present	2%	2%	2%	2%	3%	3%	1%	2%
Female householder, no spouse present	6%	4%	5%	8%	7%	6%	4%	3%
One-person Household	31%	24%	26%	38%	33%	14%	29%	26%
65 years and over	11%	6%	11%	14%	12%	15%	6%	11%
Non-family household with more than 1 person	9%	7%	8%	9%	10%	9%	25%	9%

Source: 2010 U.S. Census.

There are also approximately 332 people living in group quarters in Deerfield. According to the U.S. Census, a group quarters is a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents, and is not considered a typical household-type living arrangement. In Deerfield, on-campus housing provided for Deerfield Academy and Eaglebrook students and staff is considered group quarters. Anyone living in group quarters is not included in the household information above.

Veterans

Approximately 10 percent of Deerfield residents are veterans. Deerfield is served by the Central Franklin District Veteran Services Office (VSO), which serves as the VSO for 24 Franklin County towns. The VSO helps veterans and their dependents learn about, apply for, and receive federal, state, and local benefits to which they may be eligible. This may include housing assistance. According to the Central Franklin VSO, many veterans have low incomes, and a need exists in the county for affordable 1-bedroom and efficiency apartments. There is also a need for larger units for veterans with families, though the number of veterans in this category is smaller. The VSO noted that project based Section 8 housing, which subsidizes apartments in specific buildings, has been vital to housing veterans in Franklin County. Without the Section 8 program, more veterans would be homeless.

Veterans and their dependents may also qualify for financial assistance from the town they live in. Under M.G.L. Ch. 115 Veteran's Benefits, qualifying veterans and their dependents receive necessary financial assistance for food, shelter, clothing, fuel, and medical care in accordance with a formula which takes into account the number of dependents and income from all sources. The town is responsible for paying the benefit out of its general fund. The Massachusetts Department of Veteran's Services reimburses the town 75 percent of these costs in the year after the expenditure. Because the amount of benefits to be paid by a town can change depending on how many qualifying veterans live in a town, it is difficult for towns to budget for this expense. This may be an un-anticipated cost that the town should be aware of.

Housing for veterans can come in various forms, including market rate rentals or homeownership units that are affordable without any kind of subsidy; permanent or transitional housing designated specifically for veterans; or affordable housing that is subsidized in some manner and is available to any qualifying household. An example of an organization that works to create veteran housing is Soldier On, a private non-profit that has developed veteran housing in western Massachusetts, including permanent housing in Pittsfield, and a recent project that will build cooperative and transitional housing in Northampton. Additionally, towns and cities in the state that have adopted the Community Preservation Act (CPA) have utilized CPA housing funds to create affordable housing for veterans.² According to the Central Franklin VSO, creating any new affordable housing would benefit veterans. Affordable housing does not need to be designated for veterans in order for them to benefit from it.

² See the Community Preservation Coalition housing success stories:
<http://www.communitypreservation.org/successstories/community-housing/413>.

Disability

No recent data exists on disability status at the town level. In Franklin County, an estimated 14 percent of the total population has a disability.³ An estimated ten percent of the county population under the age of 65 have a disability, while 33 percent of the county population aged 65 and older have a disability.⁴

Income and Poverty

Overall, Deerfield residents earn more than the typical resident in Franklin County. Table 5 below compares the per capita income (an average obtained by dividing total income by total population of an area), the median household income (the median income divides the income distribution into two equal groups, one having incomes above the median, and other having incomes below the median), and the percent of the population living below the poverty level according to the 2007-2011 American Community Survey five-year estimates. In 2011, Deerfield's per capita income is estimated to be \$33,111, which is higher than the county (\$28,313), and lower than the state (\$35,051). Among Deerfield's bordering towns, only Conway and Whatley have higher per capita incomes, while Greenfield and Montague have per capita incomes significantly lower than Deerfield.

Median household income is a useful indicator of a community's income because the influence of outliers (very high or very low household incomes) is reduced. In 2011, Deerfield's estimated median household income was \$69,744, higher than both the county (\$52,246) and the state (\$65,981). There is more variation among Deerfield and its neighbors when looking at median household income. Conway and Whatley both have median household incomes roughly \$10,000 higher than Deerfield - \$80,313 and \$78,750, respectively. Sunderland and Shelburne have median household incomes between \$10,000 to \$15,000 less than Deerfield, while Greenfield and Montague again fall well below Deerfield with median household incomes of \$46,018 and \$41,980, respectively.⁵

An estimated 8.6 percent of Deerfield's population is living below the poverty level. While this is less than the county (11.9%) and the state (10.7%), it is important to consider the needs of the town's very low income population when planning for housing. The relationship of income to housing costs in Deerfield will be explored further in *Current Housing Characteristics and Trends – Housing Affordability* section.

³ 2007-2011 American Community Survey five-year estimates.

⁴ Ibid.

⁵ It should be noted that Sunderland's population has a large percentage of undergraduate and graduate students attending the University of Massachusetts Amherst, which will skew the income statistics downward for the entire population.

Table 5: 2011 Estimated Income of Residents

City/Town	Per Capita Income	Median Household Income	% Below Poverty Level*
Deerfield	\$33,111	\$69,744	8.6%
Conway	\$33,385	\$80,313	6.0%
Greenfield	\$26,229	\$46,018	17.2%
Montague	\$24,823	\$41,980	16.2%
Shelburne	\$30,751	\$59,145	6.3%
Sunderland	\$31,090	\$54,208	16.2%
Whately	\$34,183	\$78,750	3.5%
Franklin County	\$28,313	\$52,246	11.9%
Massachusetts	\$35,051	\$65,981	10.7%

Source: 2007-2011 American Community Survey five-year estimates. Five-year estimate of income for the past 12 months and reported in 2011 dollars.

* For whom poverty status was determined.

Employment

The Town of Deerfield is one of Franklin County's major employment centers, and has benefited from a diverse local economy that provides employment in a number of sectors. Table 6 below displays the largest employers in Deerfield. Six of the nine employers listed are either in the manufacturing or education sectors. Jobs in these sectors tend to provide better wages and benefits than in other sectors.

Table 6: 2012 Largest Employers in Deerfield

Employer Name	Estimated Range of Employees *	Industry Sector
Yankee Candle Company, Inc.	1,000 – 4,999	Manufacturing; Retail Trade
Pelican Products Inc.	500 – 999	Manufacturing
Deerfield Academy	250 – 499	Education
Berry Plastics	100 - 249	Manufacturing
Channing Bete Company, Inc.	100 - 249	Information
Comprehensive Home Care	100 - 249	Health Care & Social Assistance
Deerfield Elementary School	100 - 249	Education
Frontier Regional School	100 - 249	Education
Historic Deerfield, Inc.	100 - 249	Arts, Entertainment & Recreation

* Includes full-time, part-time and per diem employees.

Source: MA Department of Workforce Development: 2012 Largest Employers by Area; Franklin Regional Council of Governments 2012 Franklin County Regional Transportation Plan.

While these jobs contribute positively to Deerfield's economy, the town is susceptible to closures and layoffs in these industries. Oxford Foods LLC was a major employer in town that closed in 2006, resulting in a loss of 130 jobs and contributing to a decline in South Deerfield's village center business district. Between 2008 and 2009, Disston Co., located in the Deerfield Industrial Park, cut 119 employees. An additional 15 positions were terminated in 2013, and the company's remaining jobs will be moved to a smaller facility in Chicopee.⁶ Changes in available employment can impact housing needs in town. When new or existing employers expand within town or in neighboring communities, the demand for new housing can increase due to an influx of new workers. When jobs leave a community, workers may leave with them, resulting in vacant housing units. Another local example is the expansion of the University of Massachusetts Amherst, which likely factored into the growth in population and housing in towns including Deerfield in the 1970s and 1980s. Today the University is one of the largest employers of Franklin County residents.

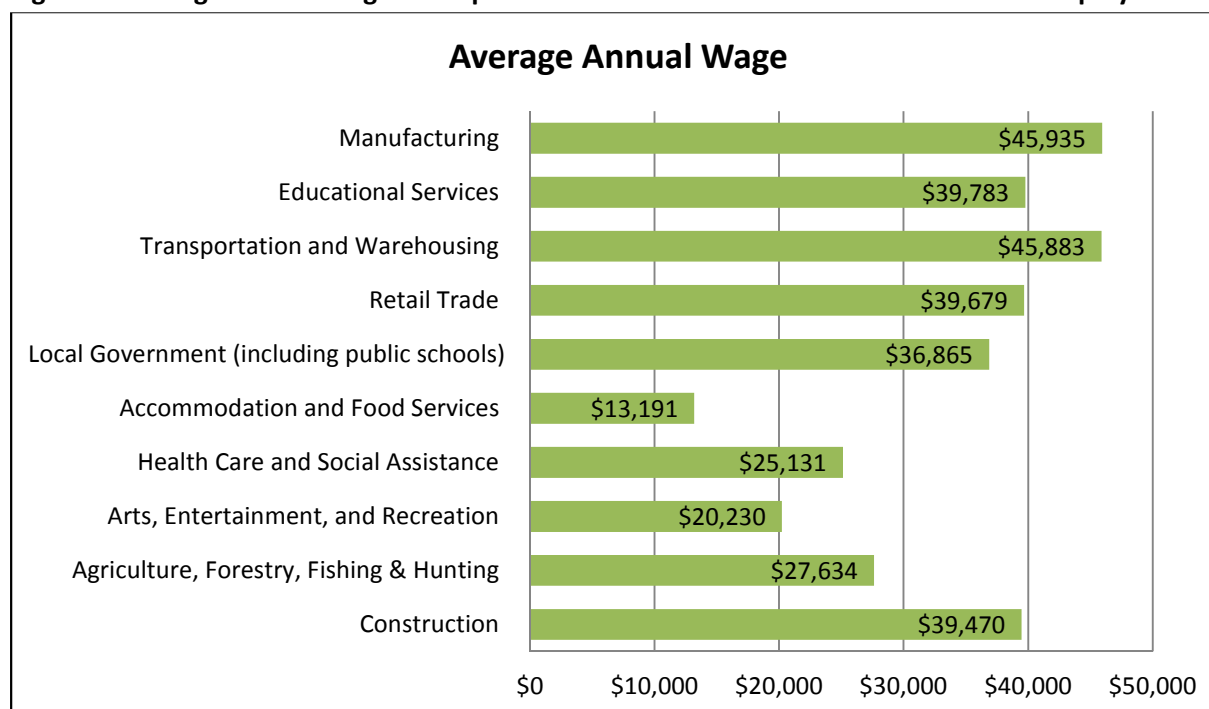
It is estimated that approximately 39 percent of Deerfield's labor force works within town, a much higher percentage than the county (29%) and the state (32%), and second only to Greenfield (47%) in Franklin County. The top two private sectors in which Deerfield residents are employed are Educational Services and Manufacturing, which together account for almost 40 percent of resident employment. This is a much higher percentage than in Franklin County or the state, and is not surprising given the large number of jobs in these sectors within town. Additionally, roughly 8 percent of the labor force in Deerfield worked at home in 2011, compared to 6 percent for Franklin County, and 4 percent for Massachusetts.⁷

Figure 3 displays the top ten sectors that employ Deerfield residents and the average annual wage for each sector as of 2011. Employment in the Manufacturing and Transportation and Warehousing sectors have the highest wages, while jobs in the Accommodation and Food Services and Arts, Entertainment, and Recreation sectors have the lowest wages. In 2011, the average annual wage for all sectors employing Deerfield residents was \$45,938, higher than the county average of \$35,979, and lower than the state average of \$59,808. The *Housing Affordability* section goes into a more detailed comparison of Deerfield wages and housing costs in town.

⁶ "Disston toolmaking company of Deerfield ships jobs to China, to move remaining operations to Chicopee." MassLive, May 2, 2013. http://www.masslive.com/business-news/index.ssf/2013/05/disston_ships_jobs_to_china_moves_remain.html.

⁷ 2007-2011 American Community Survey five-year estimates.

Figure 3: Average Annual Wage for Top Ten Sectors in which Deerfield Residents are Employed



Source: MA Executive Office of Labor and Workforce Development ES-202 Employment and Wages data, 2011.

Community Demographics Findings and Analysis

Deerfield's population has grown modestly over the last several decades. Most notably, between 2000 and 2010, Deerfield's population grew by eight percent, while many surrounding towns lost population. Deerfield's high quality of life and convenient location along major transportation routes, with access to employment centers, educational institutions, and shopping destinations in the region, make it an attractive location to live.

Overall Deerfield has a slightly older population in age than the county and state, and the number of residents over the age of 65 is expected to comprise almost a quarter of the total population within the next 20 years. In general, Deerfield also has a higher percentage of households that include someone aged 65 or over. A large portion of Deerfield households (40%) are families with no children living at home. Deerfield has a lower percentage of households with children than the county; however, Deerfield's percentage of households with children is higher than most of the communities bordering the town.

Deerfield is one of the major employment centers in the region. The town's location along I-91, Route 116, Routes 5/10, and two rail lines, along with the close proximity to the University of Massachusetts Amherst and other colleges, make it an attractive location for businesses. Many Deerfield residents work within town, as there are a large number of good paying jobs, especially in the manufacturing and education sectors. This is reflected in higher average wages and median household incomes for

Deerfield residents than the county and some surrounding communities. Despite this, there are also many residents employed in lower paying jobs, particularly in the service industries.

The following section will look at the characteristics and trends of the physical housing stock in Deerfield, and explore how housing in town may or may not meet the needs of current or potential residents of Deerfield.

Current Housing Characteristics and Trends

As of the 2010 U.S. Census, there were a total of 2,181 housing units in the Town of Deerfield. This section will provide information on the characteristics of Deerfield's housing units, and changes and trends over the past several decades in Deerfield's housing stock.

Total Housing Units

Between 1990 and 2010, Deerfield has seen an increase of 98 housing units, a change of roughly five percent. From 1990 to 2000, the number of total housing units actually decreased by 13 units. This is consistent with the population decrease in town during the same time. Overall, Deerfield's increase in housing units is small compared to the county and many of the surrounding towns. Conway and Whately have both experienced a large number of new housing units over the last 20 years, with increases of 35 percent and 25 percent respectively. Total housing units in Franklin County as a whole increased by 11 percent between 1990 and 2010.

Table 7: Total Housing Units, 1990, 2000, and 2010

	1990	2000	2010	1990-2010 Change	% Change 1990-2010
Deerfield	2,083	2,060	2,181	98	4.7%
Conway	615	749	830	215	35.0%
Greenfield	8,067	8,301	8,377	310	3.8%
Montague	3,727	3,844	3,958	231	6.2%
Shelburne	855	877	931	76	8.9%
Sunderland	1,504	1,666	1,729	225	15.0%
Whately	530	654	661	131	24.7%
Franklin County	30,394	31,939	33,758	3,364	11.1%

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

Owner and Renter Occupied Housing Units

Out of the 2,181 housing units in town, approximately 2,053 are occupied. Roughly 75 percent are owner-occupied, and 25 percent are renter-occupied. Deerfield has a higher percentage of owner-occupied housing than the County as a whole, while surrounding towns vary greatly in the percentage of

housing that occupied by owners and renters. Conway and Whately have the highest percent of housing units that are owner-occupied (89% and 84%, respectively), while Sunderland and Greenfield have the highest percentages of renter-occupied housing (53% and 44%, respectively). Sunderland is unique in that the town has several large apartment complexes that attract students and staff from the University of Massachusetts Amherst.

Table 8: Occupied Housing Units and Tenancy, 2010

	Occupied Housing Units	Owner-Occupied Housing Units	% Owner-Occupied	Rental-Occupied Housing Units	% Renter-Occupied
Deerfield	2,053	1,536	75%	517	25%
Conway	770	684	89%	86	11%
Greenfield	7,852	4,371	56%	3,481	44%
Montague	3,694	2,260	61%	1,434	39%
Shelburne	849	538	63%	311	37%
Sunderland	1,648	771	47%	877	53%
Whately	626	523	84%	103	17%
Franklin County	30,462	20,987	69%	9,475	31%

Source: 2010 U.S. Census.

Looking at Deerfield's housing over time, there has been a steady increase in owner-occupied units, while renter-occupied units overall have declined. Since 1990, rental units have decreased by 82, while ownership units have increased by 140. This represents a 14 percent decrease in rental stock over the last 20 years. The amount of housing units overall has increased by only 98, indicating that some renter-occupied units have probably been converted to owner-occupied status.

The amount of rental stock in Deerfield has decreased over time. Since 1990, rental units have decreased by 82, while ownership units have increased by 140.

Table 9: Housing Unit Tenancy Change from 1990 through 2010

Tenancy	1990	2000	2010	1990-2010 Change in Units	% Change 1990-2010
Owner Occupied	1,396	1,466	1,536	+140	10%
Renter Occupied	599	499	517	-82	-14%
Vacant	88	95	128	+40	46%

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

Vacancy

As can be seen in Table 9 above, the number of vacant housing units has increased at a higher rate (46%) than housing units overall since 1990. Vacancy rates help show what the demand for housing is in a town and region. According to housing organizations such as the Franklin County Regional Housing and Redevelopment Authority (HRA), a healthy housing market is generally considered to have vacancy rates between 2 to 3 percent for owner-occupied homes and 4 to 5 percent for rental properties. Table 10 shows 2010 vacancy rates for Deerfield, surrounding towns, and Franklin County.

Table 10: 2010 Homeowner and Rental Vacancy Rates

	Homeowner Vacancy Rate	Rental Vacancy Rate
Deerfield	1.2	5.1
Conway	0.3	8.5
Greenfield	1.6	4.9
Montague	1.7	4.7
Shelburne	0.6	3.7
Sunderland	0.5	3.9
Whately	0.6	3.7
Franklin County	1.6	5.1

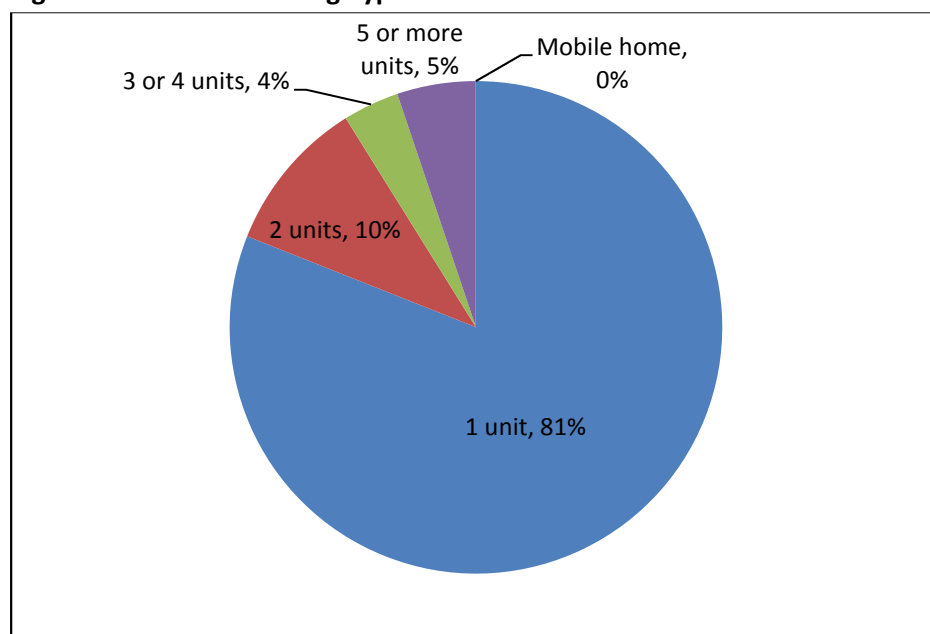
Source: 2010 U.S. Census.

Homeowner vacancy rates are very low in all of the communities presented. Rental vacancy rates are low in Shelburne, Sunderland, and Whately, suggesting there is demand for rental housing in those communities. Overall, the low levels of vacancy in the region suggest that residents may have difficulty finding suitable housing and that the price of housing may be high due to the lack of supply.

Housing Type

The majority of housing in Deerfield is single family homes. It is estimated that approximately 81 percent of housing units in town are single family homes, 10 percent are within two unit structures (either side by side or top and bottom), 4 percent are within 3 or 4 unit structures, and 5 percent are in structures with 5 or more units. Compared to its neighbors, Deerfield has the third highest percentage of single family homes, following Conway (90%) and Whately (88%). Approximately 69 percent of housing in Franklin County are single family homes.

Figure 4: Deerfield Housing Types – Units in Structure



Source: 2007-2011 American Community Survey five-year estimates.

Table 11: Units in Structure, Deerfield and Surrounding Towns

	1 Unit	2 Units	3 or 4 Units	5 or More Units
Conway	90%	6%	0%	0%
Deerfield	81%	10%	4%	5%
Greenfield	53%	16%	13%	17%
Montague	58%	16%	14%	11%
Shelburne	70%	16%	6%	6%
Sunderland	45%	6%	2%	47%
Whately	88%	5%	1%	5%
Franklin County	69%	10%	7%	10%

Source: 2007-2011 American Community Survey five-year estimates.

Between 2000 and 2012, 88 building permits were issued for new housing units in Deerfield. All of these were for single family homes. There are various factors that influence the type of housing that is constructed in a community, including what the market will support, as well as local land use regulations. A review of Deerfield’s Zoning Bylaw and how it impacts housing is included in the *Development Conditions and Constraints: Opportunities and Challenges* section.

Housing Age

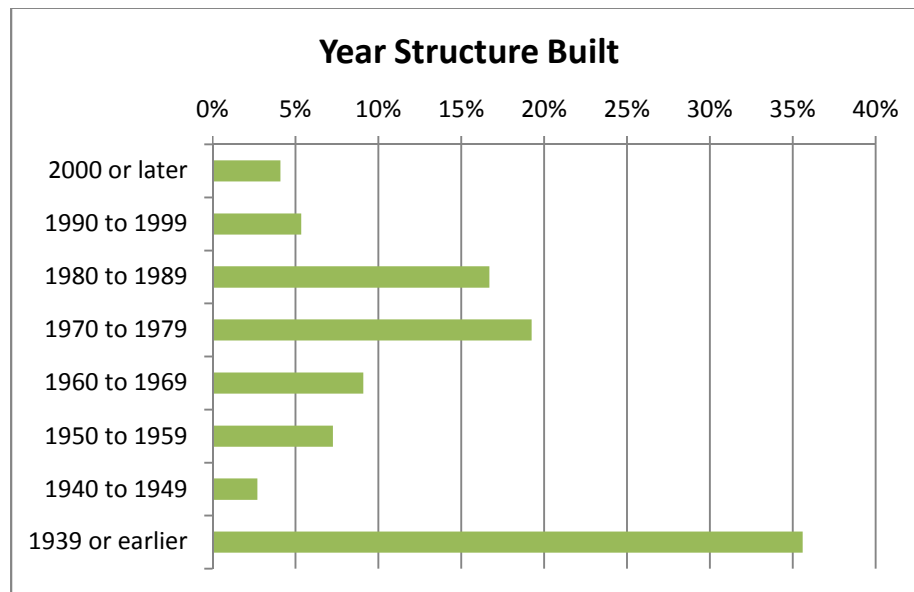
Roughly 36 percent of the town’s current housing units were built in 1939 or earlier. An older housing stock is not uncommon in the region. In Deerfield, the decades that saw the most construction of new

housing since 1939 were the 1970's, when approximately 19 percent of Deerfield's current housing stock was built, and the 1980's, when 17 percent of current housing units were built.

Older housing stock can be both an asset and a challenge for a community. Older homes contribute to the historic character of villages and neighborhoods. They often were built solidly with high quality materials. Many older homes were sited to take advantage of the sun to maximize daytime interior lighting, requiring less electricity use during the day and warming the home in the winter. Some older homes are large, which allows for opportunities to develop accessory apartments or conversion to multiple units. Developing additional housing units within existing structures can help maintain the historic character of the town while providing new and diverse housing opportunities, and an additional income source for homeowners in the form of rental income. Reusing existing housing also conserves the resources that would be used to build a new house, including materials and the land.

However many older homes are not well insulated, and may have a host of other health and code related issues, such as lead paint, asbestos, old electrical wiring, and more. If an older home has not been well maintained over the years, the task of bringing it up to code can be daunting and expensive. Additionally these houses may be less accessible for disabled or elderly residents.

Figure 5: Age of Housing in Deerfield



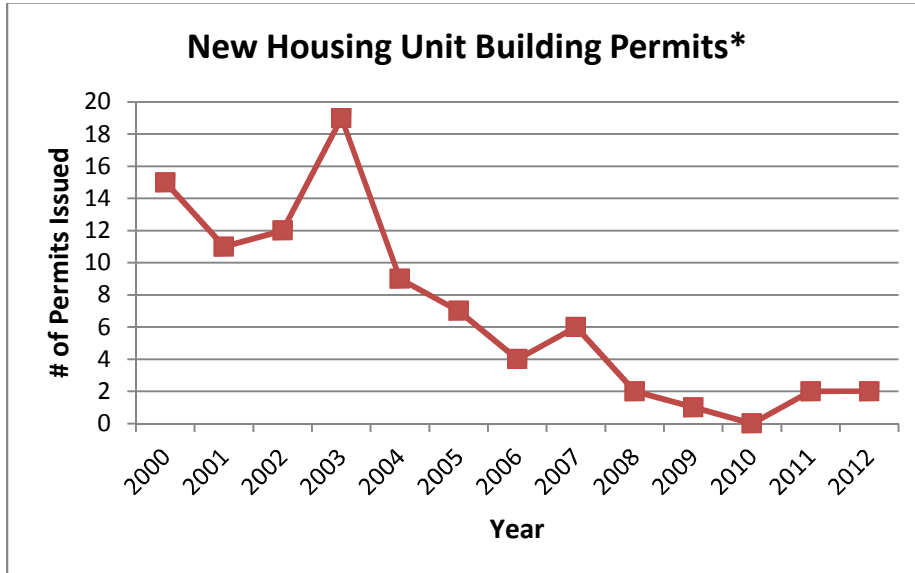
Source: 2007-2011 American Community Survey five-year estimates.

New Housing Development

As mentioned previously, approximately 90 building permits were issued for new housing units between 2000 and 2012. Most of these were issued in 2007 or earlier. Only seven permits have been issued between 2008 and 2012, reflecting the economic recession and slow down in the housing market

nationwide during this time period. In contrast, 55 permits were issued for new housing units between 2000 and 2003 (see Figure 6).

Figure 6: New Housing Unit Building Permits Issued in Deerfield, 2000 - 2012



**All permits issued were for single family homes.*

Source: U.S. Census building permit data <http://censtats.census.gov/cgi-bin/bldgprmt/>.

According to the Deerfield Building Commissioner, new housing has been spread out over town in the last ten years, with no real concentration in one area. Many of these homes have been constructed along existing roadways outside of the village centers as ANR development (Approval-Not-Required). In Massachusetts, new residential development can occur along road corridors with relative ease, due to the Commonwealth's ANR rules, which allow for the subdivision of land along an existing public way without Planning Board approval, if certain conditions are met. These conditions are that each subdivided lot must meet minimum road frontage requirements and must have adequate access to protect public safety and welfare.

Current Housing and Rental Market

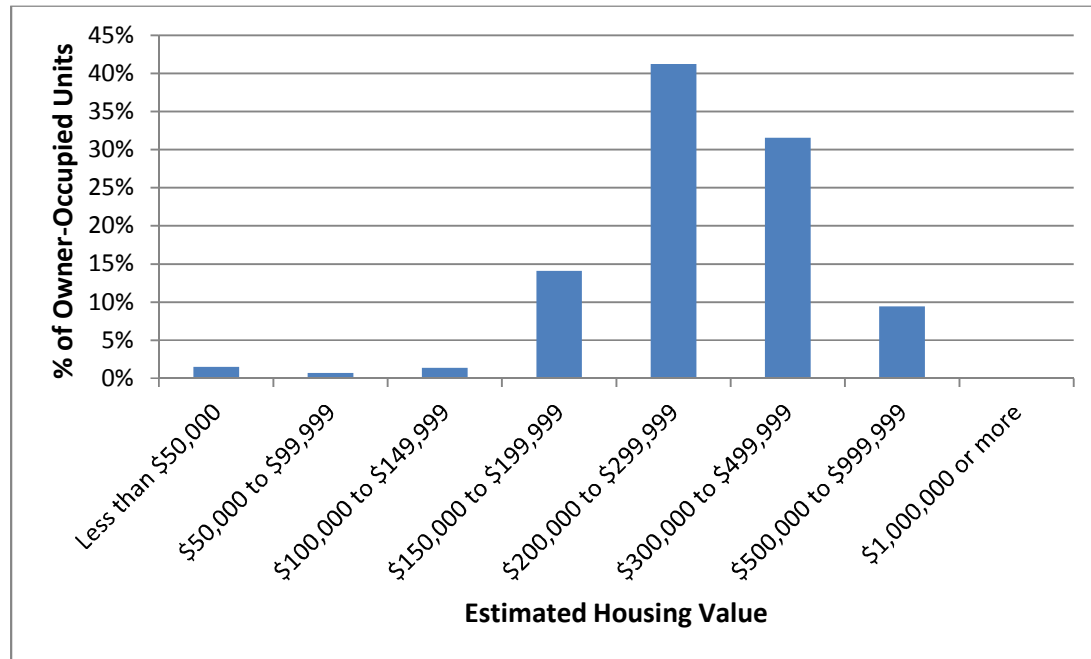
Housing Values

The Census Bureau gathers data on housing values by asking owners what they believe their homes, including land, to be worth in the current real-estate market. The data includes values for homes that are currently for sale and those that are not. In 2011 the estimated median housing value in Deerfield was \$268,400. When compared to the surrounding towns, Deerfield falls in the middle, with estimated housing values in Conway, Whately, and Sunderland around \$300,000, and Shelburne, Montague, and Greenfield ranging from \$261,300 (Shelburne) to \$187,000 (Greenfield). The estimated median housing value in Franklin County is \$223,200, demonstrating that with the exception of Greenfield and

Montague, Deerfield and its neighboring towns tend to have higher home values than the county as a whole.

Figure 7 displays the breakdown of home values in Deerfield. Roughly 41 percent of occupied housing in town fall within the \$200,000 to \$299,999 value range. Another 32 percent of housing units are within the \$300,000 to \$499,999 estimated value range, and 14 percent of housing units are within the \$150,000 to \$199,999 range.

Figure 7: Estimated Housing Values in Deerfield, 2011



Source: 2007-2011 American Community Survey five-year estimates.

Home Sales

Reviewing actual home sales provides a more realistic view of the current housing market in Deerfield. Over the course of 16 months from March 2012 through July 2013, there were a total of 48 single family home sales in Deerfield. Prices ranged from \$50,000 to \$620,000, with a median single family home price of \$250,000. The 25th percentile home price was \$200,000, meaning that 25 percent of homes sold for less than \$200,000. Over the same time period, there were ten condo sales, with a median sale price of \$197,000. Almost all condos were two bedroom units, with prices ranging from \$108,000 to \$245,000. There were also five multi-family home sales during the same time period, three two-family homes and two three-family homes. Prices ranged from \$111,000 to \$315,000.⁸

⁸ All sales data was collected from the Multiple Listing Service real estate listings, <http://www.mlspropertyfinder.com/search>.

Rents

Information on available rental units in Deerfield was collected online from Craigslist on March 21, 2013, and August 1, 2013. The classified section of The Recorder newspaper did not have any rental listings for Deerfield on those days. A total of 14 different apartments were listed for rent, with monthly rents ranging from \$480 for a studio apartment, to \$2,500 for a single family home. Several rents included utilities, but most required tenants to pay their own utilities. The median rent for a 2-bedroom apartment was \$925 a month.

Housing Costs

The U.S. Census collects information on monthly housing costs for owner-occupied housing units and for renter-occupied housing units. Owner-occupied units are broken down into those with mortgages and those without mortgages. Housing costs for homes with a mortgage include the mortgage payments, real estate taxes, insurance, utilities, and any condo or homeowner association fees. In 2011, Deerfield's estimated median monthly housing cost for homes with a mortgage was \$1,798. This is higher than the county median of \$1,556, and on the higher end of estimated monthly costs in neighboring communities (see Table 12). Interestingly, the median monthly housing cost for owner-occupied units without a mortgage was \$555, lower than the county median as well as the estimated costs in surrounding communities.

Gross monthly rent for renter-occupied housing units includes both the rent and estimated monthly cost of utilities. Deerfield's estimated monthly housing costs for renters in 2011 was \$885, higher than the county median of \$839, but lower than most of the surrounding communities with the exceptions of Greenfield and Montague. It is important to note that these figures do not take into account the size of the apartment or number of bedrooms. Some towns may have smaller rental units, and therefore have lower monthly costs, and vice versa. Sunderland is an example where there are likely more 3 or 4 bedroom apartments, therefore pushing the median rent higher. Sunderland may also have a stronger rental market than other communities due to its location close to UMass.

Table 12: Estimated Median Monthly Housing Costs, 2011

	Estimated Median Monthly Housing Costs		
	Owner-occupied w/ mortgage	Owner-occupied w/out mortgage	Renter-occupied gross monthly rent
Conway	\$1,780	\$779	\$944
Deerfield	\$1,798	\$555	\$885
Greenfield	\$1,528	\$638	\$769
Montague	\$1,457	\$589	\$824
Shelburne	\$1,498	\$664	\$942
Sunderland	\$1,870	\$591	\$1,070
Whately	\$1,871	\$595	\$969
Franklin County	\$1,556	\$573	\$839

Source: 2007-2011 American Community Survey five-year estimates.

A major housing expenditure for many homeowners is their property tax. In FY2013, Deerfield's residential property tax rate was 13.44, the 7th lowest residential property tax rate in Franklin County. This equates to an annual property tax of \$3,607 for a home at Deerfield's estimated median value of \$268,400.

Table 13: FY 2013 Residential Tax Rates

Town	Residential Tax Rate
Conway	13.70
Deerfield	13.44
Greenfield	20.72
Montague	17.04
Shelburne	12.99
Sunderland	13.43
Whately	15.40

Source: Massachusetts Department of Revenue, Division of Local Services.

Housing Affordability

This section explores the degree to which housing in Deerfield is affordable to households of different incomes. Housing is generally defined to be affordable when households spend no more than 30 percent of their gross income on housing costs. For renters, housing costs include rent and utilities, such as hot water, electricity, and heat. For homeowners, housing costs include mortgage principal and interest, mortgage insurance, property taxes, and property insurance. Homeowner or condo association fees are also considered as housing costs when applicable. Households that spend over 30 percent of their income on housing are considered to be "cost-burdened."

Table 14 displays the estimated percentage of owner-occupied housing units in Deerfield and surrounding communities where households pay more than 30 percent of their monthly income on housing costs, and are therefore considered to be cost-burdened. In Deerfield, an estimated 35 percent of homeowners are cost-burdened, the second highest percentage out of the neighboring communities. One thing to note is that a large portion of these households spend over 40 percent of their monthly income on housing costs. An estimated 24 percent (408) of homeowner households are within this category.

Table 14: Owner-Occupied Housing Cost Burden

	Owner-Occupied Housing Units	30 to 35 percent	35 to 40 percent	40 percent or more	% Households paying more than 30%
Conway	633	39	27	110	28%
Deerfield	1,704	89	104	408	35%
Greenfield	4,263	343	224	966	36%
Montague	2,185	149	93	422	30%
Shelburne	558	63	13	108	33%
Sunderland	787	49	31	100	23%
Whately	553	39	61	89	34%

Source: 2007-2011 American Community Survey five-year estimates.

Table 15 displays the estimated percentage of renter-occupied units in Deerfield and surrounding communities with households paying more than 30 percent of their monthly income on housing costs. In Deerfield an estimated 40 percent of rental units are occupied by households that are cost-burdened by housing costs. Conway and Whately have lower percentages of cost-burdened renters than Deerfield, while the other surrounding communities range from 45 percent in Greenfield to 60 percent in Sunderland. Similar to the owner-occupied housing cost burden data, many of the renter households pay over 40 percent of monthly income on housing. An estimated 21 percent of renter households fall in this category.

Table 15: Renter-Occupied Housing Cost Burden

	Renter-Occupied Housing Units	30 to 35 percent	35 to 40 percent	40 percent or more	% Households paying more than 30%
Conway	72	0	0	17	24%
Deerfield	441	42	41	94	40%
Greenfield	3,454	267	208	1,084	45%
Montague	1,548	140	124	507	50%
Shelburne	253	10	33	97	55%
Sunderland	738	53	116	271	60%
Whately	76	0	0	15	20%

Source: 2007-2011 American Community Survey five-year estimates.

From this information it is clear that there are households in Deerfield with housing costs that are unaffordable. As presented in the previous section, Deerfield's median household income is estimated to be \$69,744, which is higher than the county (\$52,246) and state (\$65,981) median household incomes. Deerfield's median household income also happens to be higher than the Area Median Income (AMI) of \$62,800. The AMI is calculated by the U.S. Department of Housing and Urban Development (HUD), and is used to determine what households can qualify for affordable housing. Deerfield falls within the Franklin County AMI, which includes all towns in the county except Sunderland.

Affordable housing as defined under M.G.L Chapter 40B is housing that is affordable to a household earning less than 80 percent of the AMI, adjusted for household size. For rental units, housing costs (including rent and utilities) cannot exceed 30% of a household's gross monthly income. For homeowner units, housing costs (mortgage, property insurance, property taxes, condo or HOA fees) cannot exceed 38% of a household's gross monthly income. Table 16 displays the HUD AMI income limits for Franklin County by household size, and the upper limit of what would be considered an affordable rental or homeowner unit for each household size.

Table 16: HUD Area Median Income Limits for Franklin County, FY2013, Adjusted for Household Size

Size of Household	80% Income Limit	Monthly Income	30% of Monthly Income (renter)	38% of Monthly Income (homeowner)
1 Person	\$45,100	\$3,758	\$1,128	\$1,428
2 Person	\$51,550	\$4,296	\$1,289	\$1,632
3 Person	\$58,000	\$4,833	\$1,450	\$1,837
4 Person	\$64,400	\$5,367	\$1,610	\$2,039
5 Person	\$69,600	\$5,800	\$1,740	\$2,204
6 Person	\$74,750	\$6,229	\$1,869	\$2,367
7 Person	\$79,900	\$6,658	\$1,998	\$2,530
8 Person	\$85,050	\$7,088	\$2,126	\$2,693

Source: U.S. Department of Housing and Urban Development.

Table 17 displays the approximate percent of Deerfield households that fall within 50%, 80%, 100% and 120% of the HUD Area Median Income. HUD uses a complex calculation to determine the income limits adjusted for household size displayed in Table 16 above. In Table 17, the AMI of \$62,800 is used to calculate the 50%, 80%, 100%, and 120% thresholds. However this is not adjusted for household size and is used for planning purposes only. Roughly 37 percent of all Deerfield households make incomes below 80% of the AMI, and 20 percent make incomes below 50% of the AMI.

It is useful to look at household income in relation to the age of the householder, in order to determine if there are segments of the population that may be in more need of affordable housing than others. In Deerfield there are approximately 501 households where the primary householder is 65 years of age or older. Of these households, roughly 62 percent make incomes less than 80% of the AMI, and 47 percent make incomes below 50 percent of the AMI. There are also roughly 57 households with a primary householder under the age of 25. Of these households, 75 percent make incomes below 80 percent of the AMI. The data does not show any households within this age group with incomes below 50 percent of the AMI. This may be partly due to the fact that the ACS survey has a high margin of error associated with the data at this level of detail, and households within this category are not being counted. However, it also means that younger households looking for their first home, whether homeowner or rental, must make over \$30,000 in order to afford a home in Deerfield.

Table 17: Approximate Percent of Deerfield Households Falling Within HUD Income Categories

% of HUD Area Median Income	Household Income	Approximate Percent of Deerfield Households With Incomes Below HUD Income Benchmarks				
		All Deerfield Households	Householder under 25 years old	Householder 25 to 44 years old	Householder 45 to 64 years old	Householder 65 years old and older
50%	\$31,400	20%	0%	18%	11%	47%
80%	\$50,240	37%	75%	38%	23%	62%
100%	\$62,800	45%	100%	40%	34%	67%
120%	\$75,360	58%	100%	58%	48%	75%

* Age 65 or older. Source: 2007-2011 American Community Survey five-year estimates.

Understanding the breakdown of income beyond the 80 percent threshold can help the Town plan for affordable housing that would meet the needs of residents who would not be able to afford housing at the upper limit of what can qualify as an affordable unit. Implementation strategies should also address the needs of lower income residents who fall below 50 percent of the AMI. According to the above information, senior households in particular need housing options that are affordable at a lower level than the 80 percent threshold. The data also shows that affordable housing at or below the 50 percent threshold is needed for younger households, who may find they cannot afford to locate in Deerfield in the first place.

This finding proves to be true when looking at actual housing prices in Deerfield and the estimated income that would be needed to afford housing in Deerfield. Table 19 on the following page displays the recent housing sales and rental data that was presented earlier in this section, and compares it to average salaries for different occupations. As can be seen, the estimated household income needed to afford a 2-bedroom apartment in Deerfield is \$37,000. The most affordable housing available at the time this data was collected is a 1-bedroom or studio apartment for roughly \$700 a month. This living arrangement may work well for a young couple or single person, but would be quite difficult for a small family, and in fact could be considered an overcrowded housing situation if more than two people lived in the housing unit.⁹

Senior households in particular need housing options that are affordable at a lower level than the 80 percent threshold. Affordable housing at or below the 50 percent threshold is also needed for younger households, who may find they cannot afford to locate in Deerfield in the first place.

What Table 19 reveals is that typical housing prices in Deerfield do not match up with typical wages for many jobs in town. This makes it difficult for a *single-income* household to afford housing in Deerfield. This is particularly true for homeownership units, where the 25th percentile single family home requires an income of roughly \$58,420 to afford. For example, a Deerfield police officer making the average

⁹ The U.S. Census defines overcrowding as more than one person per room in a housing unit.

salary of \$47,617 would have difficulty finding a home in town that he or she could afford to buy (this example is highlighted in the table).

It is interesting to note that the average police officer wage does not fall within the 80% AMI HUD income limits for a one person household, which is set at \$45,100 (see Table 16). This indicates there may be a need for housing in town that is affordable to those making up to 100 percent of the Area Median Income. While affordable house restricted to 100 percent AMI does not qualify for the state's Subsidize Housing Inventory and count towards a town's 10 percent affordable housing goal, it may still be a need that the town should consider in its planning. Community Preservation Act (CPA) funds can be used towards creating housing that is affordable for households making up to 100 percent AMI. CPA and other funding resources are discussed later in this section.

When comparing housing costs to Amherst and Northampton, major employment centers to the south, Deerfield's housing is more affordable. Table 18 below displays the current median single family home price and rents in Deerfield, Amherst and Northampton. According to the 2000 U.S. Census Journey to Work data, the most recent data available, 13 percent of Deerfield workers traveled to Amherst for employment, and 11 percent traveled to Northampton. People who are priced out of these communities may look to Deerfield for housing. This can increase demand for housing in Deerfield and drive prices upward.

Table 18: Deerfield Housing Prices Compared to Amherst and Northampton

	Median Single Family Home Price	Median 1- Bedroom Rent	Median 2- Bedroom Rent	Median 3- Bedroom Rent
Deerfield	\$250,000	\$700	\$925	\$1,450
Amherst	\$349,450	\$825	\$1,250	\$1,630
Northampton	\$295,000	\$850	\$1,360	\$1,800

Source: MLS Property Listings <http://www.mlspropertyfinder.com/search/>; Craigslist rental listings, <http://westernmass.craigslist.org/>.

Table 19: Current Deerfield Housing Prices Compared to Annual Average Incomes

Deerfield Housing Prices with Estimated Monthly Costs*	Estimated Household Income Needed	SCALE	Annual Average Income with Occupation	HUD Income Guidelines** (AMI = Area Median Income)
Median single family home price \$250,000 or about \$1,703/mo.	<u>\$72,975</u>	\$75,000		<u>\$75,360</u> 120% Household AMI
		\$70,000	<u>\$69,744</u> – Deerfield Median Household Income (2011 estimate)	
		\$65,000		<u>\$62,800</u> Household AMI
25 th percentile single family home price of \$200,000 or about \$1,363/mo.	<u>\$58,420</u>	\$60,000		
3-bedroom rental cost of \$1,450/mo.	<u>\$58,000</u>			
Median condo sales price of \$197,000 or about \$1,287/mo.	<u>\$55,155</u>		<u>\$55,015</u> – Average Frontier District Teacher Salary (2011)	
		\$55,000		<u>\$50,240</u> 80% Household AMI
		\$50,000	<u>\$47,617</u> – Average Deerfield Police Patrolman Salary (2013) <u>\$45,935</u> – Average Manufacturing Job Salary (2011)	
		\$45,000		
2-bedroom rental cost of \$925/mo.	<u>\$37,000</u>	\$40,000	<u>\$38,482</u> – Average Town Highway Mechanic Salary (2013) <u>\$35,975</u> – Average Franklin County Wage (2011)	
		\$35,000	<u>\$33,471</u> – Average Town Administrative Assistant Salary (2013)	<u>\$31,400</u> 50% Household AMI
1-bedroom or studio rental cost of \$700/mo.	<u>\$28,000</u>	\$30,000	<u>\$25,131</u> – Average Health Care and Social Assistance Job Salary (2011)	
		\$25,000		
		\$20,000	<u>\$16,686</u> – Full-time Minimum Wage Salary (2013)	
		\$15,000		
		\$10,000		

** Single family home and condo prices are based off of actual sales in Deerfield from March 21, 2012 through August 1, 2013 according to MLS listings. Over this time period there were 48 single family home sales, and 10 condo sales. Monthly single family home and condo costs are based off of the following:*

- 30 year mortgage
- 10% down payment
- 5% interest
- Property tax at the 2013 Deerfield rate of 13.44 per \$1,000; and
- Homeowners insurance and PMI as calculated using the Greenfield Savings Bank mortgage qualifier tool: https://www.greenfieldsavings.com/s_tools.htm. Income needed was based off of this tool, which uses a 28% debt-to-income ratio that banks normally use to qualify mortgage applicants

Monthly rental costs are estimates based on rental listings on <http://westernmass.craigslist.org/> on March 21, 2013, and August 1, 2013. Some rentals did include utilities, others did not. Incomes needed for rental units were based on a household spending no more than 30% of their monthly income on housing costs (including utilities).

***HUD Income Guidelines are not adjusted for household size.*

Sources: MLS Property Listings from March 21, 2012 to August 1, 2013, <http://www.mlspropertyfinder.com/search>; rental listings in Deerfield as listed on <http://westernmass.craigslist.org/> on March 21 and August 1, 2013; 2013 FRCOG Municipal Employment Wage and Salary Survey, <http://www.frcog.org/pubs/general/misc/WSSurvey2013.pdf>; 2010-2011 MA Department of Education Teacher Salaries Report by District, http://profiles.doe.mass.edu/state_report/teachersalaries.aspx; MA Executive Office of Labor and Workforce Development 2011 ES-202 Employment and Wages data, http://lmi2.detma.org/lmi/lmi_es_a.asp.

Creating affordable housing now and into the future will ensure that some homes remain affordable to people working in Deerfield who want to live in town. Affordable housing will also enable long time residents to remain in Deerfield during retirement. As discussed in the *Introduction*, over 96 percent of respondents to the 2011 South County Senior Center survey of residents over the age of 50 in Deerfield, Whately, and Sunderland stated they intend to stay in the area in the future. Thirty percent of respondents felt it was likely they would need alternative housing in the next five years.

Existing Affordable Housing

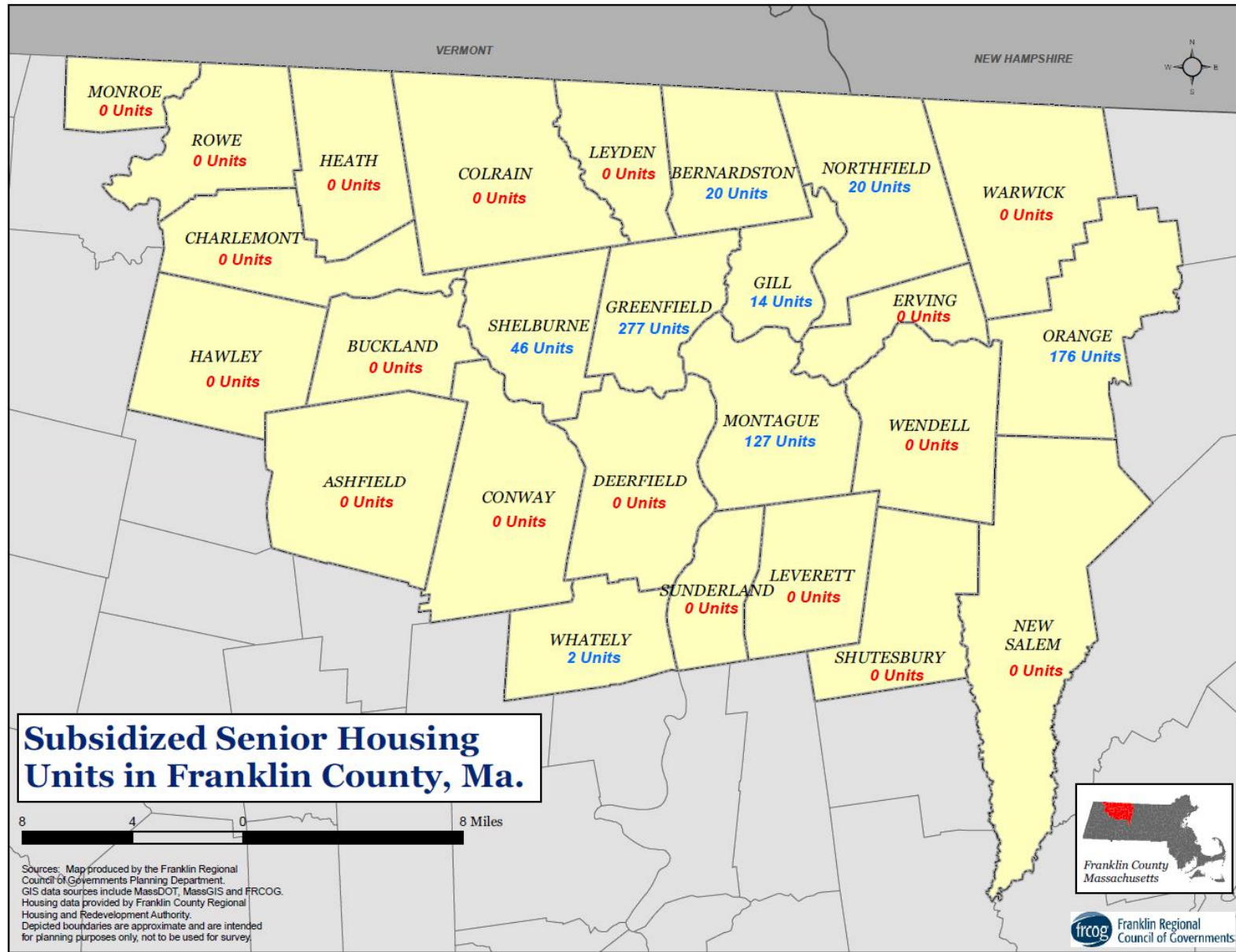
Currently there are 33 housing units in Deerfield that meet the requirements for the Subsidized Housing Inventory under Chapter 40B. This makes up 1.5 percent of Deerfield's year round housing stock as of the 2010 U.S. Census. Nine of the units are rental units in one or more group homes funded and operated by the Massachusetts Department of Developmental Services. The locations of these homes are kept confidential.

The other 24 units are rental units located at Elm Circle in South Deerfield. Some units are duplexes, while others are single family homes. The units are privately owned. The Elm Circle development was created through a Comprehensive Permit in 1974, according to the MA Department of Housing and Community Development (DHCD). The mortgage on the properties is through the USDA, and the owners receive rental subsidies through the USDA for all eligible households, which keep the units affordable. These subsidies will continue through 2021, at which time the owners of the various units will have to decide whether to re-apply for the subsidies, or convert the units into market rate rentals.

Existing Affordable Senior Housing

There are no affordable senior housing units in Deerfield. Overall there is a shortage of affordable senior units in the South County region. As shown on the map on the following page, Whatley has two affordable senior units, while Deerfield, Sunderland, and Conway have none. Greenfield has 277 senior housing units and Montague has 127 senior housing units. According to the Franklin County Housing and Redevelopment Authority, the units currently available in the County do not meet the needs of the residents.

Deerfield Housing Production Plan



Future Housing Needs Projection

As discussed on page 9, Deerfield's population is expected to grow by an estimated 8% over the course of the next 20 years, resulting in roughly 234 new households in town. In order to determine the potential future housing needs of these additional households, the current percentage of senior households (householder age 65 and over) and working age households (householder age 25 to 64) that fall within several income categories was calculated. Assuming that these income category percentages remain the same in the future, the total number of *additional* housing units for senior and working age households earning up to 120% of the Area Median Income was calculated based on the projected increase of total households (see Table 20). This is the number of housing units needed to accommodate new households in town earning incomes within these categories. As discussed in the previous section, current households living in Deerfield that fall within the middle to low income categories may already be in need of more affordable housing options.

It should be noted that this is just a baseline assumption of future housing needs within these age groups and income categories. Population projections estimate that the senior (65 and older) population in town will grow substantially from 15% of the total population in 2010, to 23% in 2035, while the working age (25 to 64 years old) population will decline from 58% of the total population in 2010, to 51% in 2035. It can then be assumed that the number of housing units needed for seniors in the three income categories will be higher than 36, as shown in Table 20. Conversely, the number of housing units needed for working aged households in the three income categories will likely be less than 89 if population projections are accurate. Regardless, an estimated 126 new housing units that are affordable for households making incomes at 120% of the Area Median Income or below will be needed by 2035 to accommodate projected population growth in town.

Table 20: 2035 Projected Future Housing Need by Householder Age and Income

Income Categories as a percent of the Area Median Income*	% of Senior HH in Income Category	2035 Additional Senior Housing Units Needed	% of Working Age HH in Income Category	2035 Additional Working Age Housing Units Needed	2035 Total Additional Housing Units Needed
Less than 30% AMI	27%	14	8%	12	26
Between 30% and 80% AMI	36%	18	19%	30	49
Between 80% and 120% AMI	12%	5	24%	47	51
Totals	75%	36	51%	89	126

* The HUD Area Median Income for Deerfield is currently \$62,800.

Source: 2007-2011 American Community Survey Five-year Estimates; MassDOT Population Projections, developed in coordination with the FRCOG, 2011.

Regional Housing Characteristics

There are a total of 33,666 housing units in Franklin County. At the same time, there are a total of 30,362 households. This means that there are roughly only 3,000 more housing units than there are households that reside in Franklin County. This translates to a very tight housing supply in the region, in which there is just slightly more houses available for the population that requires it. The supply of vacant units available for occupation is likely much smaller than the difference between

Franklin County currently has vacancy rates of 1.2% for homeowners and 2.6% for rental. These very low vacancy rates suggest that residents may have difficulty finding suitable housing and that the price of housing may be more than they can afford due to the lack of supply.

the number of households and the number of housing units. Some units may be second homes occupied by non-residents, while other units may not be available for occupation due to code violations. A healthy housing market is generally considered to have vacancy rates between 2% to 3% for owner-occupied homes and 4% to 5% for rental properties. Franklin County currently has vacancy rates of 1.2% for homeowners and 2.6% for rental. These very low vacancy rates suggest that residents may have difficulty finding suitable housing and that the price of housing may be more than they could afford due to the lack of supply.

As mentioned, there are currently 33,666 total housing units in Franklin County. Two-thirds of these (20,925) are located in the Central Region (which includes Bernardston, Conway, Deerfield, Gill, Greenfield, Leyden, Montague, Northfield, Sunderland, and Whately). The majority of housing in Franklin County is composed of single-family housing (69%). The rest of the housing stock in the county is made up of two-unit duplexes (10%), multi-family units (17%), and mobile homes (3%). The West and East Regions of the county have more single family and less multi-family housing than the Central Region. Table 21 shows the breakdown of housing type by region.

Table 21: Type of Housing Stock by Region

	Single Family	Two-Family	Multi-Family
West Region	74%	8%	9%
Central Region	65%	12%	22%
East Region	76%	6%	12%
Franklin County	69%	10%	18%

Source: 2007-2011 American Community Survey Five-year Estimates.

While much of the housing in the region is composed of single-family units, the majority of the housing is also owner-occupied rather than rental. In fact, 69% of the housing in Franklin County is owner-occupied. These homeownership rates are higher in the West (78%) and East (76%) Regions and lower in the Central Region (65%), where there is more multi-family housing stock available.

As mentioned previously, housing is considered to be affordable when a household pays no more than 30% of its gross income on housing costs. In Franklin County, there are approximately 11,200 households or 37% of the population that have unaffordable housing. Renters in the county have much higher housing cost burdens than owners. In 2011, 46% of renters experienced unaffordable housing costs compared to 33% of home owners. These statistics are comparable across the county.

An important cost that is not considered in traditional housing costs formulas is heating fuel, especially for homes in the colder New England climate. It is not unusual for a Franklin County household to pay \$3,000 - \$5,000 each year for heat and electricity.¹⁰ A majority (57%) of homes in Franklin County are heated with fuel oil, which is currently the most expensive form of heat and can be particularly burdensome on fixed or low income households.

In a rural region such as Franklin County, transportation costs should also be taken into consideration when choosing a place to live since driving long distances is usually required to access basic services. However, this expense is often not calculated even though it is the second largest cost for families after housing. If transportation costs are included, then the average household in the county spends 56% of its income on housing and transportation – making living in Franklin County unaffordable.¹¹

Analysis of Current and Projected Housing Needs

Rental Housing

Currently roughly 25 percent of occupied housing units in Deerfield are renter-occupied. Since 1990, the amount of rental housing in town has decreased by 14 percent. Roughly 40 percent of renters in Deerfield are cost-burdened by their housing costs. While vacancy rates are within a healthy range for rentals, the data collected shows a need for more affordable rental units in Deerfield, particularly for young adults and families who are not ready to buy a home but wish to live in town.

Homeownership Housing

The homeowner market in Deerfield is currently very tight, with low vacancy rates. Further, the price of homes in town is beyond the reach of a single income family, or a two-income family with average wages in certain professions. In short, there is an affordability gap between housing costs and typical wages earned in town. Additionally, homeownership options are well beyond the reach of many senior households. A need exists for more affordable single family and multi-family ownership options in town.

¹⁰ *Massachusetts Clean Energy and Climate Plan for 2020* (2010).

¹¹ Housing and Transportation Affordability Index,” Center for Neighborhood Technology.
<http://htaindex.cnt.org/>. April 2012.

Senior Housing

Senior housing options in Deerfield currently consist of home modifications to allow seniors to remain in their homes, as well as the option to create an accessory apartment within a single family home to provide housing for a caregiver. There are no age-restricted units, or assisted living or nursing homes in town. By 2035, almost a quarter of Deerfield's population is expected to be over the age of 65. Senior housing is a current need in town that will only grow in the near future. Seniors who attended a discussion in September at the South County Senior Center in South Deerfield about senior housing needs expressed a desire to remain in their homes, but also the ability to stay in town when they do have to change their living situation. Several attendees wanted to be able to live in the village center, close to the senior center, churches, and shops, while others were interested in adding an accessory apartment to their single family home.

A range of options are needed for seniors in Deerfield, including smaller single-floor living options, condominiums that reduce the maintenance required by the homeowner, assisted living options, and financial assistance with home modifications and repairs for those who wish to remain in their homes.

Special Needs Housing

Since much of the housing in Franklin County was built prior to 1939, very little of the region's housing is accessible for a variety of disabilities. Additionally, very few of the subsidized housing units in the County are accessible. More than one-third of the disabled population is over the age of 65. This means that any housing that is constructed in which seniors may live should be also be accessible to those with ambulatory difficulties. Supportive services are needed for those with mental illnesses in order to maintain stable housing situations.

3. Development Conditions and Constraints: Opportunities and Challenges

This section discusses the current development conditions in Deerfield, including possible constraints on development and how the Town may be able to mitigate these constraints.

Housing and Sustainability

Sustainable development is defined as meeting the needs of the present without compromising the ability of future generations to meet their own needs.¹² Sustainable development also considers equally the impact of growth on the economy, the community and the environment. Sustainable development can help spur economic vitality, can create more livable communities and can protect the environment and natural resources. Sustainable development does not consider merely where new housing units might be sited but also where any additional services, commercial and industrial development might be sited, taking into account whether the new residents will have jobs and services nearby and public transit to reach these jobs and services. It also considers how new housing is developed - whether it be reuse of existing structures or previously disturbed sites, infill development within existing neighborhoods and village centers, development of compact neighborhoods with preserved open space, or large lot development along existing roads or in new subdivisions - and the resources consumed for such development.

Two land use factors that impact sustainability are *how* new development occurs, and *where* it occurs. Traditional large lot (1 acre or more) residential development typically disturbs and consumes more land than housing that is situated on small lots close together, where more people live on less land. In many Franklin County towns, it makes sense to ensure that farmland, forest land, and other open space resources are protected in conjunction with denser development in order to maintain the rural character of the region that so many residents value. In rural areas, the need for septic systems and private wells can constrain the ability of homes being built on small lots. New development can be encouraged to take place in locations with existing town water and sewer, and small sewage package plants or shared septic systems could serve a group of homes outside of these service areas, enabling smaller individual lot sizes.

There is much research that shows a link between land use and travel behavior. Separating uses, such as residential, commercial, and light industrial development, from one another along with large lot development creates a situation where there are little to no alternatives to driving to get just about anywhere. Distances are too far between homes and businesses to walk, and transit cannot be supported at such low densities. While car-dependent residential development will continue to take

¹² Definition of sustainable development derived from the Environmental Protection Agency's definition of sustainability which is also the official definition used by the United Nations World Commission on Environment and Development

place, it is important to also give people a choice of living in a home within a short walk or bike ride to shops, jobs, offices, schools, and bus stops.

Finally, sustainable housing development takes into account who can afford to live in town, and what types of housing are available for different household make-ups and sizes. Having a variety of housing choices at various ranges of affordability allow residents at different stages of their lives continue to live in town. Having a diverse and affordable housing stock also supports the local economy by allowing those who work in town to live in town, and can attract and retain young professionals and entrepreneurs graduating from the region's colleges and universities.

Massachusetts Sustainable Development Principles

The Patrick Administration established ten Sustainable Development Principles to guide state policy and programs as well as the guide cities and towns in planning for future development and implementation of development projects. The principles are as follows:

1. Concentrate Development and Mix Uses
2. Advance Equity
3. Make Efficient Decisions
4. Protect Land and Ecosystems
5. Use Natural Resources Wisely
6. Expand Housing Opportunities
7. Provide Transportation Choice
8. Increase Job and Business Opportunities
9. Promote Clean Energy
10. Plan Regionally

Principle #6, Expand Housing Opportunities, states the following:

Support the construction and rehabilitation of homes to meet the needs of people of all abilities, income levels, and household types. Build homes near jobs, transit, and where services are available. Foster the development of housing, particularly multifamily and smaller single-family homes, in a way that is compatible with a community's character and vision and with providing new housing choices for people of all means.

Sustainable Franklin County Housing Goals

As discussed in the Introduction, the Franklin Regional Council of Governments (FRCOG), with its Project Partners, conducted a comprehensive planning process to create a Regional Plan for Sustainable Development (RPSD). This multi-year project began in 2011 with the establishment of a regional vision and goals for a sustainable Franklin County. The goals will help identify short and long term policies and projects that will support sustainable development and redevelopment. The goals for each subject area,

including Housing, were developed through a public survey early in the process, and reaffirmed through several rounds of public workshops and through the work of volunteer sub-committees.

The Top Three Housing Goals for Franklin County identified through this process are as follows:

1. Improve the energy efficiency of housing
2. Improve the quality of existing housing
3. Locate housing near employment and town centers

These goals are consistent with the state goals listed above. In addition, the Housing Chapter of the RPSD includes recommendations for promoting affordable housing, promoting residential infill in downtowns and village centers, providing housing options for elder and disabled populations, increase rental housing stock, and prevent homelessness.

Application of Sustainable Principles and Goals to Deerfield Housing

Many smaller towns look towards their village centers as a natural choice for new development or redevelopment to include diverse housing choices in a mixed use environment. Deerfield has both a challenge and asset in that its village center is located just off of several major thoroughfares. People traveling through Deerfield generally drive on Interstate 91 or Routes 5/10 and 116. This helps preserve the small-town atmosphere of the South Deerfield village center by diverting through-traffic, but also makes it hard to support commercial uses that could serve both travelers and the surrounding residences.

During the development of the 2012 Downtown Deerfield Complete Streets and Livability Plan, participants in a public survey and charrette expressed the need for more retail opportunities in the village, and an overall desire for a more vibrant downtown with opportunities to shop, eat, and see friends. Adding additional housing in the village center, either in existing buildings or as new infill development, can help support businesses and create more vibrancy. More people will live within walking and bicycling distance of businesses and schools, adding more foot traffic to downtown. More people living downtown will also support the existing transit services, and might provide enough ridership to increase the amount of service in the future.

The former Oxford Food site offers an excellent opportunity for housing infill in the village center. This property is discussed in more detail in the Brownfields section, below. The reuse of previously disturbed sites such as the Oxford site is a key element in sustainable development. It allows for new housing to be built without impacting open spaces, forests, or farmland. Infill development can also occur on oversized or vacant house lots, as accessory apartments or conversion of single family homes to multi-family homes, or as new subdivisions that tie into the existing traditional neighborhood design, allowing for a connected street network that facilitates walking and biking.

Another option for Deerfield to create more sustainable housing options in town is to avoid large amounts of commercial strip development along Routes 5 and 10, which could result in environmental

degradation, increased traffic and congestion, and a loss of community character. The 2013 Deerfield Open Space and Recreation Plan identified the area along Route 5 and 10 between North Hillside Road and North Main Street as a potential area for mixed use development. These mixed development nodes could include a diverse mix of housing, including affordable, accessible homes alongside businesses that provide goods and services. Residents could get many of their needs met without having to drive outside of Deerfield and revenues could remain in town. This type of development would also better support public transit, which already exists along Route 5 and 10.

Encouraging the combination of open space, forest, and/or farmland protection with new housing development is another sustainable housing option. This could be accomplished through use of CPA funds, which can be used for open space protection and affordable housing development, and through zoning that encourages or requires open space protection and clustering of new homes in the rural areas of town. As will be discussed in the next section, Deerfield has a large amount of prime farmland, water resources, forest resources, and habitat that are of regional significance.

Deerfield has already committed to increasing the energy efficiency in new residential construction and renovations through the adoption of the Stretch Energy Code. The Energy Code is part of the Massachusetts Building Code, and deals with energy related measures of new construction or renovation, such as the efficiency of windows and the type and amount of insulation required. The Stretch Energy Code is an optional appendix to the Building Code adopted by towns at Town Meeting, and increases the efficiency of homes beyond what is prescribed by the base code. The Stretch Code is performance-based, meaning it requires real-world testing to ensure residential energy savings. A home built to the standards of the Stretch Code is roughly 30% more energy efficient than a new home built to the base code. This leads to a more affordable home over time.

There are several programs that can help existing homes become more energy efficient, including the Housing Rehabilitation Loan Program through the Franklin County Regional Housing and Redevelopment Authority, and the MassSave program. The preservation, renovation, and continued use of older homes is an important component of sustainable housing, especially in a town like Deerfield where over 35 percent of housing units were built prior to 1940.

While older homes may need significant repairs if maintenance has been deferred over the years, in many cases reusing an existing home has less negative impact to the environment than tearing down and building a new home. Conserving buildings prevents demolition waste from going to the landfill, and encourages the revitalization of existing neighborhoods and village centers, thereby reducing sprawl in the rural areas of town. Additionally, older homes are often oriented to maximize passive heating and cooling. Materials found in older homes can be superior to typical construction materials today. For instance, a wooden window that has survived 100 years of use can easily last another 100 years if properly maintained.¹³

¹³ Preservation Green Lab, of the National Trust for Historic Preservation.
<http://www.preservationnation.org/information-center/sustainable-communities/green-lab/>.

Cost of Community Services

In 2009, the American Farmland Trust (AFT) completed a Cost of Community Services (COCS) study for the Town of Deerfield. A COCS analysis is a process by which the fiscal impacts of different land uses within a town are compared to determine whether a use has a positive or negative net fiscal impact. The study found that for each \$1 of revenue received from residential properties in fiscal year 2008, Deerfield spent \$1.14 providing services to those lands. For each \$1 from commercial land the town spent 55 cents, for each \$1 from industrial land the town spent 47 cents providing services, and for each \$1 received from farm and open land the town spent 33 cents. Overall residential land uses created a deficit of \$1.7 million, while the other three categories generated surpluses: \$573,397 from commercial, \$688,648 from industrial, and \$318,842 from farm and open land. While residential land use contributes the largest amount of revenue, its net fiscal impact is negative.¹⁴

These findings support open space and farmland preservation, and commercial and industrial development, as a way to help towns balance their budgets. However the long term impacts of these strategies should also be considered. Large amounts of commercial strip development along Routes 5 and 10 would increase the town's tax base, but could also result in environmental degradation, increased traffic and congestion, a loss of community character, and a general loss of quality of life for Deerfield residents. Increased industrial development could generate jobs as well as an increased demand for housing in town. Permanently protecting a large portion of the town's open space and farmland from development could provide locally grown food and jobs, but may increase the cost of the remaining available land, making affordable housing development more difficult.

The current capacity of different services in town should be evaluated when considering what types of development to encourage. If a community is near or at capacity for services such as police, fire, water, roads, or schools, any additional population growth could be quite costly as these services would need to be expanded. However if a community has an excess in service capacity in these areas, new residential growth would not necessarily be a strain on the town's budget.¹⁵ The *Infrastructure Capacity* section goes into more detail on the capacity of different town services, and how this constrains or provides an opportunity for housing development.

Deerfield has many opportunities for moving forward in becoming more sustainable. Housing will continue to be a key factor in these efforts.

Open Space and Natural Resources

The natural resources and scenic landscapes of Deerfield have been valued by residents for generations. The Town completed an update to its Open Space and Recreation Plan (OSRP) in 2013, which in part is

¹⁴ *The Economic and Fiscal Contribution of Farm and Open Land in Deerfield, Massachusetts*. The American Farmland Trust. September 2009.

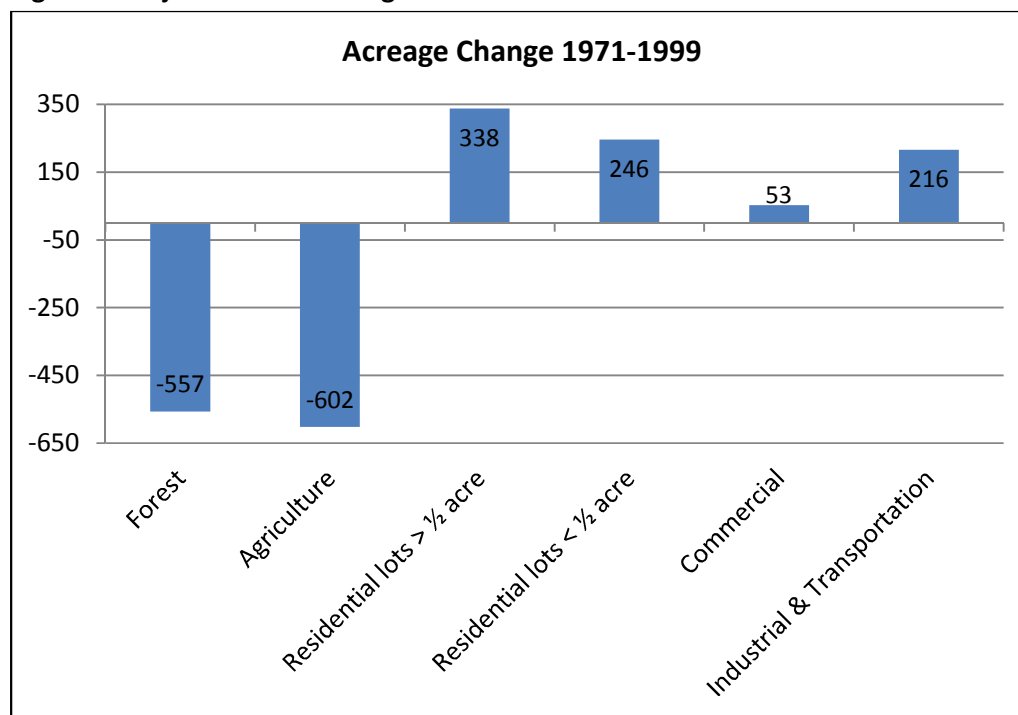
¹⁵ *Cost of Community Services Studies: Making the Case for Conservation*. Julia Freedgood, 2002.

intended to help protect the town's scenic value and natural resources in the face of increasing development pressure, while recognizing that people need places to live, learn, work and play. The following section summarizes the findings from the OSRP, and will explore the opportunities and challenges new housing development can pose on the town's natural resources.

Land Use Change

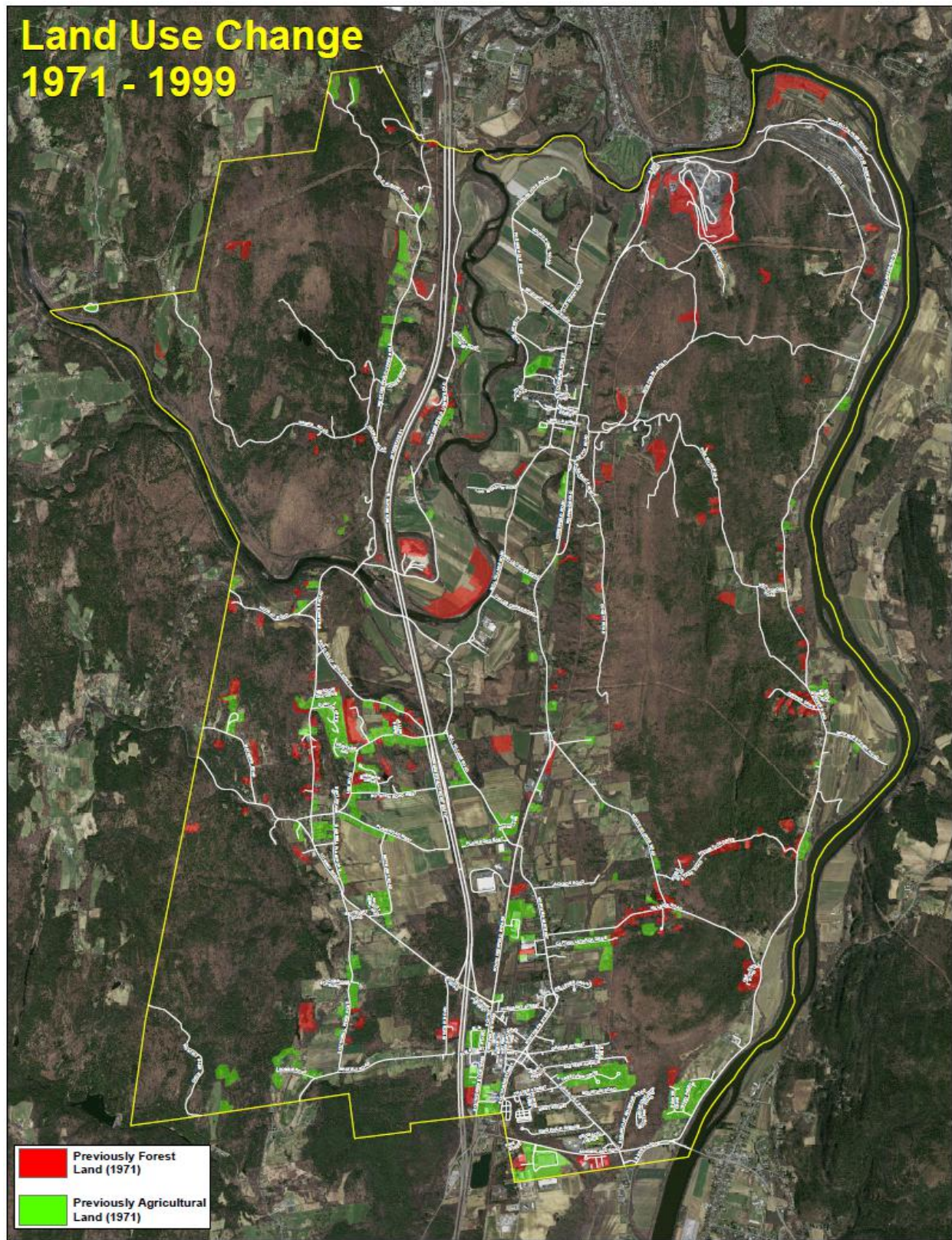
The major land use changes in Deerfield between 1971 and 1999 were primarily a loss of forest and farmland and a gain in residential and industrial development (see Figure 7). During this time, land being used for agriculture decreased by 602 acres, while forested land decreased by 557 acres. Residential uses with lots between $\frac{1}{4}$ acre and $\frac{1}{2}$ acre increased by 246 acres, while residential lots greater than $\frac{1}{2}$ acre increased by 338 acres. Industrial and transportation development increased by 216 acres, while commercial development increased by 53 acres. Map 1 on the following page displays the areas of town that changed out of forest or agricultural use during this time period. As can be seen, some forest may have changed to agriculture and vice versa. However it is also apparent that many areas along existing roads were converted from forest or agriculture to residential uses. Additionally, several new subdivision roads are shown in what was mostly agricultural land.

Figure 7: Major Land Use Changes in Deerfield from 1971 to 1999



Source: 1971 and 1999 MassGIS Land Use data.

Map 1: Land Changed from Agricultural or Forest Land Use between 1971 and 1999



It is not possible to compare the most recent land use data from 2005 with the 1971 and 1999 data presented above due to changes in technology and the methodology of data collection and reporting which make comparisons inaccurate. Table 22 below provides a summary of the percentage of select land uses in Deerfield in 2005, the most recent year that land use data was collected. In 2005, approximately 56 percent of the total area in town was forested, 20 percent was in agricultural use, 7 percent was in residential use, the majority on lots greater than a half acre, and less than 1 percent was in industrial, commercial, or participation recreation use.

Table 22: Summary of Deerfield Land Use, 2005

Land Use Category	Acres	Percentage of Total Acreage in Town
Agriculture	4,196	20%
Forest	11,906	56%
Residential (< .5 acre lots and multi-family)	404	2%
Residential (> .5 acre lots)	1,149	5%
Commercial	143	1%
Industrial	167	1%
Mining	177	1%
Water	642	3%
Wetlands	1,290	6%
Participation Recreation	168	1%
Transportation	395	2%
Urban Public/Institutional	233	1%
Other	517	2%
Total	21,388	100%

Source: 2005 Massachusetts GIS Land Use data.

According to the 2013 Deerfield Open Space and Recreation Plan, approximately 4,794 acres, or 22 percent, of Deerfield's total acreage is permanently protected from development. Most of the protected land is either farmland or forest, with a small amount of acreage (16) protected for cemetery use.

Farmland

Farmland is both a natural resource and an economic resource. Roughly 26 percent of the Town of Deerfield, or 5,664 acres, consists of prime farmland. According to the Natural Resources Conservation Service (NRCS), prime farmland is land that has the best combination of physical and chemical characteristics for producing food, feed, forage, fiber, and oilseed crops and that is available for these uses (i.e. not built upon). Prime farmland soil is a finite resource that is significant for the town and the greater region in terms of providing enough productive land for current and future generations to grow food.

In 2005, there were 4,196 acres of land in agricultural use in Deerfield, representing approximately 20 percent of the total acreage in town, according to MassGIS land use data. Approximately 2,418 acres of

agricultural land is permanently protected from development in Deerfield. This represents 11 percent of the total acreage in town, and about half of the land currently in agricultural production. Most of this land is protected through the Agricultural Preservation Restriction program. Active farmland with prime soils or soils of Statewide Importance may be eligible for enrollment in the APR Program. The APR program purchases the development rights and attaches a restriction to the deed, which legally bars development, keeping land permanently available for agriculture.

Forests

Another important natural resource that defines the character of the Town of Deerfield and the region are the large blocks of contiguous forests. In 2005, forestland accounted for 56 percent of the total land area of the Town of Deerfield, according to MassGIS data. The forested hills in south and northwest Deerfield provide large blocks of contiguous forestland that provide interior forest habitats for a variety of birds and mammals, as well as protection of first and second order stream tributaries. The Pocumtuck Range in the eastern portion of town contains large contiguous forest patches running parallel to the Connecticut River floodplain. To the west and extending north into Greenfield and west into Conway are the foothills of the Berkshire Range, split by the Deerfield River to form the Gorge. The steep slopes in this area have limited the pressure for development.

In Deerfield, there are roughly 2,360 acres of forestland permanently protected from development. This accounts for 11 percent of the town's total acreage. These forests are privately owned (roughly 834 acres) and protected through a Conservation Restriction (CR); state or federally owned (roughly 936 acres); owned by a land trust (roughly 137 acres) and also protected by a CR; or owned by the Deerfield Fire District or South Deerfield Water Supply District (roughly 453 acres) for the protection of the public water supply.

Plant and Wildlife Habitat

The Natural Heritage and Endangered Species Program (NHESP) of the Massachusetts Division of Fisheries and Wildlife (MassWildlife) has designated several "Priority Habitat" and "Estimated Habitat" areas in the Town of Deerfield. A Priority or Estimated Habitat is an area where plant and animal populations protected by the Massachusetts Endangered Species Act Regulations (321 CMR 10.00) may occur. Development activities proposed within an Estimated or Priority Habitat area would need to file with NHESP for review and approval.

Twenty-eight rare plant species have been documented in the Town of Deerfield.¹⁶ These plants occur in some of the Priority Habitats identified below. Deerfield also provides habitat for a diversity of wildlife species that are either threatened, endangered or considered to be of special concern by the Massachusetts Natural Heritage and Endangered Species Program.

The Priority and Estimated Habitat areas in Deerfield include:

¹⁶ These data were extracted from the database of the Natural Heritage and Endangered Species Program in September 2012: http://www.mass.gov/dfwele/dfw/nhesp/species_info/town_lists/town_d.htm#deerfield.

- Along the banks of the Connecticut River, Deerfield River, and Mill River;
- Several areas along the peak of the Pocumtuck Range;
- North and South Sugarloaf;
- An area along Pine Nook Road, near the intersection with River Road;
- An area encompassing Routes 5 and 10 and Main Street in Old Deerfield Village;
- A forested area in the southwestern section of town.

In addition, NHESP and the Nature Conservancy's *BioMap2* project maps Core Habitats and Critical Natural Landscapes that support the long-term persistence of rare and native species.¹⁷ Wildlife benefit from having land to move within that is isolated from human uses. Permanently protected wildlife corridors are particularly critical in a landscape which is experiencing development pressures, to ensure that animals have the ability to travel across vegetated areas between large blocks of habitat.

The *BioMap2* project identified significant areas of Core Habitat and Critical Natural Landscapes in Deerfield that currently support a broad range of wildlife and plant species. These areas have been identified along the Deerfield and Connecticut River corridors, the Pocumtuck Range, and in portions of the southwestern part of Town. It is important that new housing development avoid encroaching on and fragmenting these important landscapes.

Water and Wetlands

Almost 2,000 acres, or 9 percent of the town's total acreage, is water or wetlands according to the 2005 MassGIS land use data. The Deerfield River flows through town, ending at the Connecticut River in the northeast corner of town. The Connecticut River forms the town's eastern boundary. In addition to these major waterways, the Mill River and Bloody Brook are significant tributaries. Water quality has been an issue for the Bloody Brook, which flows through agricultural lands and densely populated areas of South Deerfield. Assessments conducted in 2003 found the brook to have low dissolved oxygen concentrations, elevated total phosphorous levels, high turbidity, and elevated *E. coli* bacteria counts.¹⁸ Any redevelopment or new development that occurs on land abutting the Bloody Brook or other waterways in town should include natural buffer strips to reduce impacts from sediments, fertilizers and pesticides on water quality.

Development activity within 100 feet of water or wetlands in town is limited by the Wetlands Protection Act and the River Protection Act. In addition, development is regulated within the 100-year floodplain, as identified on the Deerfield Flood Insurance Map and the Flood Boundary- Floodway Maps. The term "floodplain" refers to the land affected by flooding from a storm predicted to occur at a particular interval. The 100-year floodplain is the area predicted to flood as the result of a very severe storm that has a one percent chance of occurring in any given year. There are approximately 2,828 acres within the

¹⁷ For more information on BioMap2, see <http://www.mass.gov/eea/agencies/dfg/dfw/natural-heritage/land-protection-and-management/biomap2/>.

¹⁸ Connecticut River Basin 2003 Water Quality Assessment Report. Massachusetts Department of Environmental Protection, 2008.

floodplain in Deerfield. Development is still allowed in the floodplain. The Floodplain Overlay District Bylaw will be discussed in more detail in the Zoning Regulation section below.

Flooding

Snowmelt in the early spring causes annual flooding which often inundates the floodplains of the Deerfield and Connecticut Rivers and their tributary streams. The flat, low area surrounding Bloody Brook in South Deerfield is sometimes subject to severe flooding, which is exacerbated by undersized culverts and excessive growth on marginally developable land. In addition, beaver dams located downstream in Whately cause flooding to back up into the heavily populated section of South Deerfield. At times, Main and Pleasant Streets are impassible due to standing water. The Connecticut River backs up through a stream valley and floods McClelland Farm Road at a low spot in the road and is impassable for short periods of time.¹⁹

Many residents in Deerfield deal with high water tables and basement flooding. Mill Village Road is one area prone to flooding. Several houses built in this area during the past ten years have substantial septic system problems stemming from the high water table. As a result the Town has been studying the feasibility of extending the public sewer system.

Tropical Storm Irene struck western Massachusetts on August 28, 2011, causing considerable damage in the form of flooding. Areas in Deerfield that were impacted by the floods in the aftermath of Irene included Old Deerfield, Deerfield Academy, the Bement School, Routes 5/10, the Stillwater Bridge on Upper Road, Mill Village Road, the Route 91 bridge over the Stillwater section of the Deerfield River, and multiple farm fields along the Deerfield River. An estimated 10 to 15 inches of rain swelled the river and its tributaries during the storm.

As storms like Irene are predicted to be a more common occurrence due to climate change, it is important that new development take into account the proximity to wetlands and waterways that could swell during major rain events. Evacuation routes and the potential for areas to be cut off during large events due to flooding or road washouts should also be considered when targeting areas for new housing development. Finally, new develop should be sited and designed in a way as to not exacerbate flooding or runoff issues. Low impact development techniques should be incorporated when possible to limit the amount of impervious surface in new developments and to help manage stormwater.

Zoning Regulations

Zoning provides one means for Deerfield to conserve important town features while encouraging development and land uses in a manner that agrees with the community's values and its vision for the future. Zoning districts and zoning regulations affect the character of a community and how the community develops and grows over time. The Town of Deerfield established it's zoning code in 1966.

¹⁹ *Town of Deerfield 2012 Multi-Hazard Mitigation Plan, January 2012.*

The original zoning code was repealed and replaced in 1998. The new code and zoning map have subsequently been revised and amended, most recently at Annual Town Meeting in April 2013. Deerfield's zoning bylaw, and its guidance on the permitted and prohibited land uses in town, the minimum lot sizes and setbacks, and the special regulations, have influenced the development patterns in the community during the past five decades, and have played a role in the land use trends and changes that were discussed in the last section. The zoning bylaws will also affect the way the town develops in coming decades.

The Town of Deerfield has seven zoning districts listed below:

- Residential-Agricultural (RA)
- Center Village Residential (CVRD)
- Small Business (C-I)
- Commercial (C-II)
- Industrial (I)
- Planned Industrial (PI)
- Expedited Permitting District (EPD)

There are also four overlay districts: the Watershed Protection District; the Flood Plain District; the Wireless Communications District; and the Adult Use District. A Zoning Map is located at the end of this section. The majority of the town falls within the Residential-Agricultural District. This district is primarily a single family residential district. Accessory Apartments are allowed by Special Permit.

The Commercial districts are located in South Deerfield village center, along Routes 5/10 between North Main Street and North Hillside Road; a small sliver along Routes 5/10 near Old Main Street; and in East Deerfield north of Keets Road, encompassing the East Deerfield rail yard at the confluence of the Connecticut and Deerfield Rivers. The Center Village Residential District is a mixed use district located in South Deerfield, east of the Connecticut River Main Line Railroad and north of Route 116, surrounding the Small Business District in the village center.

The Expedited Permitting District encompasses the former Oxford Foods site in the village center. The site has been cleared of structures and consists of approximately 16 acres. The property was acquired by the Town of Deerfield in 2008 and is suitable for up to 150,000 sq. ft. of industrial or mixed-use development. The Town purchased the site with the goal of achieving a reuse that will enhance the economic vitality of South Deerfield, create employment opportunities and develop the site to the overall benefit of the community. The site has been designated a Priority Development Site under the provisions of M.G.L. Chapter 43D, requiring a permitting process of no longer than 180 days as long as certain provisions are met by the developer. Through the Chapter 43D program, the Town completed an analysis and conceptual site design for the site which examined the existing utilities, wetlands, infrastructure, and traffic. Additionally, a market analysis was completed, with the primary recommended development scenario consisting of a mixed use development that would include retail, commercial, and a limited amount of residential space consisting of 30 housing units. Currently the Town is constructing a new highway garage on the site, however approximately 13 acres of the property

remains ready for development. The Town will be reissuing a Request for Proposals from developers to submit development proposals for the site, with the intent to sell the property.

The Planned Industrial District is located south of Route 116 to the border with Whately, and the Industrial District is located along Routes 5/10 at the Whately border and further north between exit 25 on I-91 and Mill Village Road.

Table 23 below outlines the residential uses that are allowed in the Deerfield zoning districts. Uses are either allowed by-right, which means that if all other zoning requirements are met, the use does not require a special permit; or by special permit through the Zoning Board of Appeals, which is a discretionary review by the Board that takes into account different impacts of the project and input from town departments and residents. Two districts in town, the Industrial and Planned Industrial, do not allow residential uses in order to avoid potential conflicts between residential and industrial uses and to ensure that space is available for business growth, given the limited amount of land reserved for these uses.

Table 23: Residential Uses Allowed in Deerfield Zoning Districts

Residential Use	Zoning District						
	RA	CVRD	C-I	C-II	I	PI	EPD
Detached Single Family	Y	Y	N	N	N	N	N
Detached Two-Family	N	Y	N	N	N	N	N
Multi-Family (3 units)	N	SP	SP	N	N	N	SP
Dwelling Unit Incidental to Commercial or Industrial Use	N	N	Y	Y	N	N	N
Flexible Development	Y	Y	N	N	N	N	N
Conservation Subdivision	Y	Y	N	N	N	N	N
Accessory Apartments for the Purpose of Providing Assistance with the Activities of Daily Living	SP	SP	SP	N	N	N	N
Convalescent or Nursing Home; Assisted Living Residence	SP	SP	SP	SP	N	N	N
Boarding House	N	SP	Y*	Y*	N	N	N

**A permitted use except that new building footprint, as measured along external walls, in excess of 2,500 gross sq. ft. in the C-I District, or 10,000 gross sq. ft. in the C-II District, as the case may be shall require a special permit from the Board of Appeals.*

The Watershed Protection Overlay District is located south of the Deerfield River and west of Route 91 on the town's western boundary and its restrictions to development and associated uses are stricter than the underlying Residential-Agricultural district. Single family homes are allowed by right in the district, though the minimum lot size is increased from 60,000 to 80,000 square feet.

Table 24 below displays the dimensional requirements for lots in each district, including minimum lot size, frontage (the amount of linear feet along an existing public road), the amount of space that buildings need to be set back from the front, side, and back lot lines, maximum building height, and

maximum lot coverage of impervious surfaces such as buildings, parking areas, and walkways. The table also provides the approximate total acreage of each district. The RA district comprises the largest amount of land in town, encompassing approximately 18,371 acres or 86 percent of the total acreage in town. The EPD district is the smallest district at 17 acres.

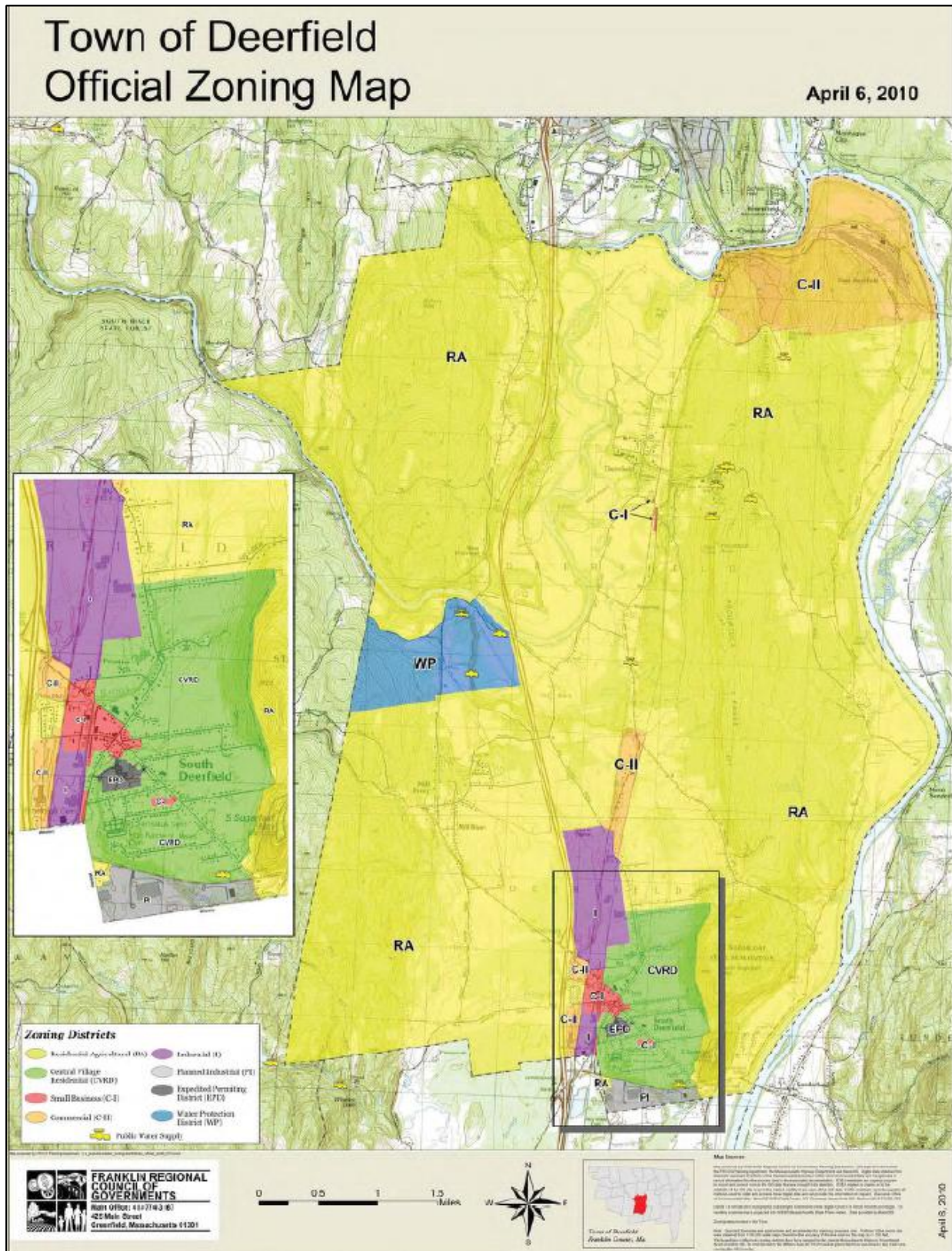
Minimum lot sizes range from no minimum in the EPD district, to 80,000 square feet (or roughly 2 acres) in the Industrial and Planned Industrial districts. In terms of residential development, the RA district requires the largest minimum lot size of 60,000 square feet, or roughly 1.5 acres. The smallest minimum lot size for single family homes is 12,000 square feet, or approximately 0.28 acres, in the CVRD. For two or three family homes, the minimum lot size is increased to 15,000 and 18,000 square feet, respectively.

Table 24: Dimensional Requirements for Deerfield Zoning Districts

Dimensional Requirements	Zoning District						
	RA	CVRD	C-I	C-II	I	PI	EPD
Total Acres in District	18,371	732	67	1,271	331	85	17
Minimum Lot Size (sq. ft.)	60,000	12,000	15,000	30,000	80,000	80,000	-
Two-Family	-	15,000	-	-	-	-	-
Three-Family	-	18,000	-	-	-	-	-
Minimum Frontage (ft.)	200	100	125	200	200	200	-
Two-Family	-	125	-	-	-	-	-
Three-Family	-	150	-	-	-	-	-
Front Setback (ft.)	30	30	20	50	40	50	-
Rear and Side Setbacks (ft.)	10	10	10	25	25	25	-
Maximum Building Height (ft.)	35	35	35	35	35	35	48
Maximum Lot Coverage*	30%	75%	70%	60%	60%	70%	80%

* Includes buildings, parking, walkways, and other impervious surfaces. Low Impact Development (LID) techniques such as pervious pavers do not count as an impervious surface.

Map 2: Town of Deerfield Zoning Map



Summary of Permitted Residential Uses

Two-Family Homes

Currently two-family homes are only allowed in the Central Village Residential District, and require a larger minimum lot size than a single family home. In order to increase the housing choices in Deerfield, the Town should consider allowing two-family homes in other residential districts, particularly the Residential Agricultural district. Two-family homes can be of similar size and style as a single-family home, fitting into the character of an existing single family neighborhood. Housing units in two-family homes share walls, ceilings, or floors, resulting in energy savings for residents and making them more affordable. They also can allow for multi-generational living, with family members occupying one unit each.

Multi-family Homes

Currently the Deerfield Zoning bylaw defines a multi-family dwelling as a single building containing three units, thereby prohibiting structures with more than three units of housing. This severely limits the types of housing that can be developed in Deerfield. Reuse of existing buildings would not be able to have more than three housing units, limiting the ability for larger buildings to be repurposed for residential use. Currently multi-family homes are allowed by special permit in the CVRD, C-I, and EPD districts, which are mostly located in the South Deerfield village area. The Town should consider revising the definition of multi-family dwellings to allow for more units within a structure, increasing the flexibility to create a diversity of housing types in town.

Dwelling Unit Incidental to Commercial or Industrial Use

Historically buildings in the village center business district had shops on the first floor and apartments on the second or third floors. Allowing residential uses above or behind commercial, and when appropriate, industrial uses helps preserve the historic character of the village center, and supports businesses. Residents who live directly in the village center will be more likely to shop and eat at downtown businesses.

Currently the bylaw only allows one unit to be incidental to commercial and industrial uses. The Town should consider allowing more than one unit to be within the structure when enough space is available. This would help facilitate mixed use commercial districts. The Town should also consider allowing dwelling units above, or attached to, commercial uses in the Expedited Permitting District. The preferred development scenario for the site is a mixed use development including some residential units. Allowing a mix of uses within structures would better facilitate the preferred scenario.

Flexible Development

Flexible Developments can be constructed in the CVRD and the RA districts when five or more lots are being created, whether in a subdivision or not. This provision allows for flexibility in lot sizes, however it is most applicable to the RA district, since the required minimum lot size is one acre for Flexible Developments, which is greater than the minimum lot size allowed in the CVRD district, leaving little incentive for developers to choose this type of development for the CVRD district.

Conservation Subdivision

Conservation Subdivisions can be constructed in the RA or CVRD district by right whenever five or more lots are created.²⁰ The permanent protection of at least 20 percent of the parcel as open space is required. The design process for Conservation Subdivision development requires developers to first designate the important natural, scenic, and cultural resources to be preserved as open space, and then determine house placement, then the street layout, and finally the lot lines. The lots are subject to less stringent dimensional requirements than are traditional lots in the underlying district. This process ensures that the provision of open space is not left to the end of the design process, but instead is the foundation upon which the remaining development is built upon.

While this approach is preferable for conserving open space, there are no incentives in the Zoning Bylaw for developers to choose this method. The total number of housing units for both a conventional design and a Conservation Subdivision design must be the same. Additionally, while a stated purpose of the Conservation Subdivision is to promote affordable housing for low and moderate income families, it is unclear how this would be accomplished. One way to accomplish this is to allow for an increase in the number of housing units (also known as a density bonus) if a certain percentage of the total units in the subdivision are set aside as affordable.

Finally, the amount of open space that is required to be protected through the bylaw is 20 percent, which is low compared to similar bylaws in other communities, which typically require anywhere from 35 to 50 percent of protected open space. A new Open Space Design model bylaw developed by the Massachusetts Executive Office of Energy and Environmental Affairs recommends requiring at least 50 percent of protected open space in a development, and preferably over 75 percent. In this way new housing development can be allowed along with the preservation of significant natural resources. Considering the importance of Deerfield's farmland, forests, and water to the town and the greater region, a balance between housing and open space protection is warranted.

Accessory Apartments

The stated purpose for accessory apartments is the lack of housing units in town for people needing assistance with daily living activities. Accessory apartments are allowed by Special Permit in the RA, CVRD, and C-I districts. They are only allowed in single family homes, and must be located within the structure, not as a separate building on the lot. Accessory apartments must be occupied by either the owner of the property, a life tenant, or caregiver. The size of the apartment cannot exceed 30% of the gross floor area of the structure, or 1,200 square feet, whichever is greater. However in no circumstances would an accessory apartment be required to be smaller than 800 square feet.

Accessory apartments are one way to increase the supply of housing and improve affordability, both for the current owner and the new tenant. They can also be integrated into existing single-family

²⁰ Currently the use table in the Zoning bylaw includes Conservation Subdivisions as an allowable use in the CVRD; however the text states that Conservation Subdivisions only apply to RA district.

neighborhoods to provide low-priced housing alternatives that have little or no negative impact on the character of the neighborhood. The Town should consider not restricting the type of tenant who occupies an accessory apartment. Additionally, the Town should consider allowing accessory apartments in small detached structures on the same lot as a single family home. Adding an apartment over a garage is one common example. Finally, the Town should consider allowing accessory apartments by-right in designated districts, as long as adequate parking exists for the additional dwelling unit.

Assisted Living Residence

The Deerfield Zoning defines Assisted Elderly Housing as a residential facility occupied by persons over the age of 55, with their spouse, and including rooms occupied by resident staff personnel. The facility may include a full range of nursing care from total to partial assistance, and may provide food preparation services, limited residential food preparation areas, and common recreational, laundry, social, medical, religious, and service facilities for the exclusive use of the residents. Assisted living facilities are allowed by Special Permit in the RA, CVRD, C-I and C-II districts.

Boarding House

A boarding house is defined in the zoning bylaw as a building with no more than six rooms for lease. The rooms cannot have their own cooking facilities. According to the zoning definition, the rooms should be leased to “transients,” implying that this type of housing is meant to be temporary for its residents. Boarding homes are allowed by Special Permit in the CVRD district and by right if under 2,500 square feet in the C-I district, and under 10,000 square feet in the C-II district. Boarding homes exceeding these dimensions must apply for a Special Permit.

Zoning Opportunities for Housing

Inclusionary Zoning

Inclusionary zoning is a planning tool used by towns in Massachusetts to increase the affordable housing inventory in a community. Since Deerfield is expected to continue to grow in population and will likely see the creation of more residential units in the years to come, there is an opportunity for the town to increase its supply of affordable housing while residential development is already occurring. Inclusionary zoning helps a town reach its 10 percent affordable housing goal, as prescribed by M.G.L. Ch. 40B, and remain above 10 percent as new homes are added to the year-round housing stock.

Most towns require developments of 10 units or more to include at least one affordable unit (or 10% of a project over 10 units), but the percentage could be set by the town as there is no state requirement. Many communities also allow developers to opt out of building the units by providing a fee-in-lieu to a local affordable housing trust fund equivalent to the units in cash or land when opting out. Such trust funds are authorized by M.G.L. Chapter 44: Section 55C, Municipal Affordable Housing Trust Fund. Special considerations can also be negotiated with developers.

Affordable units developed through inclusionary zoning qualify for the Subsidized Housing Inventory as Local Action Units through the Local Initiative Program, described in more detail in the *Available Housing*

Resources and Programs section at the end of this plan. This program, administered by the Massachusetts Department of Housing and Community Development (DHCD), recognizes the various ways that affordable units can be created, and provides guidelines to follow to ensure that new affordable units created through zoning meet the requirements of Chapter 40B.

Chapter 40R Smart Growth Zoning Overlay District

M.G.L. Chapter 40R is a zoning enabling act that encourages towns and cities in Massachusetts to adopt overlay zoning districts that will facilitate housing development, including affordable housing, in mixed use areas. The following locations are eligible to be a 40R smart growth district:

1. Areas near transit stations, including rapid transit, commuter rail, and bus and ferry terminals;
2. Areas of concentrated development, including town and city centers, other existing commercial districts in cities and towns, and existing rural village districts; or
3. Areas that by virtue of their infrastructure, transportation access, existing underutilized facilities, and/or location make highly suitable places for residential or mixed use smart growth zoning districts.

In order to be eligible, the overlay zoning district must allow densities of 8 units per acres for single family homes, 12 units per acre for 2 and 3 family homes, and 20 units per acre for condominiums and apartments. Residential uses must be allowed by right, but can include a limited site plan review process to regulate the physical characteristics and design of the development. The district must require that 20 percent of new housing developed within the district be affordable to households earning less than 80 percent of the area median income, adjusted for household size.

In order to address the circumstances of smaller and more rural municipalities any community with a population of less than 10,000 people may request a reduction from the minimum allowable density requirements. The community will need to show that compliance with the density requirements would create a hardship and that any proposed reduced density would be consistent with the smart growth goals of Chapter 40R. The community must also demonstrate that development at the required densities would either be highly inconsistent with the existing physical environment of the community, would create significant risks to water pollution due to poor soils, or cannot be feasibly served by a piped water system.

Before adopting the zoning district, it must be approved by the Massachusetts Department of Housing and Community Development (DHCD). Once approved and adopted by the community, the town can receive anywhere from \$10,000 to \$600,000 as an incentive payment, depending on the number of new housing units permissible under the overlay district as opposed to the underlying district. Communities also receive a bonus payment of \$3,000 for each housing unit that is created within the district, payable when the building permit has been issued for the unit. Additionally, through M.G.L. Chapter 40S, towns and cities with smart growth overlay districts are reimbursed any net cost of educating students living in new housing in a smart growth district. The reimbursement is equal to the cost of educating students living in new housing in a smart growth district minus the percentage of new revenues from the district

that would otherwise be devoted to educational costs, and any increase in state educational aid resulting from students living in new housing in the district.

In addition to these benefits, towns and cities with smart growth districts are given preference when applying for state discretionary funds such as through the MassWorks program, and may be given relief from a Chapter 40B Comprehensive Permit application, since a town or city that adopts a smart growth overlay district is showing a commitment to creating affordable housing.

Compact Neighborhoods

Recognizing that the Chapter 40R smart growth district may not be appropriate for all communities, DHCD recently launched a new zoning incentive program called Compact Neighborhoods. Compact Neighborhoods can be base or overlay zoning districts. The same types of locations identified above for smart growth districts are eligible to be Compact Neighborhoods. The district must allow, as of right, at least one of the following densities: 8 units per acre for multi-family (2-family or more) homes, or at least 4 units per acre for single family homes. The district must have enough developable land to allow for a minimum number of “Future Zoned Units,” which is generally one percent of the year-round housing units in the community. In Deerfield this is currently 22 units.

Compact Neighborhoods must require that at least 10 percent of all units constructed within projects of more than 12 units are affordable to households making less than 80 percent of the area median income, adjusted for household size. Additionally, the district cannot impose restrictions on age or any other form of occupancy restrictions as a whole. However projects within the district can have occupancy restrictions, if in compliance with fair housing laws, such as housing for seniors, persons with disabilities, or assisted living facilities.

Communities that have a Compact Neighborhood zoning district approved by DHCD and adopted by the town will receive preference when applying for state discretionary funding such as the MassWorks Infrastructure Program. In addition, a town may receive relief from a Chapter 40B Comprehensive Permit. Unlike Chapter 40R smart growth districts, adopting a Compact Neighborhood does not provide any incentive or bonus payments. DHCD staff are available to assist towns who are interested in creating a Compact Neighborhood zoning district.

Chapter 40B Comprehensive Permit

Municipalities can work together with a developer to create affordable housing that meets the town’s needs and is consistent with community character. This can be accomplished through the Comprehensive Permit process, known as a “friendly” 40B. The Comprehensive Permit allows for development of various housing types in zoning districts that may only be zoned for single family homes or commercial uses. As discussed in the Introduction, Comprehensive Permit projects must contain at least 20-25 percent affordable units and have long-term restrictions. Housing of various types can be built through the process. It is difficult for communities who are under the 10 percent threshold of year-round affordable housing to meet its affordable housing production goals without utilizing the Comprehensive Permit tool. This is particularly true in communities with slow housing growth, where

inclusionary zoning and other techniques discussed in this section may not produce affordable housing at a quick enough pace.

Brownfields

As defined by the U.S. Environmental Protection Agency (EPA), "brownfields" are properties that the expansion, redevelopment, or reuse of may be complicated by the actual presence or perceived potential presence of a hazardous substance, pollutant, or contaminant. Deerfield has been working with the Franklin Regional Council of Governments and property owners to assess the extent of contamination and promote redevelopment of identified brownfield sites in Town. Table 25 lists the sites and the extent of the work that has been done thus far. A Phase I Environmental Site Assessment report assesses a site's potential contamination by conducting historical research and reconnaissance of the site. If needed, additional assessment such as a Phase II, will be conducted to determine the impact of potential contamination through sampling and laboratory analysis of soil, groundwater, or building materials. A Phase III Remediation Plan may be prepared if contamination is found in sufficient concentrations that action should be undertaken. The Phase III Remediation Plan outlines how a clean-up should be conducted and the estimated cost for cleanup.

Table 25: Deerfield Sites in FRCOG Brownfields Program

Sites in FRCOG Brownfields Program		Assessment Work Completed			
Property Name	Address	Phase I	Phase II	Phase III /RAO	Other
Deerfield Parcel 24	Greenfield Road /Routes 5& 10	Complete			
Lake Asphalt Plant	River Road	Complete			
Phan Oil Property	951 River Road	Complete			

Source: 2013 FRCOG Brownfields Program.

In addition to the brownfields identified in Table 24, the Massachusetts Department of Environmental Protection (DEP) maintains a list of brownfield sites where known contamination has occurred. In Deerfield, 61 sites have been reported to the DEP as of August 16, 2013, most of which have either been cleaned up or determined to pose no significant risk to public health.²¹

The East Deerfield Rail Yard has been the source of numerous releases of hazardous materials over the years. The railyard is located at 246 Railroad Avenue in a commercial/ residential section of East Deerfield. The property is approximately 129 acres, and is bound to the north and east by open land and the Connecticut River, to the south by East Deerfield Road, and to the west by the Deerfield River. The southwest border of the railroad yard has residences along River Road. The property has been a railyard since the late 1800s. The Commonwealth currently owns the property and it is managed by the

²¹ The full list of sites can be found by searching the DEP database at <http://public.dep.state.ma.us/SearchableSites2/Search.aspx>.

Massachusetts Executive Office of Transportation. The property is leased to Pan Am Railways by the state. It has 35 rail lines as well as numerous work buildings, including an engine house.

Pan Am services and fuels locomotives and operates a rail switching yard and layover facility for its freight train operation. Some of the maintenance activities undertaken on the site produce or process wastewater, including changing oil in locomotives, cleaning the locomotives, and fueling the locomotives. As a result, the site is subject to a permit for stormwater management under the National Pollutant Discharge Elimination System (NPDES) overseen by the U.S. Environmental Protection Agency (Permit #MA0000272). The site is underlain by a Potentially Productive Medium Yield Aquifer. The section of this aquifer directly under the railyard is exempt from drinking water standards due to its industrial designation. There is a section of this aquifer that is located beyond the railyard boundaries and is subject to the drinking water regulations, and has been contaminated by chlorinated solvents from the railyard.

Due to the numerous ongoing and historic releases of hazardous materials at the railyard, the site has been subject to the regulations set forth in M.G.L. Chapter 21E and the Massachusetts Contingency Plan (MCP), which are the state's hazardous waste site clean-up regulations. The MCP governs the site assessment, remedial response actions, and public involvement process of hazardous waste sites. Pan Am, as the operator at the site, was required to retain a Licensed Site Professional (LSP) to oversee and approve assessment and remedial activities conducted. An LSP is an environmental scientist or engineer experienced in the assessment and cleanup of releases of oil and/ or hazardous materials to the environment. The LSP's role is to ensure that actions taken to address releases of these materials at a site comply with the requirements of the MCP and protect human health, safety, public welfare, and the environment. The Massachusetts Department of Environmental Protection (MassDEP) retains the authority to ensure that both technical and public involvement activities are conducted in accordance with state law and regulations.

The Town of Deerfield has a Hazardous Waste Coordinator, who has been overseeing Pan Am's compliance with the MCP for over a decade. She has worked with the Town to fund a LSP on behalf of the town and has initiated the Public Information Process at the railyard for oversight of the MCP process. This process enables the Town to evaluate and comment on all of Pan Am's plans for investigation and clean-up of the site. They have to provide the Town with fact sheets, draft documents for comment, and hold public hearings to explain site activities and solicit comments from residents and public officials.

Infrastructure Capacity

Understanding where in town infrastructure is located, and in what condition and/or capacity it exists, is integral to planning for new housing development. Homes require a certain amount of infrastructure, such as water, wastewater disposal, electricity, a safe and accessible road, etc. There are also forms of infrastructure that more widely support a community, such as public schools, sidewalks, bike lanes and

paths, and public transit, which can help increase the livability and quality of life in a town. This section will explore the infrastructure in Deerfield and how it can support, or constrain, new housing development or redevelopment.

Public Water

Deerfield has two water districts, the South Deerfield Water Supply District and the Deerfield Fire District. Each utilizes a different system of public water sources, aquifers, and each has different issues and concerns. There is one other district in town in East Deerfield. The Town of Greenfield supplies the East Deerfield Railyard with its drinking water supply which is also distributed to approximately ten households.

The South Deerfield Water Supply District (SDWSD) serves the South Deerfield village, the area north of the village along Routes 5 and 10 and North Hillside Road, and a large area to the west of Interstate 91. The system serves approximately 3,800 residences and businesses. The original water line from the reservoir was constructed in 1909, but has since been replaced. Most of the system dates from the 1950s through the 1990s.

The primary water source is the Whately Glen Reservoir located in Whately. The registered daily withdrawal amount from the reservoir is 600,000 gallons. In 2012, the average annual daily withdrawal was 425,054. This represents a reduction from the reported daily average of over 620,000 gallons in 2006 (DEP, 2010 Public Water Supply Annual Statistical Report, Water Management Act Annual Report—Basin Withdrawal for the South Deerfield Water Supply District, provided by Roger Sadoski of the SDWSD). This reduction is at least partially attributable to the closing of the Oxford Foods plant in South Deerfield, which had been a major consumer of water. Redevelopment scenarios for the site estimate a range of between 6,750 to 14,500 gallons per day in water consumption. This additional use would be within the water withdrawal limits of the district, and is assumed to be far less than what the Oxford Foods plant used.²²

Currently the system does not have a back-up water supply. The district owns a well-field that is an active water source but needs work before being used as a back-up. Agreements are in place with surrounding towns to provide back-up water in the case of an emergency. The district is actively seeking new sources of drinking water. In recent years they have undertaken extensive groundwater exploration within the district, without coming up with any viable new sources. The district also wants to rehabilitate the well field as a back-up supply and improve interconnections between the reservoir system and well-field to allow for an easier switch from one source to another.

The Deerfield Fire District (DFD) serves residents, businesses, farms, and the Deerfield Academy and Bement School in the northern section of town. The system extends from Old Deerfield village south

²² *Town of Deerfield Priority Development Site Planning Analysis for the Former Oxford Foods Site*. Vanasse Hangen Brustlin, Inc. 2009. http://www.deerfieldma.us/Pages/Oxford_Property_Analysis.pdf.

along Routes 5 and 10 and then west towards the Deerfield River in an area known as the “meadows.” There is also a water line along West Deerfield Lower Road on the western side of the river. Water comes from the Deerfield Aquifer via the Stillwater Well, and from the Keets Spring and Cistern Spring on the Pocumtuck Ridge. The registered daily withdrawal volume is 110,000. In 2012 the average daily withdrawal amount was 100,000.

The system was originally installed in Old Deerfield village in 1911. In the 1930s, the Mill Village Road area in the meadows was put in place, followed by Routes 5 and 10 in 1935. The system originally utilized the Stillwater Springs and the Wapping Well as water sources. The Wapping Well had to be taken offline in 1984 for road salt contamination, precipitating the development of the Stillwater Well in the 1980s. In 2004 the Stillwater Springs source was taken offline for failure to pass microscopic particulate analysis. This productive source of water is scheduled to be abandoned in 2015 if no action is taken to put it back in use. The Wapping Well can be used as an emergency back-up source, but requires testing before being used.

The DFD has maintained its distribution system and has been able to keep up with normal increases in residential development. Users such as the Deerfield Academy and Pioneer Gardens assist in this effort through trying to find ways to be economical with water use. Recently, the Old Deerfield Wastewater Treatment Plant changed its process, and now uses more of its own water rather than using clean water from the DFD. Moving forward, the district would like to explore a new water source, but currently the cost to do so is prohibitive.

Public Sewer

Properties served by public sewer systems do not require the same space requirements that are needed for private septic systems. This allows for smaller lot sizes and a more traditional neighborhood design. This type of development consumes far less land per dwelling unit, and spreads the cost of operating and maintaining the systems among all of the users.

The Town of Deerfield owns and operates two wastewater treatment plants that serve South Deerfield and Old Deerfield villages. In South Deerfield, the original infrastructure dates to 1936, with additions and upgrades in the 1940s, 1950s, and 1960s. Significant sewer line and manhole repair occurred in the 2000s. The system serves approximately 3,900 people. In 2012 the treatment plant was operating at approximately 50 percent of its design capacity. This represents a significant change from rates reported in the mid 2000s, when the plant was operating at only 8% below its design capacity. This reduction has occurred as a result of the Oxford Food plant going out of business, the completion of a number of recommended repairs to the collection system, as well as full implementation of the Town’s Inflow Reduction Program which removed 98% of sump pump tie-ins to the South Deerfield sewer system. Beginning in 2008, property transfers in the Town of Deerfield require an inspection to verify that there are no sources of inflow associated with that property. In 2010, the Town passed a storm water bylaw regulating storm water management on land disturbances of over one acre.

The Old Deerfield Wastewater Treatment Plant and collection system serves a population of approximately 1,500 people in the village and at the Eaglebrook School. The Old Deerfield system also dates to the 1930s, with expansion and upgrades in the 1940s, 1950s, and 1960s. A major trunk line was replaced in fall of 2011, which was shown to be leaky and in a high water table area. This helped reduce the amount of inflow into the treatment plant. In 2012 the plant was operating below 50 percent of its design capacity.

Private Septic Systems

Many properties in town served by private septic have experienced septic system failure due to a high ground water table, especially in the Mill Village Road area. In recent years, the Mill Village Condos have had to replace ten failed septic systems that serve duplexes. In 1999, Weston and Sampson Engineers prepared a *Wastewater Strategic Plan* (WSE) for the Town of Deerfield. The plan presented a series of alternatives that would attempt to solve the extensive septic failures experienced by residents around town. The primary cause of the septic problems identified by WSE is an historic high water table in the affected areas. As a result, many people have to pump out their septic tank two or three times per year. The three levels of changes proposed were: sewer line extensions within ½ mile of the existing system, shared Title 5 septic systems for areas outside of the ½ mile buffer, and alternative or conventional on-site systems.

Since 1999, Town officials have continued to study these options, although the problem is no longer as urgent now that the South Deerfield Wastewater Treatment Plant is operating at 50 percent of capacity. Expansion of the sewer line would be expensive, in part because of the necessity for a pumping station. Further, recent construction of new homes is reported to be affecting the water table for local farmers and homeowners.

New affordable housing should be developed in a way that avoids exacerbating the problem for other property owners. Additionally, dealing with failing septic systems is extremely costly for homeowners. It is important for affordable housing to have long-term, sustainable wastewater treatment that will not result in unexpected high costs in the future. This must be a consideration when siting new housing that cannot be served by the public sewer system.

Transportation

Transportation also plays a role in the ability of residents to access jobs and services. Siting new housing in close proximity to employment, schools, and shopping reduces the amount of driving for residents, and increases the potential for using alternative forms of transportation to access these destinations. Having the choice to safely and conveniently walk, bike, or ride transit, helps households save money, increases physical health, reduces traffic congestion and air pollution, and generally increases the quality of life in a community.

Roads

Routes 5/10 and 116 constitute important transportation corridors that link Deerfield to the surrounding municipalities. Route 5/10 is the main north-south thoroughfare and is the main connection to Greenfield in the north. Route 116 travels from Conway into South Deerfield, bypassing the village center to the south and crossing the Connecticut River at the Sunderland town line. Route 116 provides direct access to the University of Massachusetts Amherst, downtown Amherst, and shopping and services along Route 9 in Hadley. Interstate 91, with two exits located in Deerfield, bisects the town and provides access to Northampton, Holyoke, and Springfield to the south and Route 2 to the north. A park and ride facility was recently constructed at the intersection of Routes 5/10 and Route 116, just north of the Interstate 91 exit 24 interchange in Whately, and facilitates carpooling and transit connections for commuters and travelers.

Bus Transit

The Franklin Regional Transit Authority (FRTA) operates Route 31 from Greenfield to Northampton, serving Deerfield. Six busses per weekday travel from the John W. Olver Transit Center in Greenfield down Route 5/10 to South Deerfield via Elm Street. The route makes a diversion north on North Main Street, passing the Deerfield Elementary School and Frontier Regional School and turning around in the Pelican Products Inc. parking lot. The bus continues back to the village center and travels down Sugarloaf Street to Route 116, where it heads back to Routes 5/10 and the Whately Park and Ride lot. From there the bus continues south on Routes 5/10 towards Northampton. The same route is followed going north to Greenfield. The Yankee Candle store parking lot also serves as a stop for four of the six busses. Service is not provided on weekends. The FRTA also provides demand response service to elderly and disabled residents in Deerfield.

The Pioneer Valley Transit Authority (PVRTA) provides bus service from South Deerfield to UMass Amherst via UMass Transit. Six busses per weekday, five busses on Saturdays, and three busses on Sundays serve the village center via Sugarloaf Street and Route 116 from Sunderland. Service is slightly reduced when UMass is not in session. It is planned that the Park and Ride lot will also be served by this bus as well, providing Deerfield and Franklin County residents a way to combine driving and transit to reach Amherst. Both the PVRTA and FRTA are conducting route analyses at this time to improve service in the region. There are several potential changes to service in Deerfield, including a possible “UMass Connector” FRTA service between the John W. Olver Transit Center and Greenfield Community College in Greenfield to South Deerfield via I-91. Additionally, better connections between the FRTA and PVRTA services are under discussion.

Peter Pan Bus Lines and Greyhound bus lines provide service from Savages Market on Routes 5/10 near Old Deerfield to Boston via Amherst, Springfield and Worcester, and to Vermont.

Passenger Rail

The Connecticut River Main Line railroad, owned by Pan Am Railways, lies parallel to Interstate 91 and Route 5/10 and offers freight rail service. Beginning in 2015, this line will also accommodate Amtrak passenger rail service from St. Albans, Vermont to New York City, stopping in Franklin County at the JWO Transit Center in Greenfield. There are currently no plans for the train to stop in Deerfield. Ideally bus transit service will coordinate with the train schedule when possible to provide access from Deerfield to

this service. As of the writing of this plan, the State of Massachusetts is in the process of purchasing the Connecticut River Main Line from Pan Am, with the possibility of increasing passenger rail service along this route in the future.

Sidewalks and Walking

Sidewalks are currently located in Deerfield's two village centers, however gaps in the sidewalk network are common and the condition of the sidewalks is an issue. In 2004, a pedestrian facilities survey administered by the Franklin Regional Council of Governments was completed by the Town Administrator and Highway Superintendent, and identified the following projects needed to improve pedestrian infrastructure in Town:

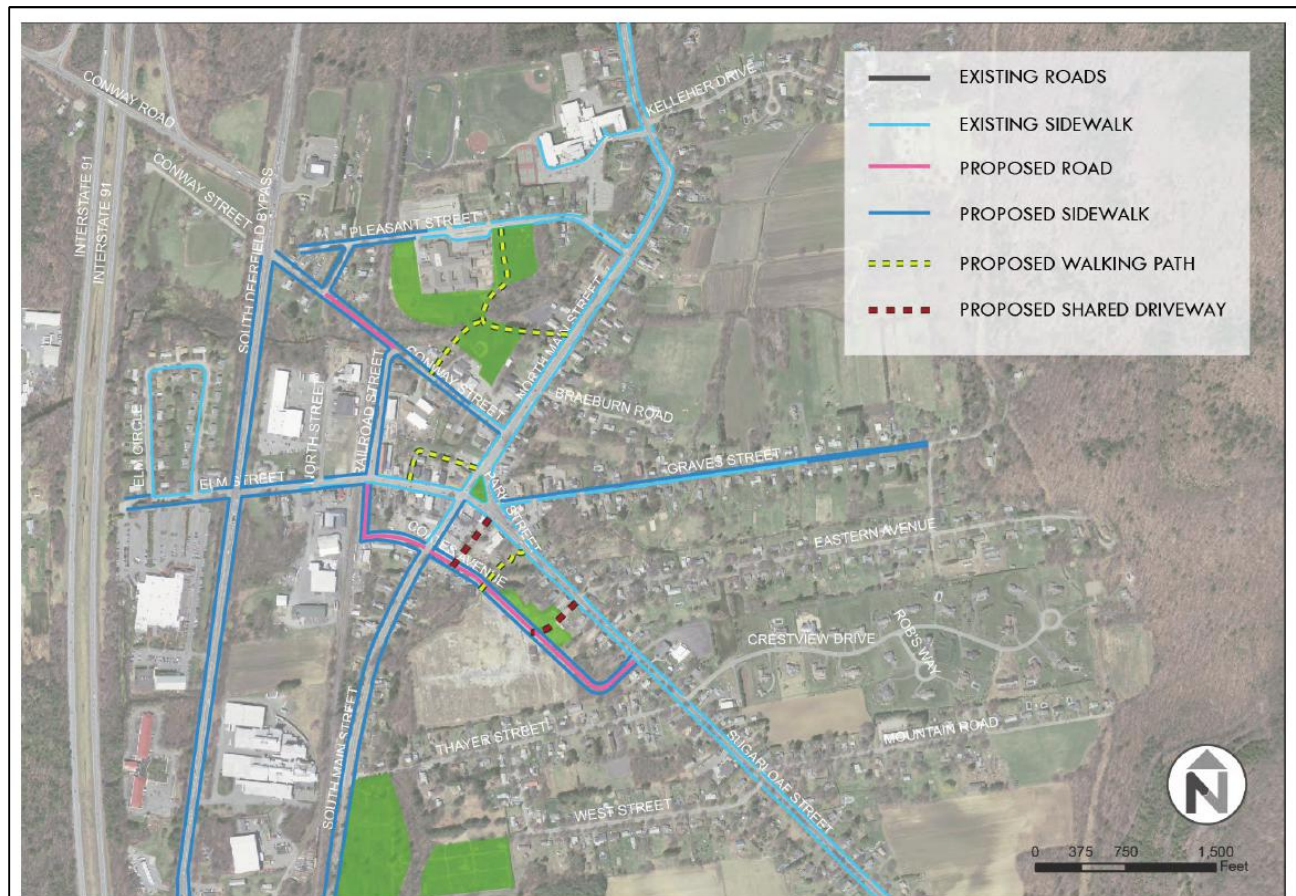
- Sidewalk repairs in South Deerfield
- Sidewalk repairs in Old Deerfield
- Sidewalk extensions east and west across Route 5 and 10
- Sidewalk repairs, public safety improvements, snow removal, ADA accessibility and parking are needed on Elm Street in South Deerfield.
- The sidewalk integrity is poor (ie. broken or uneven concrete slabs) on Memorial Street and Main Street in Old Deerfield

A follow up to the survey was conducted in 2010, in which it was noted that some sidewalk repairs had occurred since the first survey, but that most of the issues identified in 2004 still exist.

Outreach to the South County Senior Center in 2010 conducted by FRCOG staff for a regional pedestrian plan identified numerous areas of concern for seniors accessing the center and other areas of the village on foot. One of the biggest complaints from seniors is the crosswalk located in front of the senior center on North Main Street. It is not marked well, and drivers do not want to stop to let pedestrians cross. Many seniors live on the other side of North Main Street, within walking distance of the senior center, but are afraid to cross the street. This is also the main crossing seniors use to go to the library, bank, and town hall. The same situation occurs at another crosswalk further up on North Main Street. The sidewalk on North Main Street is uneven and has gaps, and a staff person must accompany seniors because of the poor condition of the sidewalks. The sidewalk leading from the senior center to town hall is also uneven, and has even prevented some seniors from voting in the past, according to the staff at the center.

In 2012, as part of a U.S. Department of Housing and Urban Development Sustainable Communities Regional Planning Grant, Deerfield hired the firms of Nelson Nygaard, the Cecil Group, and Doucet & Associates to complete a *Downtown Complete Streets and Livability Plan* for South Deerfield village center. Many of the residents who participated in the development of the plan sited poorly maintained sidewalks as a barrier to walking in the village. Additionally, the plan highlights some key gaps in the sidewalk network in town, including along South Main Street, Conway Street, Pleasant Street, Elm Street and Routes 5/10. The plan also identifies informal off-road walking routes currently used by residents, and proposes making these routes into formal walking paths when feasible (see Figure 8).

Figure 8 : Conceptual Plan for South Deerfield, Showing Existing and Proposed Sidewalks and Walking Paths



Source: Downtown Deerfield Complete Streets and Livability Plan. Nelson Nygaard, the Cecil Group, and Doucet & Associates, 2012.

Many of the residential side streets leading from Mount Sugarloaf Street and North Main Street in the village do not have sidewalks. The Town should require in their Subdivision Regulations that any new streets created within the village have sidewalks on at least one side, in order to create better pedestrian connections to the village center.

Bicycling

The Franklin County Bikeway is a project under implementation by the FRCOG with the aim to provide a biking network, with both on-road and off-road facilities, throughout Franklin County, linking employment, recreational, and educational destinations. Routes within Deerfield include the Canalside Trail Bikepath, which begins in East Deerfield where parking is available off of River Road, and provides an off-road path over the Connecticut River into Montague, terminating at Unity Park in Turners Falls. The Deerfield Upper Road Lower Road route is a 12.8 mile loop that travels from Old Deerfield to Greenfield and back via rural roads through farmland. The Whately Conway loop travels through a portion of Deerfield on Route 116 and South Mill River Road. The River Road loop is an 18.7 mile route

that travels along River Road in Deerfield and links to Montague via the Canalside Trail path to the north, and to Sunderland via the Route 116 bridge in the south. Additionally, the River Road Connector begins at the intersection of Route 116 and River Road and travels south into Whately, connecting to Hampshire County in Hatfield. These routes are all marked with Franklin County Bikeway signs.

During the development of the Downtown Deerfield Complete Streets and Livability Plan, bicyclists of all ages and abilities were documented using the streets and sidewalks in South Deerfield. However, public input indicated that a majority of residents identified the lack of bicycle lanes, off-road paths, and motor vehicle speeds on the roads as deterrents to bicycling in South Deerfield. The plan recommends adding clear bicycling facilities throughout the village, including bike lanes and other pavement markings, signage, and additional bicycle parking. The plan also recommends connecting the South Deerfield village center with the Franklin County Bikeway routes that come close to, but not through, the village.

Park and Rides

Park and rides offer people the opportunity to carpool or combine driving and transit to reach jobs, school, or shopping and services. As mentioned previously, a park and ride was recently developed at the intersection of Routes 5/10 and 116 in Whately, just south of the Deerfield town line. This park and ride has easy access to I-91, and is currently served by the FRTA Route 31 fixed route bus service between Greenfield and Northampton. It is anticipated that the PVRTA will also extend service to the park and ride in the future.

Transportation and Affordability

In a rural region such as Franklin County, transportation costs should be taken into consideration when determining the true affordability of a region. However, this expense is often not calculated even though it is the second largest cost for families after housing. The Center for Neighborhood Technology (CNT) has created an index that combines both housing and transportation costs as a tool to assess the true affordability of locations. The index is based on the premise that households should spend no more than 45 percent of their income on housing and transportation combined.

According to the CNT, South Deerfield village and the section of Deerfield north of Child's Cross Road are affordable when looking at housing costs alone, while the middle section of Deerfield is unaffordable (households spend an average of 32 percent on housing costs). When transportation costs are included, all areas of Deerfield become unaffordable. According to the index, households in South Deerfield village spend an average of 55 percent of their income on housing and transportation combined; the middle section of Deerfield averages 65 percent; and the northern section averages 61 percent.²³ Although all areas fall above the 45 percent threshold, South Deerfield village offers the most affordable living when combining housing and transportation costs.

²³ "Housing and Transportation Affordability Index," Center for Neighborhood Technology. <http://htaindex.cnt.org/> September 2013.

Utilities

Utilities can be a huge expense for households. Today, it is not uncommon for a household to pay \$3,000 - \$5,000 each year for heat and electricity.²⁴ Lower income populations are more likely to have high utility bills because they often live in older buildings that are less energy efficient. While utility costs are high today, the cost of fossil fuels are likely to go up as demand increases for these finite resources.

Approximately 61 percent of occupied homes in Deerfield are heated with fuel oil, which is the most expensive form of heat and can be particularly burdensome on fixed or low income households. Roughly 13 percent of homes are heated with wood, 11 percent with natural gas, and 10 percent with electricity. Natural gas is currently the most affordable heating option; however, it is only available to a small portion of the region. Wood is fairly inexpensive, but it can cause air quality problems when old, inefficient wood burning appliances are used.

To help control energy costs for homeowners and renters, new construction should be energy efficient, and incorporate when possible passive heating and cooling strategies and renewable energy sources such as solar photovoltaic systems. Additionally, replacing aging heating equipment in existing homes with energy efficient models, as well as making homes more energy efficient, will help reduce utility costs over time. Deerfield, as a designated Green Community by the state, has adopted the Stretch Energy Code, an appendix to the Building Code which requires greater energy efficiency in new home construction.

Deerfield is fortunate to be part of the Massachusetts Broadband Institute's MassBroadband 123 fiber telecom network. This network of fiber optic cables travels through Deerfield along I-91, and through South Deerfield village. Within the village, there are several Community Anchor Institutions, such as the library, town hall, and schools, which are directly connected to the network by fiber optic cable.

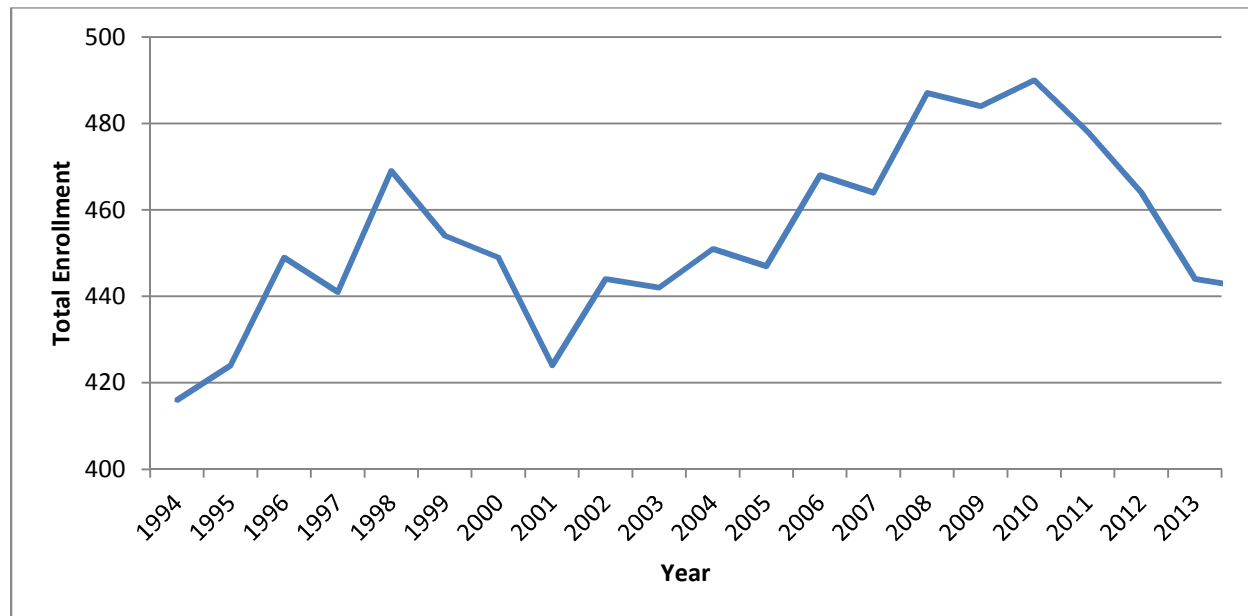
Public Schools

Schools are fundamental institutions in our communities. From educating our children, to serving as community meeting space, to providing recreation opportunities, they serve various functions. When schools become overcrowded, it can impact the learning environment, and require physical additions to the school as well as new teachers and staff to accommodate the larger student body. These additions come at a price, and many towns and cities in Massachusetts have struggled with accommodating a growing population in their school systems. Conversely, when schools are operating well below capacity, the cost per student can be unaffordable. Many communities with declining school enrollment have had to close school buildings and consolidate students to save money.

²⁴ *Massachusetts Clean Energy and Climate Plan for 2020*, (2010)

School enrollment at the Deerfield Elementary School (including pre-K) has fluctuated from a low of 416 students in 1994, to a high of 490 students in 2010. In between those two extremes, enrollment has gone up and down over the years. Since 2010, enrollment has fallen steadily, to a total of 444 students in the 2012/2013 school year. Enrollment has stabilized for the 2013/2014 school year for a total enrollment of 442. The maximum capacity of the elementary school is 500 students, though operating at maximum capacity would not be an ideal situation, according to school staff.

Figure 9: Total Student Enrollment (Pre-K – 6 grade), 1994 – 2014, Deerfield Elementary School



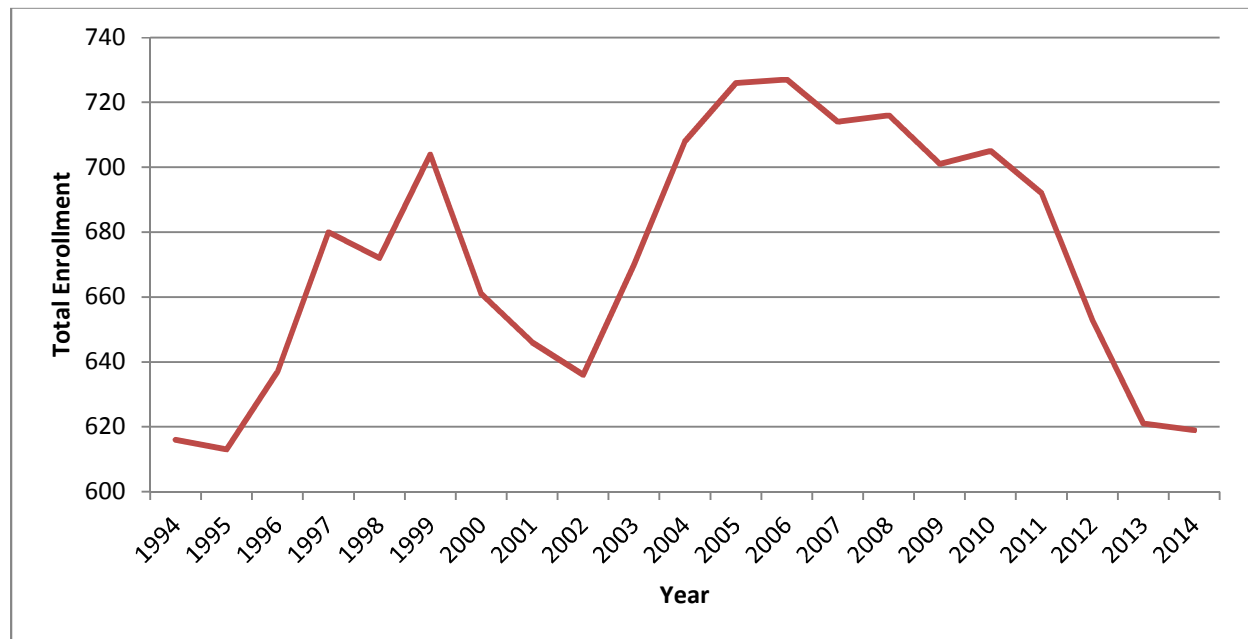
Source: Massachusetts Department of Education, School and District Profiles and Frontier Regional School District.

A similar situation can be found at the middle and high school level. Enrollment at Frontier Regional School, located in South Deerfield and serving grades 7 through 12 for the towns of Deerfield, Whately, Conway, and Sunderland, was at its last lowest level in 1995, when 613 students were enrolled at the school. The highest enrollment in the last 20 years occurred in 2006, with 727 students attending the school. Since 2006, enrollment has declined to 619 as of the 2013/2014 school year, the lowest enrollment at the school since 1995.

The Frontier School District has been a receiver of school choice students from towns outside of the district. Currently school choice students make up approximately 23 percent of total enrollment in district schools. Over the last five years when enrollment has declined at the Deerfield Elementary School and the Frontier Regional School, the number of school choice students has remained the same or increased, while the number of resident students has declined. According to an April 2013 *Recorder* article about enrollment at the Frontier Regional School, Sunderland has had the biggest decline in

students attending the school, followed by Whately. Deerfield’s resident student population declined by 11 students since 2008, while students from Conway only declined by two.²⁵

Figure 10: Total Student Enrollment (Grades 7 – 12), 1994 – 2014, Frontier Regional School



Source: Massachusetts Department of Education, School and District Profiles and Frontier Regional School District.

In terms of school capacity, the Frontier Regional School District is more concerned with declining enrollments, particularly if the school choice population were to decrease, than with enrollment being too high.

The maximum capacity of Frontier Regional School is 1,000 students, however according to the district Superintendent, a better number to use would be 800 students. The district monitors enrollment and population changes within its communities. In terms of capacity, the school district is more concerned with declining enrollments, particularly if the school choice population were to decrease, than with enrollment being too high.

Local Capacity for Affordable Housing Development

Deerfield has a Town Meeting form of government with a three-person Board of Selectmen. Like many small towns, Deerfield relies on many volunteers to fill town boards, commissions, and committees, in addition to staff. Currently there is no staff, boards or committees in town dedicated to affordable housing planning and development. The Town also does not have a town planner. The Town can

²⁵ “Frontier numbers dip: Student enrollment decreased by 101 students in five years,” Kathleen McKiernan, *The Recorder*. Monday, April 22, 2013.

collaborate with regional organizations such as the Franklin Regional Council of Governments and the Franklin County Regional Housing and Redevelopment Authority. These agencies offer technical assistance related to planning and development, and can help the Town access funding resources for its planning and development initiatives.

In order to increase local capacity for a more active role in the creation of affordable housing, Deerfield has several options. Towns that have adopted the Community Preservation Act (CPA) may rely on their Community Preservation Committee (CPC) to recommend priorities for spending CPA funds on community and affordable housing (see *Available Housing Resources and Programs* above for more information on the CPA). A volunteer housing committee could also work on assessing the town's housing needs and make recommendations to the Board of Selectmen and/or the CPC.

The creation of an Affordable Housing Trust is another option that provides towns more flexibility in acting on potential affordable housing development opportunities. Trusts can be formed using CPA and other funds, and may be given the authority to use the funds in the trust for local affordable housing initiatives without having to get approval through Town Meeting. The Municipal Affordable Housing Trust Fund Law (MGL c.44 s.55C), passed in 2005, simplifies the process of establishing a trust fund, and sets guidelines on what local housing trusts can do, who can serve on the board, and what powers a community can grant to the board. Trust funds may be a good choice for communities that have conducted a housing needs assessment and have a good understanding of their housing goals.²⁶

Professional staff can bring the needed expertise, administrative and technical support required to effectively manage the creation of affordable housing in a community. Towns and cities around the state have hired part-time or full-time housing coordinators or specialists for this purpose. Deerfield may also want to consider adding a part-time or full-time planner position, which could further facilitate the town's housing, development, and preservation goals.

All of these options could be used in concert with one another, or a town may decide that one option is best for its purposes. If more than one option is pursued, it is important that each entity has a clear role and reinforces, rather than duplicates, the work of other groups.

²⁶ For more information on Municipal Affordable Housing Trusts, see the *Municipal Affordable Housing Trust Guidebook* on the Massachusetts Housing Partnership website:
http://www.mhp.net/community_initiatives/resources.php?page_function=list&resource_category_id=74

4. Housing Goals

The public outreach conducted for the development of this plan provided the information needed to form the below housing goals. Public input was collected through the Stakeholder Meeting and presentation in June, a lunchtime discussion at the South County Senior Center about senior housing needs in September, a community workshop in October, and a series of Housing Subcommittee meetings through the summer and fall.

Mix of Housing Types

The current housing stock in town consists mostly of single family homes (81%), followed by two-family homes (10%), and multi-family homes of three or more units (9%). Recent building permits show a continuation in this trend, with only new single family homes being permitted since 2000. Input from those who participated in the public outreach for this plan shows a desire to change this trend, and move towards a more diversified housing stock in the future. Results of the community workshop (Table 25) show the percentages of housing types desired for new housing development in the next 20 years in town. Participants were grouped into three tables, each with a map of Deerfield, flags representing different housing types, and the task of placing 250 new housing units on the map to represent the amount of housing needed to accommodate projected population growth in the next 20 years. Each table was given choices in the types of housing they could place on the map, and were challenged to decide whether to continue with the status quo and place mostly single family flags on the map, or to choose a greater mix in housing choices.



Example of the housing flags used at the Community Workshop on October 22, 2013.

As can be seen in Table 26, single family homes only account for 17 to 20 percent of new housing units placed on the maps, with two-family homes and multi-family homes accounting for similar percentages of new housing development desired in town in the future. Other types of housing desired were accessory apartments and rehabilitation of existing substandard housing units that are currently vacant. Each table was provided blank flags to write-in additional types of development. These included: reuse and conversion of existing commercial or institutional buildings into housing; conservation subdivisions, which combine new housing with preservation of a portion of the property being subdivided; co-housing, a condo homeownership model with shared community spaces; senior assisted living facilities; and mixed use development with apartments.

Table 26: Percentages of New Types of Housing Placed on Maps of Deerfield at the 2013 Community Workshop

Housing Type	Percentage of New Housing Units		
	Table 1	Table 2	Table 3
Single Family	17%	20%	19%
Two Family (Duplex)	19%	36%	14%
Multi Family	19%	20%	16%
Accessory Apartment	8%	8%	2%
Rehab Substandard Housing	8%	5%	5%
Blank Flags			
co-housing	10%		
senior assisted living	20%		23%
conservation subdivision		12%	
mixed use – Routes 5/10			11%
St. James Church & Rectory			5%
mixed use w/ apartments			5%
Total Units	100%	100%	100%

Participants at the workshop were also given the opportunity to place green stickers on the flags to designate new senior housing units. Senior housing was defined as being restricted to those ages 55 and over. The amount of senior housing that each table chose to include on their maps ranged from 15 percent of all new housing units to 40 percent (Table 27). The need for more senior housing options was made clear during the discussion at the South County Senior Center in September. Many participants in the discussion hoped to remain in their own homes for as long as possible. Several people expressed interest in adding an accessory apartment to their home to allow for additional income or for a caretaker or family member to live with them. Others noted a desire for new senior housing that would allow for one-floor living, and have special accommodations such as wider doorways and handicap accessible bathrooms. Most if not all participants of the discussion agreed that there are limited affordable senior housing options in town.

Finally, participants at the workshop could identify affordable housing units by using yellow stickers. Affordable units were defined as housing units that would meet the requirements of Chapter 40B and be eligible for listing on the State's Subsidized Housing Inventory. In order to maintain the current percentage of affordable housing in town at 1.5 percent, three new affordable units needed to be placed on the map. In order for Deerfield to reach 10 percent affordable housing in the next 20 years, a total of 207 affordable units would need to be created out of the 250 new housing units. Each group chose to significantly increase the amount of affordable units in town, though none of the groups reached the 10 percent goal. Instead, it was assumed that it will take Deerfield longer than 20 years to reach that goal. Groups varied in the amount of affordable housing units that were also designated as senior housing, ranging from 7 percent of new housing units, to 29 percent.

Table 27: Percentage of New Affordable, Senior, and Affordable Senior Housing Units Placed on Maps of Deerfield at the 2013 Community Workshop

Housing Type	Percentage of New Housing Units		
	Table 1	Table 2	Table 3
Affordable Units	43%	22%	35%
Senior Units	40%	15%	33%
Affordable and Senior Units	29%	7%	25%

Goal Statement: Mix of Housing Types Desired in Deerfield

To provide more housing choices and opportunities for Deerfield residents and workforce, the Town of Deerfield will support and encourage a greater diversity of housing types in the future, including a larger percentage of two-family and multi-family homes. To make use of the existing housing stock while adding new housing to established neighborhoods, the Town will encourage the creation of accessory apartments, and will facilitate the rehabilitation of vacant, substandard housing. To provide options for older residents, a variety of senior housing will be supported, including affordable senior housing and assisted living facilities. Finally, to ensure that our seniors, our workforce, and our children and grandchildren have the choice to live in town, housing that is affordable for a mix of incomes and household types will be supported.

Areas in Town to Target Housing Development and Rehabilitation

The results of the workshop provided valuable information on where participants felt new housing should be focused, and the types of development that would be appropriate for different areas of Deerfield. Information on development conditions and constraints was presented prior to the mapping exercise. The map used for placing new housing units included information on the location of water and sewer lines, schools, bus stops, and wetlands, as well as areas of town that are permanently protected from development or that contain slopes greater than 25 degrees. Each table also had a Natural

Resources map as a reference, which displayed the location of prime farmland soils, the 100-year floodplain, Natural Heritage Endangered Species Program (NHESP) Priority Habitat areas, the 200 foot River Protection Act buffer, and the location of public water supplies. Each table was asked to consider the impact on these resources when determining where to place new housing development.

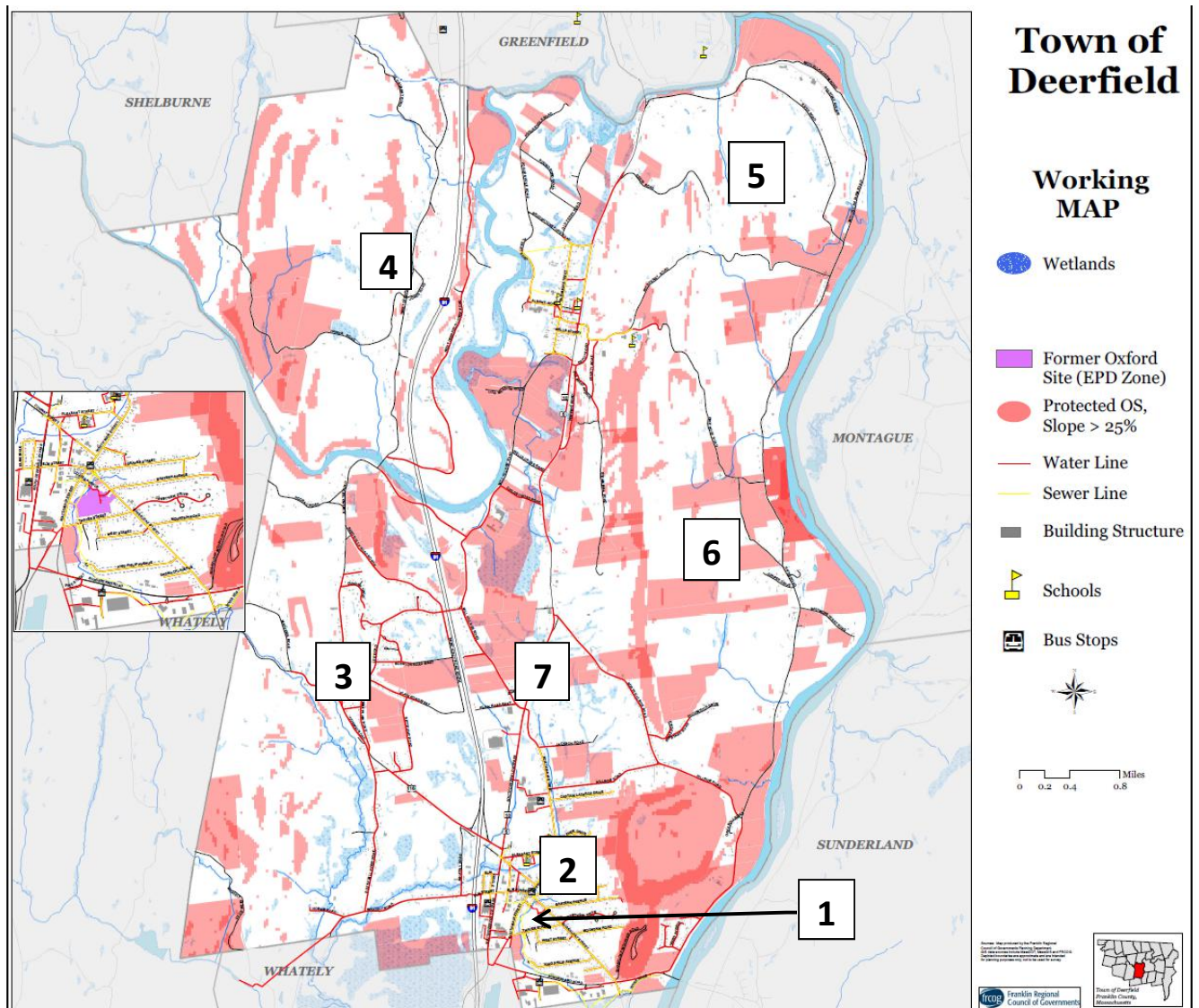


Participants at the 2013 Community Workshop discuss where to place new housing in Deerfield.

Table 28 shows the percentages of new housing units that each table placed in seven areas of town (the numbers correspond to the map located below the table). The former Oxford Food site, a town-owned property with roughly 12-14 acres of developable land in the South Deerfield village center, was presented as one of the major development opportunities available. As can be seen, this one site alone accounted for an average of 16 percent of new housing units placed on the maps. Overall, South Deerfield, which encompassed the village center and surrounding residential neighborhoods north of Route 116, east of Routes 5/10, and south of Jackson Road, was the primary area that each group chose to focus new housing units.

Table 28: Results of the 2013 Community Workshop - Future Housing Location Distribution

(Map Number) Location	Percentage of New Housing Units			Average
	Table 1	Table 2	Table 3	
(1) Former Oxford Site	20%	13%	16%	16%
(2) South Deerfield Village (including Oxford Site)	43%	55%	67%	55%
(3) Southwest Deerfield - West of I-91, south of Deerfield River	9%	3%	2%	5%
(4) Northwest Deerfield - Upper and Lower Roads	8%	7%	4%	6%
(5) Northeast Deerfield - River Road, Pine Nook Road, Keets Road	13%	16%	0%	10%
(6) Central/Southeast Deerfield - Steam Mill Road, North Hillside/Hillside Road, lower River Road	24%	7%	0%	10%
(7) Routes 5/10 - between North Main Street and North Hillside Road	3%	10%	28%	14%



Following are summaries of the types of development desired in the identified target areas for new housing.

Areas to Target Housing Development

Former Oxford Site

A mixed-use development is desired at the former Oxford site, which could include retail, offices, a restaurant, or a small grocery store, along with relatively dense housing development. The three groups at the community workshop placed between 32 to 50 new housing units at the former Oxford site. These included duplexes, multi-family units, senior housing, and a senior assisted living component, with a mix of affordable and market rate units. Input from participants of the senior housing discussion at the South County Senior Center expressed a strong desire for senior housing at this location, as it would allow them to be close to shops and services. They also felt the site should be considered as a location for building a new senior center.

It was noted by one group at the workshop that the Oxford site should be designed to be a continuation of the village center. The 2013 Downtown Deerfield Complete Streets and Livability Plan recommended the same type of inclusion of the site into the downtown, and included a conceptual circulation and open space design for connecting the Oxford site to the village center. Amenities such as walking paths and a small park and playground are part of the design (Figure 9). These amenities would serve the new residents at the Oxford site, existing residents in the surrounding neighborhoods, and people working and coming to shop or visit offices in the new development.

South Deerfield Village

The South Deerfield village includes the village center at the intersections of Sugarloaf Street, Elm Street, and North and South Main Streets, and the surrounding neighborhood streets, extending south to Route 116, west to Routes 5/10, and north to Jackson Road. Participants at the community workshop placed between 110 to 152 new housing units within the village, including the Oxford site. The types of housing included single family home, duplexes, and multi-family homes. Accessory apartments and rehabilitation of substandard vacant homes were also part of the housing mix. Several groups identified existing buildings, such as the St. James Church and Rectory, for adaptive reuse for housing. Senior and affordable housing was also a significant component of the housing mix in the village.

All groups supported mixed-use development within the village center. Small-scale infill development on vacant or oversized lots was also supported, particularly along Sugarloaf Street, South Main Street, and North Main Street. Two groups identified areas for larger-scale infill as well. One group identified a conservation subdivision for the village that would preserve existing agricultural land, while another group identified a location for a new street with single family homes that would be consistent with the character of the adjacent streets.

Figure 9: Conceptual Circulation and Open Space Design for the Former Oxford Site



Source: 2013 Downtown Deerfield Complete Streets and Livability Plan.

Routes 5/10 between North Main Street and North Hillside Road

This section of the Route 5/10 corridor was the only area of the corridor targeted for housing development during the community workshop. Currently served by public water only, the area consists of mainly commercial uses. The Connecticut River Main Line railroad acts as a border to the east, and wetlands and protected farmland is to the west. Mixed use development is desired in this location, with housing added to the existing commercial uses. Multi-family housing and adaptive reuse opportunities were targeted for this area. One group noted the former Gables Restaurant as a building that could be converted to an assisted living facility. Overall the housing identified for this area was a mix of market rate, affordable, and senior housing.

The results of the community workshop are consistent with public outreach conducted for the update of the 2013 *Deerfield Open Space and Recreation Plan* in spring of 2013. Both a forum and a public survey revealed that residents do not want Routes 5/10 to turn into one long commercial strip. Instead, the community expressed support for identifying areas along the road for more concentrated mixed use development, while preserving other stretches of the road from increased development. The stretch of

road between North Main Street and North Hillside Road was the main area identified for a more concentrated development.

Areas Identified for Limited Amounts of New Housing Development

The following areas are located outside of the South Deerfield and Old Deerfield village centers. The majority of these areas have no public sewer. Additionally these areas may contain important natural resources including agricultural lands, water resources, and natural habitat. The below summaries outline the types of housing desired in these areas when new development does occur.

Northeast Deerfield – River Road, Pine Nook Road, Keets Road

This area of town is located close to the Greenfield border, and includes the northern range of the Pocumtuck Ridge. A limited amount of new single family and two-family homes along River Road could be accommodated. Additionally, a co-housing development may be appropriate for this area, if homes are clustered together to avoid disturbing agricultural or forest resources. New housing could be a mix of affordable and market rate. Adding accessory apartments to single family homes is a possible option for this area, particularly to accommodate seniors who wish to remain in their homes.

Central/Southeast Deerfield – Steam Mill Road, North Hillside/Hillside Road, lower River Road

Portions of this area are served by public water. New housing in the vicinity of Steam Mill Road would be in close proximity to Old Deerfield village. Housing in this area could consist of single family and two-family homes and be a mix of affordable and market rate units. North Hillside, Hillside, and lower River Roads are also served by public water. Accessory apartments and limited single family and two-family development could occur along these roads.

If new subdivisions were to occur in these areas, it should be in the form of a conservation subdivision, to preserve the agricultural resources at the base of the Pocumtuck Ridge and along the Connecticut River, and the forest and habitat resources on the ridge.

Northwest Deerfield – Upper and Lower Roads

This area of town is only partially served by public water, and is more isolated from the rest of town by the Deerfield River and Interstate 91. This area was deemed most appropriate for limited single family and two-family development along Upper and Lower Roads. Senior and affordable units were generally not placed in this area of town. However the use of accessory apartments would be one strategy for seniors living in this part of town to remain in their homes.

Southwest Deerfield – West of I-91, south of Deerfield River

Much of this area of town is served by public water, however septic system failures have been an issue here due to the high water table. This area of town has a higher concentration of housing than the other parts of town discussed in this section. Limited amounts of new single family and two-family housing were seen as appropriate for this area. Due to its relative connectivity to major transportation routes

and the South Deerfield village center, this area was also seen as a potential location for senior housing. This would provide a more rural alternative to the senior housing proposed along Routes 5/10 and in the South Deerfield village, but would not be as isolated as other areas of town.

Goal Statement: Areas to Target New Housing Development in Deerfield

To preserve Deerfield's rural character and agricultural, forest, and water resources, and to simultaneously support a vibrant, mixed use village center, new housing will largely be targeted within walking distance of the South Deerfield village center. The former Oxford Food site presents an opportunity for a mix of commercial or office uses and affordable and market rate housing, with an emphasis on senior housing. Small single family and two-family infill development consistent with the historic character of the surrounding homes will be supported along existing village streets, as well as the possibility for new subdivisions that preserve remaining agricultural land or create a walkable, connected street network. Opportunities will be explored for reuse and rehabilitation of existing structures for housing.

Targeted mixed use development on Routes 5 and 10, through infill and adaptive reuse of existing structures, will provide new housing opportunities while avoiding commercial strip development along the route. In the rural areas of town, new subdivisions should be in the form of a conservation subdivision to preserve important resources while allowing the construction of new housing. Co-housing, a condominium development where homes are clustered together to create a community feel, is an alternative housing type that may also be appropriate in the rural areas of town. In all areas of town, accessory apartments will be supported and encouraged, particularly as a way for seniors to remain in their homes.

Affordable Housing Production Goal

If a town has an approved Housing Production Plan (HPP) *and* meets it's annual affordable housing production goal, it can be certified to be in compliance with the plan for a period of one or two years. If a community is certified compliant, decisions made by the town's Zoning Board of Appeals (ZBA) will be deemed Consistent with Local Needs under the Comprehensive Permit Act (Chapter 40B), and the ZBA's denial or approval with conditions of a comprehensive permit application will be upheld as a matter of law. Essentially, a town has control over comprehensive permit applications, also known as 40B developments, during the certification period.

A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income year round housing units, as counted on the Subsidized Housing Inventory (SHI), in an amount equal to or greater than its housing production goal. The housing production goal for each community is based on the year round housing unit count as of the last U.S. Decennial Census. Deerfield's current goal is based on the 2010 U.S. Census total housing unit count of 2,154.

Deerfield Housing Production Plan

To be certified for a one year period, the number of affordable housing units created within a calendar year must be equal to or greater than 0.5% of a town's year round housing stock. For a two year certification, the number of affordable units created in a calendar year must be equal to or greater than 1% of year-round housing units. In Deerfield, this equates to 11 units for a one-year certification, and 22 units for a two-year certification.

Deerfield's Affordable Housing Production Goal

For Deerfield to receive a one-year certification of compliance with its Housing Production Plan, 11 affordable housing units must be created in town within one calendar year. To receive a two-year certification, 22 units of affordable housing units must be created in town within one calendar year. Deerfield will strive to meet these goals through the strategies outlined in this Housing Production Plan.

5. Implementation Strategies

The following strategies will help Deerfield in addressing its housing needs and meeting its housing goals as presented in this plan.

Zoning Changes

Zoning is a mechanism that can be used to create affordable housing units through the private development process, either by incentivizing or requiring affordable housing units as part of new housing development in town. This strategy, known as inclusionary zoning, is also critical in meeting a town's affordable housing goals. As new housing units are built, the overall percentage of affordable units in a town will decrease unless some of the new units are affordable. For towns above the 10% threshold of year-round affordable units, inclusionary zoning can help ensure the town does not fall below that threshold as new housing is built. For towns like Deerfield that are below the threshold, inclusionary zoning will help the town move forward, rather than backwards, in meeting its affordable housing goal.

The following zoning changes have been identified through the housing needs assessment process and public participation conducted for this plan. If implemented, these changes will help diversify the types of housing in Deerfield moving forward, and will encourage a mix of market rate and affordable housing units to meet the needs of Deerfield's residents and workforce. Deerfield may choose to utilize CPA funds to hire a consultant to assist with implementing one or more of these changes.

Accessory Apartments

- **Remove the restriction that the accessory apartment must be occupied by either the owner of the property, life tenant, or caregiver.** Instead, the zoning could require that the owner of the property occupy either the accessory unit or the primary residence. This will allow greater flexibility in who can live in an accessory apartment.
- **Allow accessory apartments to be constructed as small detached structures on the same lot as a single family home.** Adding an apartment over a garage is one example. Currently the bylaw only allows accessory apartments within a single family home, not as a separate structure.
- **Allow accessory apartments by-right, rather than by special permit.** The bylaw could stipulate design and parking requirements that would need to be met.
- **Allow accessory apartments in the Commercial (C-II) District.** The C-II district located in northeast Deerfield contains a number of single family homes.
- **Consider an Affordable Accessory Apartment bylaw that would result in the creation of an affordable housing unit under the Local Initiative Program (LIP).** The Department of Housing and Community Development's (DHCD) Local Initiative Program provides guidelines on how an accessory apartment can be counted on the state's Subsidized Housing Inventory. In order for a unit to be eligible, it must be rented to income eligible tenants, rents must adhere to an

affordability restriction,²⁷ the unit must be made available through an affirmative fair marketing process, and the unit cannot be rented a family member of the owner. In addition, the owner must agree to provide rent and tenant income information to a Local Project Administrator (usually a designated Town staff person) every two years to verify eligibility of the unit.

Two-Family Homes

- **Allow two-family homes by-right in the Residential-Agricultural (RA) district.** Consistent with the results of the community workshop, this change would allow for greater diversity of housing types in town.
- **Reduce the minimum lot size in the Central Village Residential (CVRD) district for a two-family home to be the same as a single family home.** Two-family homes can be of similar size and appearance as a single family home, and do not require additional land when connected to public water and sewer.

Multi-Family Homes

- **Revise the definition of Multi-Family Homes to allow more than three units within a structure.** Currently this definition severely limits the types of housing that can be developed in Deerfield. It also makes it impossible for an existing structure to be converted to housing if more than three units are proposed, unless a developer goes through the comprehensive permit process. As will be seen later in this section, several buildings have been identified for possible conversion to housing that would likely include more than three units.
- **Allow Multi-Family Homes in the Commercial (C-II) district and the Residential Agricultural (RA) district by Special Permit.** Currently multi-family homes are prohibited in these districts. Results of the community workshop identified the C-II district between North Main Street and North Hillside Road as an area to target new multi-family and mixed use development. Multi-family homes were also targeted for areas of the RA district.

Dwelling Unit Incidental to Commercial or Industrial Use

- **Allow more than one unit to be within a commercial structure.** This would help facilitate mixed use development in the small business and commercial districts, which has been supported in this and other recent planning efforts.
- **Allow Dwelling Unit/s Incidental to Commercial or Industrial Use in the Expedited Permitting District (EPD).** Currently the zoning prohibits this type of development within the EPD. Allowing

²⁷ DHCD has a model Regulatory Agreement for Affordable Accessory Apartment Projects used for this purpose. Affordable Accessory Apartment bylaws may allow early termination of affordability restrictions, either upon transfer of the property, or voluntarily by the homeowner. Termination of the restriction will result in the removal of the unit from the Subsidized Housing Inventory.

dwelling units above or attached to commercial uses will help facilitate the preferred mixed use development scenario at the former Oxford site.

Conservation Subdivision

- **To encourage Conservation Subdivision as the preferable approach to subdivision in the Residential Agricultural (RA) district, consider making this the only choice for subdivision in the district, or providing additional incentives for using the Conservation Subdivision approach.** The Town should discuss with Town Counsel the option of prohibiting conventional subdivisions within the RA district, provided that Conservation Subdivisions continue to be allowed by-right. Alternatively, the Town could provide incentives, such as a density bonus, for choosing the Conservation Subdivision approach, so long as the lot requirements outlined in the Conservation Subdivision bylaw are met, and the required amount of open space is protected.
- **Increase the percentage of required protected open space.** The bylaw currently requires 20 percent protected open space, which is low compared to similar bylaws in other communities, which typically require anywhere from 35 to 50 percent.

Inclusionary Zoning

- **Incentivize or require affordable housing units in new subdivisions.** The zoning bylaw could require that any new subdivisions, whether conservation or conventional, over a certain number of units include some affordable units. Many communities use 10 units as the threshold for applying the requirement, and require at least 10% affordable units (1 affordable unit out of every 10 units to be built) in the subdivision. For communities, such as Deerfield, that are significantly below the 10% threshold of year round affordable housing units, the required percent of affordable units in a subdivision could be greater (15%-20%). Alternatively, the bylaw could incentivize affordable housing production in new subdivisions through the use of a density bonus if affordable housing is created.
- **Adopt an Inclusionary Zoning bylaw for all residential zoning districts.** Where the above bylaw would only apply to new subdivisions, this bylaw would apply to all new residential construction projects, including subdivisions, conversion of existing structures into residential units, or projects such as the Oxford site, that produce over a certain number of new housing units (10, for example). The bylaw would require at least 10% of all units created to be affordable. Again, for a community like Deerfield, it may be appropriate to require a higher percentage of affordable units. An alternative is to provide incentives such as a density bonus for additional affordable units created beyond the 10 percent requirement.
- **Adopt Compact Neighborhood zoning in the CVRD district.** Compact Neighborhood zoning (see page 58 for more information) could be adopted either by revising the current CVRD minimum lot size requirements for single family and two-family homes to a quarter of an acre (10,890 square feet), or as a new overlay district in part of the CVRD where this density would be most appropriate. This density is already present in some areas of the CVRD (see Figure 10 on the

next page). Under this zoning, at least 10 percent of housing units constructed within developments of more than 12 units would be required to be affordable.

Figure 10: Example of an area in the Central Village Residential Zoning District (CVRD) with roughly a quarter acre density



Source: Town of Deerfield Assessor's Office, online mapping tool, 2013.
<http://www.caigisonline.com/DeerfieldMA//>.

Table 29 identifies the zoning districts in town and which strategies apply to each district.

Table 29: Recommended Zoning Changes by District

Zoning District	Strategy
Residential-Agricultural (RA)	Allow two-family homes by-right
	Allow multi-family homes by Special Permit
	Allow Accessory Apartments by-right
	Allow Conservation Subdivision as the only form of subdivision in the district
Center Village Residential (CVRD)	Reduce the minimum lot size for two-family homes to be the same as a single family home
	Allow Accessory Apartments by-right
	Adopt Compact Neighborhood zoning for the entire CVRD or as an overlay district for a part of the CVRD
Small Business (C-I)	Allow Accessory Apartments by-right
	Allow more than one dwelling unit to be within a commercial structure
Commercial (C-II)	Allow Accessory Apartments by-right
	Allow multi-family homes by Special Permit
	Allow more than one dwelling unit to be within a commercial structure
Expedited Permitting District (EPD)	Add dwelling units incidental to commercial or industrial use as an allowable use in the EPD.
	Allow more than one dwelling unit to be within a commercial structure

Identification of Specific Sites for Affordable Housing Development

The following sites were identified during the development of this plan and at the community workshop. These sites are merely *potential* locations that could be developed for affordable housing. In each case, it is preferable for the development to include a mix of affordable and market rate units. For sites under private ownership, the choice is solely up to the property owner; however the Town can conduct outreach to owners and provide them with information on resources available for developing affordable housing.

Town-Owned Sites

Former Oxford Site

As mentioned previously, this site was identified for mixed use development with a range of housing choices at the community workshop. While the Town has not specified uses for the Oxford site in the Request for Proposals issued in November 2013, it is recommended that a mix of market rate and affordable housing units be part of the redevelopment of the remaining 13 acres. Affordable senior housing in particular would be supported at this site, along with options such as apartments above commercial uses. Including housing as a component of the development will help create a more vibrant addition to the village center.

Braeburn Road

The Town owns two parcels totaling just over 6 acres at the end of Braeburn Road, off of North Main Street in the Central Village Residential zoning district. A portion of the site must be developed for recreation use, per the bequest that gave the land to the Town. The site is largely flat and open, with a stream running along the eastern boundary. The site is constrained by the narrowness of Braeburn Road, which makes access by emergency vehicles limited. In order to accommodate new housing units, and to mitigate traffic increases on the existing road, a second access to North Main Street would need to be created. If an abutting property with frontage along North Main Street were to come on the market, the Town should consider purchasing it to gain the necessary secondary access.

Housing at this site could include a mix of market rate and affordable single and two-family homes. Some units could be senior units. However an alternative approach would be to include homes with at least one bedroom and bathroom on the ground floor, but to not restrict the age of who can live in the home. This site is located very close to the elementary school and middle and high school, as well as the Senior Center. Consequently it would be an excellent site for homes that can meet the needs of seniors and families with school-age children.

In the event that a secondary access point is secured, the Town may want to pursue technical assistance, utilizing CPA funds, to conduct a pre-development assessment of the site, and to engage the surrounding residents in creating a conceptual site plan and design for the property. The Town can then incorporate this information into a Request for Proposals to develop the site.

Privately-Owned Sites

For some of the sites below to be developed according to the goals of this plan and the input received during the community workshop, zoning needs to be changed, as recommended in the previous section, or a Comprehensive Permit needs to be filed, which would allow the project to receive relief from some of the zoning regulations currently in place. For the identified sites below, a Comprehensive Permit would be pursued collaboratively between the property owner and the Town.

St. James Church and Rectory

This 2.1 acre site is located at 83-85 North Main Street in the Central Village Residential zoning district. The site features a 2,052 square foot church and a 3,784 square foot rectory and 25 to 30 parking spaces. The rear of the property abuts Memorial Field, which is adjacent to the Town Hall, Senior Center, and Library. The property also abuts the Deerfield Elementary School property, with the Bloody Brook running along the property line. The property is currently listed by Colebrook Realty Services for \$399,000. A deed restriction that runs with the land specifies that any future use must be consistent with the mission of the Roman Catholic Church. Reuse of the current structures may be a challenge for senior housing.



St. James Rectory. Source: Deerfield Assessor's Office Property Card, 2013.

23 Sugarloaf Street

This privately owned site is one example of the small infill opportunities on vacant or oversized lots along existing streets in South Deerfield village. The .89 acre site formerly contained a two-family home, which was demolished in early 2013. The site could accommodate a multi-family home. As with any infill development projects in existing neighborhoods, the design and scale of the new structure should be consistent with surrounding homes. Sugarloaf Street has many historic homes built in the late 19th and early 20th century. Infill development along this street should complement the existing character.

Hotel Warren

This historic building is located at 13 Elm Street in the Small Business (C-I) zoning district. Built in 1860, it once served as a restaurant and hotel for travelers disembarking from the train station several hundred feet from the hotel. It remains a mixed use building, with a total of 8,525 square feet of finished area, and contains approximately 16 single room occupancy units for rent. The public outreach for this plan demonstrated a desire from the community to see the building rehabilitated. While the building is currently serving as a form of affordable housing, the units are not eligible for the Subsidized Housing Inventory. Additionally, the condition of the building is noted as poor on the most recent assessor's card. The Town should conduct outreach to the property owner to determine interest in rehabilitating the building and creating affordable housing units on the upper floors. CPA funds could be used to support both the historic preservation of the building and the creation of affordable housing units.

247 Greenfield Road (Routes 5/10)

Located on just over three acres in the Commercial (C-II) zoning district, this building has served as a restaurant, real estate office, and antiques store. The building has approximately 3,972 square feet of finished space, including a 1-bedroom apartment. It is currently for sale for \$449,900. During the community workshop, this location was suggested as a possible assisted living facility. It is also located in the area between North Main Street and North Hillside Road that this plan has identified for mixed use development with a greater amount of housing. It is served only by public water, and relies on private septic for wastewater disposal.



The building at 247 Greenfield Road. Source: Deerfield Assessor's Office Property Card, 2013.

Strategies to Build Local Capacity for Affordable and Community Housing Development

As mentioned in the *Development Conditions and Constraints* section, Deerfield currently is need of increased local capacity to realize its affordable housing goals. Following are strategies that will help the Town move forward with the recommendations of this plan.

Community Preservation Committee (CPC)

- **Identify and appoint a housing representative to the CPC.** The Community Preservation Committee (CPC) is tasked with developing priorities for spending CPA funds, reviewing applications, and making recommendations to Town Meeting on how to spend the funds. Members of the committee are appointed from various boards, committees, and commissions that represent the four areas that can be funded: open space, historic preservation, community housing, and recreation. Currently there is no CPC member that represents housing. The Franklin Regional Housing and Redevelopment Authority (HRA) is the appointing authority. However staff from the HRA cannot sit on the committee unless they are also a resident of Deerfield. The HRA should work with the Town to identify and appoint a housing representative to the CPC. The housing representative should be well-versed in the goals and strategies of this Housing Production Plan.

Municipal Affordable Housing Trust

- **Establish an affordable housing trust.** The Municipal Affordable Housing Trust Fund Law (MGL c.44 s.55C), passed in 2005, simplifies the process of establishing a trust fund, and sets guidelines on what local housing trusts can do, who can serve on the board, and what powers a community can grant to the board. Trusts can act as a funding entity, providing grants and loans to subsidize affordable housing development or for housing programs such as first-time homebuyer and home rehabilitation. Trusts can also be more directly involved in affordable housing development through property acquisition, development and conveyance. Deerfield would be able to determine the role and powers of the trust.

Trusts can be funded through CPA funds, and may be given the authority to use the funds in the trust for local affordable housing initiatives without having to get approval through Town Meeting. This allows the trust to act more quickly on opportunities. Additionally, if the Town adopts inclusionary zoning measures, developers who are required to produce affordable units may be allowed to pay into the housing trust fund, using a formula to determine the amount of the payment, as an option for producing affordable units.

Affordable housing trusts must be adopted by a majority vote at Town Meeting. The Massachusetts Housing Partnership provides a guide for communities on how to establish a

municipal affordable housing trust. The guide can be found at http://www.mhp.net/community_initiatives/resources.php?page_function=list&resource_category_id=74.

Professional Staff

- **Consider creating a part-time housing coordinator position in Town.** Professional staff can bring the needed expertise, administrative and technical support required to effectively manage the creation of affordable housing in a community. A housing coordinator can be hired as staff, or as a consultant based on an agreed upon scope of services and fee schedule. The coordinator will work with the Community Preservation Committee, the housing trust fund, if created, and the regional housing authority to implement the goals and strategies set out in this plan. The housing coordinator can also make sure that affordable units being created in town are added to the Subsidized Housing Inventory, and can assist property owners with affirmative fair marketing of affordable units. CPA funds can be used to help fund a housing coordinator position.
- **Consider creating a part-time or full-time town planner position.** In addition to providing support to the Planning Board, a Town Planner would help coordinate planning and development projects among various town boards and committees, and work to implement these projects, including the creation of affordable housing.

Community Support

- **Conduct community outreach and education about affordable housing and the housing needs in Deerfield.** For the strategies outlined in this plan to be successful, the community needs to be supportive. While this plan engaged community members about housing in Deerfield, a larger outreach effort is needed to educate the public on Chapter 40B, the definition of affordable housing, including who could live in affordable housing and what it might look like, and the housing needs in town.

Strategies for Investing in the Existing Housing and Building Stock for Affordable Housing Development

During the development of this plan, there was interest in improving the existing housing and building stock in town, and to explore options for creating new affordable units out of existing market rate units. The following strategies would help in meeting this goal. It likely will not be practical to implement all of these strategies in the short term. Further prioritization will be needed to determine which programs could be pursued now, and what should wait until further local capacity is created.

With all of these strategies, it is important for the Town to consult with Town Counsel, particularly to ensure the proper use of CPA funds, as well as with the Department of Housing and Community Development (DHCD), to make sure the programs will create affordable housing that will be eligible for inclusion on the Subsidized Housing Inventory.

Home Rehabilitation Loans and Grants

- **Work with the Franklin County Regional Housing and Redevelopment Authority (HRA) to publicize its Housing Rehabilitation Loan Program.** Funding has been available for this deferred payment, zero-interest loan program to address code issues, perform needed repairs and to weatherize homes. However, there has been little participation from Deerfield homeowners in the program. The Town should work with the HRA on targeted outreach to provide more information to residents who may benefit from the program.
- **Establish a home repair small grant program for low-moderate income households.** Such a program could provide small grants to income eligible homeowners for needed repairs, including modifications to help senior households remain in their home. In exchange for receiving the grant, the homeowner would need to agree to place an affordable deed restriction on their home for at least 15 years (the program could stipulate a longer period). A housing coordinator or housing trust fund could administer such a program. Alternatively, the Town could contract with the HRA to administer the grant program. The Department of Housing and Community Development (DHCD) should be consulted during the development of the program to ensure that affordable units created will meet the requirements to be included on the Subsidized Housing Inventory.

First Time Homebuyer Assistance

- **Establish a First-Time Homebuyers Program.** This program could be funded through CPA and provide financial assistance to income-eligible first-time homebuyers to cover down payment and closing costs. A deed restriction would be required on the home to preserve affordability. Additionally the program should require applicants to complete a first-time homebuyer course, such as the courses offered by the Franklin County Regional Housing and Redevelopment Authority or the Valley Community Development Corporation. These courses are excellent resources for first-time homebuyers and provide an avenue for publicizing the availability of the program as well.

Home Preservation Program

- **Establish a home preservation buy-down program.** This program could also be funded through CPA, however it would require additional local capacity to implement. The premise is to purchase below-market homes in need of repairs, rehabilitate the home as necessary, and then

sell it to an income-eligible buyer. A deed restriction would be placed on the property to preserve affordability. This program would help create affordable units under the category of “rehabilitate substandard housing,” a strategy supported at the community workshop.

Preserve Expiring Use Properties

- **Reserve CPA funding to assist properties where affordability restrictions are due to lapse.** The affordability of 24 of the 33 affordable units in Deerfield today is due to expire at the end of 2021, at which time the owners will have to decide whether to re-apply for the subsidies, or convert the units into market rate rentals. The Town should begin outreach now to the owners and assist those who are willing on planning for continued affordability of their properties.

Deed Restriction Program

- **Convert existing privately-owned housing to affordable units.** CPA funds could be used to purchase deed restrictions on privately-owned homes where the current homeowner is income eligible. This would create a new affordable unit, and reduce the assessed value, and therefore the property taxes, for the homeowner. The Town of Stow has established such a program. More information can be found at: http://www.stow-ma.gov/pages/StowMA_BComm/StowMA_CPC/deed%20restriction%20docs.

Strategies to Mitigate Development Constraints in Housing Target Areas

The significant development constraint in the target housing areas is zoning. The recommended zoning changes presented earlier will help address these issues. Following are additional mitigation measures for development constraints in target areas.

Routes 5/10 between North Main Street and North Hillside Road

- **Prioritize this area for extension of the sewer system.** This section of Routes 5/10 is served by public water, but not by sewer. The closest sewer line is on North Main Street, where it terminates at Jackson Road. Extension of the sewer line to this section of Routes 5/10 would help facilitate the concentrated mixed use development envisioned during the community workshop.

Drinking Water Supplies

- **Work collaboratively with the two water districts to identify and develop new drinking water sources in town.** Both water districts are interested in developing other drinking water sources to supplement current supplies and/or to provide a reliable back-up source. The Town should work with the districts’ to fund a comprehensive water needs and supply assessment for

Deerfield as a first step. The 2013 Deerfield Open Space and Recreation Plan includes detailed action items related to identifying new drinking water supply sources in town.

- **Conduct a public education campaign on water conservation techniques.** New housing development will demand more water. Educating residents and businesses on water conservation techniques will reduce the demand on both the public water supplies and the wastewater treatment facilities.

High Water Table

- **Fund and develop a Hydrogeologic Assessment and Action Plan for the Town of Deerfield.** While the majority of the housing target areas are served by public water and sewer, the impact of increased development in these areas with a high water table in Deerfield should be explored. An assessment to understand the connections between the high water tables in and around Deerfield, the area's topography, and the presence of development will help the town understand what can be done to avoid exacerbating the problem.

Strategies to Support Livability and Sustainable Housing Development

The following strategies promote a more livable community and can increase the quality of life for Deerfield residents. Implementation of these strategies will support sustainable housing development in town, through promoting energy efficiency, increased transportation options, physical activity and health, and a more vibrant village center that in turn supports businesses in town.

Energy Efficiency

- **Support energy-efficient new construction.** Deerfield, as a Green Community, already has adopted the Stretch Energy Code, which requires new residential construction to be more energy efficient than what the base energy building code requires. The Town could further support energy efficiency in new construction by offering incentives through zoning, such as a density bonus, when new housing units will meet Energy Star or LEED certification.
- **Encourage new homes to be oriented to take advantage of passive heating and cooling.** Historically homes were designed and sited to allow the greatest amount of sun to heat the home in the winter. To shade the home in the summer, porches, awnings, and plantings were used. Zoning and subdivision regulations can encourage new homes to be sited to take maximum advantage of the winter sun for heating, by positioning a building's longest plane no more than 30 degrees off the east/west axis to the greatest extent possible. This also provides the homeowner with the option of utilizing a solar photovoltaic and/or solar hot water heating systems on the roof of the home.

- **Encourage weatherization and energy efficiency improvements in existing homes.** The Deerfield Energy Resources Committee is active in town. In 2012, the committee initiated the 1212 campaign to reduce energy consumption town-wide by 12 percent over the course of the year. The committee also provides information on free energy audits through the MassSave program, and conducts a Green Building Tour of energy efficient homes in Deerfield. This committee should be involved in the development of a home repair small grant program, discussed above, and the First-time Homebuyer Program, which should provide all applicants with information on energy conservation tips and free energy audits.

Increased Transportation Options

- **Advocate for increased transit service, encourage residents to use public transportation, and improve transit amenities in town.**
Deerfield is fortunate to have regular transit service from the FRTA and the PVRTA, providing connections to Greenfield, Northampton, and Amherst. To make transit a more attractive transportation choice, the Town should work with the FRTA and PVRTA to locate a bus shelter in the South Deerfield village center, where the two services connect. Maps and schedules for both services should be provided at the shelter. The Town should also provide information on its website about the FRTA and PVRTA bus routes to make residents more aware of the service.
- **Implement recommendations from the 2013 *Downtown Deerfield Complete Streets and Livability Plan*.**
This plan provides specific recommendations to improve walking, bicycling, open spaces, and parking in the South Deerfield village center. Implementing these improvements will provide more transportation options and improve the quality of life in the village for current and future residents. The plan also includes a conceptual design and circulation plan for park space and connecting the former Oxford Site to the village center.
- **Assess extending a sidewalk from North Main Street to Routes 5/10.** If mixed use development is encouraged on Routes 5/10 between North Main Street and North Hillside Road, a sidewalk should be added to both sides of the road if possible, and connect to the sidewalk on North Main Street. Future plans could also include a designated bus stop and bus shelter on Routes 5/10 in this area for FRTA Route 31.
- **Revise Subdivision Regulations to require or encourage connectivity of streets.** Many of the subdivision roads in Deerfield end in cul-de-sacs. Neighborhoods that share a property border are isolated from one another, leading residents that wish to travel from one street to the next to get in a car and drive. Subdivision Regulations can encourage new streets to connect to existing streets, or to provide a reserved right-of-way strip to allow for a future connection if the adjacent property is ever developed. If a vehicular connection is not possible or practical, a path should be created to allow for pedestrian and bicycle connectivity.

This approach is particularly important in the village center, where a connected street network allows for more choices to walk or bike. If new streets are created in South Deerfield, every effort should be made to ensure they provide a connection to adjacent streets.

Participation in Regional Collaborations

As mentioned previously in this plan, providing quality, affordable housing needs to be addressed both at the local and regional level, especially in a rural area where some towns may have less capacity than others to provide needed housing. Below are several strategies that may help Deerfield pursue its own housing goals through collaboration with other communities.

Take advantage of regional workshops, trainings, and technical assistance

- **Attend workshops and trainings offered by the Massachusetts Housing Partnership.** The Massachusetts Housing Partnership is currently focusing attention on the affordable housing needs, and constraints to developing affordable housing, in western Massachusetts. A workshop for municipal officials is tentatively being planned for the region.
- **Utilize the resources of the Franklin Regional Council of Governments and the Franklin County Regional Housing and Redevelopment Authority.** Both regional agencies can provide technical assistance and help with grant writing to pursue funding to implement many of the strategies in this plan.

Collaborate with neighboring towns on affordable housing initiatives

- **Consider working with Conway, Sunderland and/or Whately on housing activities.** All three of these towns have adopted the Community Preservation Act, and therefore have funds for affordable and community housing initiatives. Pooling the funds of two or more towns may result in more opportunities for implementing affordable housing strategies in each town. One possibility could be to jointly fund a housing coordinator position who would work with each town on affordable housing activities. In addition, the coordinator could help develop and administer multi-town programs, such as a first-time homebuyer assistance program. The Towns of West Boylston, Boylston, and Sterling developed such a position. The *Community Housing Specialist Scope of Services* for the three towns is located in Appendix D for reference.

Table 30: Deerfield Housing Production Plan Implementation Strategies

Category	Strategy	Responsible Groups
Zoning Changes		
Accessory Apartments	Remove the restriction that the accessory apartment must be occupied by either the owner of the property, life tenant, or caregiver.	Planning Board
	Allow accessory apartments to be constructed as small detached structures on the same lot as a single family home.	
	Allow accessory apartments by-right rather than by special permit.	
	Allow accessory apartments in the Commercial (C-II) District	
Two-Family Homes	Allow two-family homes by-right in the Residential-Agricultural (RA) district.	Planning Board
	Reduce the minimum lot size in the Central Village Residential (CVRD) district for a two-family home to be the same as a single family home.	
Multi-Family Homes	Revise the definition of Multi-Family Homes to allow more than three dwelling units within a structure.	Planning Board
	Allow Multi-Family Homes in the C-II district and the RA district by Special Permit.	
Dwelling Unit Incidental to Commercial or Industrial Use	Allow more than one dwelling unit to be within a commercial structure.	Planning Board
	Allow Dwelling Unit/s Incidental to Commercial or Industrial Use in the Expedited Permitting District (EPD).	
Conservation Subdivision	To encourage Conservation Subdivision as the preferable approach to subdivision in the RA district, require conventional subdivisions to go through a special permit process.	Planning Board
	Increase the percentage of required protected open space.	
Inclusionary Zoning	Incentivize or require affordable housing units in new subdivisions.	Planning Board
	Adopt Compact Neighborhood Zoning in the CVRD district.	
	Adopt an Inclusionary Zoning Bylaw for all residential zoning districts.	
Identification of Specific Sites for Affordable Housing Development		
Town-Owned Sites	Former Oxford Site	Board of Selectmen
	Braeburn Road	

Category	Strategy	Responsible Groups
Privately-Owned Sites	St. James Church and Rectory (currently for sale)	Property Owner
	23 Sugarloaf Street	Property Owner
	Hotel Warren	Property Owner
	247 Greenfield Road (Routes 5/10) – former Gables Restaurant building (currently for sale)	Property Owner
<i>Strategies to Build Local Capacity for Affordable and Community Housing Development</i>		
Community Preservation Committee (CPC)	Identify and appoint a housing representative to the CPC.	CPC, Franklin County Regional Housing and Redevelopment Authority (HRA)
Municipal Affordable Housing Trust	Establish an affordable housing trust.	Board of Selectmen, Planning Board, CPC, HRA, Town Meeting
Professional Staff	Consider creating a part-time housing coordinator position in Town.	Board of Selectmen, Planning Board, CPC, HRA
	Consider creating a part-time or full-time town planner position.	Board of Selectmen, Planning Board
Community Support	Conduct community outreach and education about affordable housing and the housing needs in Deerfield	Planning Board, HRA
<i>Strategies for Investing in the Existing Housing and Building Stock for Affordable Housing Development*</i>		
Home Rehabilitation Loans and Grants	Work with the HRA to publicize its Housing Rehabilitation Loan Program.	Board of Selectmen, HRA
	Establish a home repair small grant program for low-moderate income households.	Board of Selectmen, HRA, DHCD
First Time Homebuyer Assistance	Establish a First Time Homebuyers Program.	Board of Selectmen, CPC, HRA

Deerfield Housing Production Plan

Category	Strategy	Responsible Groups
Home Preservation Program	Establish a home preservation buy-down program.	Board of Selectmen, CPC, HRA
Preserve Expiring Use Properties	Reserve CPA funding to assist properties where affordability restrictions are due to lapse.	Board of Selectmen, CPC, HRA
Deed Restriction Program	Convert existing privately-owned housing to affordable units.	Board of Selectmen, CPC, HRA
<i>Strategies to Mitigate Development Constraints in Housing Target Areas</i>		
Routes 5/10 between North Main Street and North Hillside Road	Prioritize this area for extension of the sewer system.	Board of Selectmen, Public Works Department
Drinking Water Supplies	Work collaboratively with the two water districts to identify and develop new drinking water sources in town.	Board of Selectmen, South Deerfield Water Supply District, Deerfield Water District
	Conduct a public education campaign on water conservation techniques.	Board of Selectmen, South Deerfield Water Supply District, Deerfield Water District
High Water Table	Fund and develop a Hydrogeologic Assessment and Action Plan for the Town of Deerfield.	Board of Selectmen
<i>Strategies to Support Livability and Sustainable Housing Development</i>		
Energy Efficiency	Support energy efficient new construction.	Planning Board, Energy Resources Committee
	Encourage new homes to oriented to take advantage of passive heating and cooling.	Planning Board,

Category	Strategy	Responsible Groups
		Energy Resources Committee
	Encourage weatherization and energy efficiency improvements in existing homes.	Energy Resources Committee
Increased Transportation Options	Advocate for increased transit service, encourage residents to use public transportation, and improve transit amenities in town.	Board of Selectmen, FRCOG, MassDOT, FRTA, PVTA
	Implement recommendations from the 2013 <i>Downtown Deerfield Complete Streets and Livability Plan</i> .	Board of Selectmen, Public Works Department
	Assess extending a sidewalk from North Main Street to Routes 5/10.	Public Works Department
	Revise Subdivision Regulations to require or encourage connectivity of streets.	Planning Board
Participation in Regional Collaborations		
Take advantage of regional workshops, trainings, and technical assistance	Attend workshops and trainings offered by the Massachusetts Housing Partnership.	Board of Selectmen, Planning Board, CPC, Zoning Board of Appeals
	Utilize the resources of the Franklin Regional Council of Governments and the Franklin County Regional Housing and Redevelopment Authority.	Board of Selectmen, Planning Board
Collaborate with neighboring towns on affordable housing initiatives	Consider working with Conway, Sunderland and/or Whately on housing activities.	Board of Selectmen

Notes: CPC = Community Preservation Committee; CPA = Community Preservation Act; DHCD = Massachusetts Department of Housing and Community Development; FRCOG = Franklin Regional Council of Governments; FRTA = Franklin Regional Transit Authority; HRA = Franklin County Regional Housing and Redevelopment Authority; PVTA = Pioneer Valley Transit Authority.

* Most of the strategies in this category will require additional local capacity to implement, and will benefit from the implementation of strategies identified in the previous section.

Available Housing Resources and Programs

Community Preservation Act

The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000, and allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic preservation, affordable housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund. The percentage of the match varies year to year, but can be up to 100% of what the local community raises.

To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low income residents from paying the surcharge, or exempting the first \$100,000 of a property's assessed value. Deerfield adopted the CPA in May 2007, at the maximum 3% surcharge with exemptions for low income residents and the first \$100,000 of assessed value. Deerfield has received matches from the state trust fund ranging from 68% to 100% of local CPA revenues generated. In 2013 Deerfield received a match of 73% from the trust fund.

Each year at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be created that makes recommendations to the Select Board and Town Meeting on how to use the funds. The law is flexible with how funds can be spent on housing, stating that funds can be used for the "acquisition, creation, preservation and support of community housing; and for the rehabilitation and restoration of...community housing that is acquired or created" using CPA funds.²⁸ "Community housing" is defined as housing that is affordable (through a long-term deed restriction) for households earning at or below 100 percent of the area median income. However communities can use CPA funds to create housing that meets the definition of affordable under Chapter 40B by requiring units to be affordable to households earning less than 80% of the area median income.

The Massachusetts Housing Partnership (MHP) and the Citizens' Housing and Planning Association (CHAPA) developed a guidebook in 2008 that outlines eligible CPA housing activities and provides examples of what towns and cities in Massachusetts have done so far. The MHP website has additional resources and case studies on housing developed with the help of CPA funds.²⁹ The Community Preservation Coalition website provides a database of projects in all of the CPA eligible categories that

28 Massachusetts Housing Partnership (MHP) and Citizens' Housing and Planning Association (CHAPA). *CPA and Affordable Housing: A Guidebook on How Cities and Towns Can Use Community Preservation Act Funds to Support Local Housing Efforts*. 2008. <http://www.chapa.org/about-chapa/chapa-publications/cpa-and-affordable-housing-guidebook-how-cities-and-towns-can-use>.

²⁹ http://www.mhp.net/community_initiatives/resources.php.

towns and cities have completed using CPA dollars.³⁰ As of the writing of this plan, Deerfield has not used any CPA funds for housing, but has set aside the required 10% each year to be available for community housing.

Franklin County Regional Housing and Redevelopment Authority and Rural Development Inc. Initiatives

The Town of Deerfield works with the Franklin County Housing and Redevelopment Authority (HRA) to address local housing and community development needs. HRA was created in 1973 by the Massachusetts Legislature as the Commonwealth's first regional public housing authority. HRA provides counseling for first-time homebuyers, tenants and landlords, and administers Deerfield's housing rehabilitation loan program. The program provides zero interest deferred loans to low and moderate-income households for home repairs, septic system repairs, weatherization and accessibility projects. The HRA has had a difficult time encouraging residents in Deerfield to apply for these rehabilitation loans, and has been conducting further outreach and education about the program.

Rural Development Inc. (RDI) is a non-profit organization created by HRA that builds affordable homes and rental housing for seniors, families and people with special needs. Since its creation in 1991 RDI has developed over \$8.4 million in single and multi-family housing in the region, consisting of over 80 units. A recent development is the Wisdom Way Solar Village in Greenfield, which consists of near net zero energy affordable homeownership and rental units, including two units that are accessible for people with special needs.

Pioneer Valley Habitat for Humanity

Pioneer Valley Habitat for Humanity (PVHH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Since its inception, Pioneer Valley Habitat has provided permanent housing for 33 families, including single family and duplex homes in Montague and Greenfield. No projects have been completed in Deerfield. Each year the PVHH Board of Directors decides on the building schedule for the upcoming year. This decision is based upon land availability, access to volunteer builders, and the fundraising capacity that can support it.

Massachusetts Housing Partnership

The Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development (DHCD) to help increase the supply of affordable housing in Massachusetts.

³⁰ <http://www.communitypreservation.org/>.

MHP was established in 1985 to increase the state's overall rate of housing production and find creative new solutions to address the need for affordable housing. MHP offers an array of resources and services, including financing for affordable rental developments, workshops and trainings for local officials and non-profit organizations, and documents, reports, and technical assistance that support community efforts to create affordable housing.

Citizen's Housing and Planning Association (CHAPA)

Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA's mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development. CHAPA conducts and publishes research on affordable housing, and hosts workshops and trainings for communities throughout the year.

Welcome Home Massachusetts Affordable Housing Toolbox

Recently CHAPA partnered with MHP to create an online affordable housing toolbox called Welcome Home Massachusetts, which brings together various resources to one website. Resources are grouped into six categories:

- Creating a Housing Needs Assessment
- Building Local Support for Affordable Housing
- Effective Zoning and Land Use Strategies
- Preserving or Creating Affordability in Existing Properties
- Finance Basics and Funding Strategies
- Basics of Homeownership³¹

The toolbox is meant for local governments and community groups and organizations interested in supporting affordable housing in their town or city.

Local Initiative Program

The Local Initiative Program (LIP) is a state housing program that was established to give cities and towns more flexibility in their efforts to provide low and moderate-income housing. It is administered by the Department of Housing and Community Development (DHCD). The program provides a subsidy through extensive technical assistance and other services from DHCD to towns and cities in the development, operation, and management of housing supported by local government that will serve households below 80 percent of the area median income. Housing units can be developed either

³¹ Go to http://www.housingpolicy.org/toolbox/index_MA.html to access the Welcome Home Massachusetts toolbox.

through a “friendly” 40B Comprehensive Permit process whereby a town works collaboratively with a developer on the project, or units can be created as Local Action Units (LAU).

Local Action Units must result from city or town action or approval and typically involve new construction, building conversion, adaptive re-use or substantial rehabilitation. The following types of actions will generally be sufficient to satisfy the Local Action requirement provided that the municipal actions or approvals are conditioned, as a matter of record, upon the provision of low- or moderate-income housing:

- a. Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- b. Substantial financial assistance from funds raised, appropriated or administered by the city or town (such as CPA funds); or
- c. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

The *Zoning Regulations* and *Zoning Strategies* section goes into more detail on friendly 40B development and inclusionary zoning techniques that could lead to the creation of affordable units through the Local Initiative Program.

Massachusetts Department of Housing and Community Development (DHCD)

In addition to the Local Initiative Program, DHCD provides technical assistance to communities, and administers a number of funding programs for the development and maintenance of affordable housing, including Community Development Block Grants and the Affordable Housing Trust Fund. Programs are available for rental and homeownership housing units, and for municipal as well as non-profit and private developers.³²

MassHousing

MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that sells bonds to fund its programs.

The Massachusetts Affordable Housing Trust Fund (AHTF)

The AHTF provides resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. Funds are available for rental, home ownership and mixed-use projects as well as housing for the disabled and homeless, but may be

³² See DHCD’s website for more information: <http://www.mass.gov/hed/economic/eohed/dhcd/>.

applied only to the affordable units. AHTF funds are used primarily to support private housing projects that provide for the acquisition, construction or preservation of affordable housing. MassHousing and DHCD jointly administer AHTF. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other non-profit organizations, for-profit entities, and private employers.

CEDAC Seed Funding and Technical Assistance

The Community Economic Development Assistance Corporation (CEDAC) is a quasi-public state agency created to provide technical assistance and pre-development funding for nonprofit, community-based development organizations, limited equity cooperatives, and public agencies. It can help communities working with qualified nonprofits. CEDAC also offers help with expiring use projects—privately owned, subsidized rental units at risk of losing affordability status due to expiring use restrictions. CEDAC maintains a list of affordable housing developments by date of expiration of the subsidy and can assist in developing a preservation strategy.

USDA Rural Development

The U.S. Department of Agriculture Rural Development housing programs offer a variety of resources for single family and multi-family affordable housing. Programs include loans and grants to develop, rehabilitate, and preserve affordable home-ownership and rental properties in rural areas.

Appendices

Appendix A: DHCD Submittal Cover Letter, Selectboard Letter, and DHCD Approval Letter



January 8, 2014

Aaron Gornstein, Undersecretary
Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114
Attn: MaryJane Gandolfo/ Phil DiMartino

RE: Town of Deerfield Housing Production Plan

Dear Mr. Gornstein,

I am writing on behalf of the Deerfield Planning Board and Deerfield Board of Selectmen to respectfully request approval of the *Town of Deerfield Housing Production Plan*. The plan is enclosed for review and comment. Also enclosed is a letter signed by the Chair of the Board of Selectmen confirming that this plan has been adopted by the Planning Board and Board of Selectmen, that the plan constitutes the Town's affordable housing plan, and that the Town seeks approval from the Massachusetts Department of Housing and Community Development for this plan.

The municipal contact for the review of this plan is as follows:

John Waite, Chair
Deerfield Planning Board
413-774-7204, ext. 102
johnw@fccdc.org

This plan is the result of a collaborative effort of many community stakeholders over the course of 2013. We appreciate your review of this plan and hope that it meets current Housing Production Plan requirements and will warrant approval by the Department of Housing and Community Development. We look forward to receiving your feedback.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Alyssa Larose', is written over a faint, larger blue ink signature.

Alyssa Larose
Land Use Planner

Cc: John Waite, Chair, Deerfield Planning Board
Mark Gilmore, Chair, Deerfield Board of Selectmen



TOWN OF DEERFIELD

Board of Selectmen and Board of Health
8 Conway Street
South Deerfield MA 01373
Voice: 413.665.1400 x. 104
Facsimile: 413.665.1411

January 2, 2014

Aaron Gornstein, Undersecretary
Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

RE: Town of Deerfield Housing Production Plan

Dear Mr. Gornstein,

I am pleased to inform you the Deerfield Board of Selectmen voted unanimously at their meeting on December 18, 2013 to adopt the Deerfield Housing Production Plan. The Planning Board unanimously adopted this plan, as well. We recognize this plan constitutes the town's affordable housing plan, and we seek approval from the Massachusetts Dept. of Housing and Community Development for this plan. We want to thank you for the assistance you provided the Town, as well as the Planning Board, the Housing Committee, and the involved citizens of Deerfield who stepped forward to participate in the planning process.

Sincerely,

Mark Gilmore, Chair
Deerfield Board of Selectmen

cc: John Waite, Chair, Deerfield Planning Board
Alyssa Larose, Franklin Regional Council of Governments



Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**

Deval L. Patrick, Governor ♦ Aaron Gornstein, Undersecretary

April 8, 2014

Mr. Mark E. Gilmore, Chairperson
Deerfield, Board of Selectmen
8 Conway Street
South Deerfield, MA 01373

RE: Housing Production Plan - Approved

Dear Mr. Gilmore:

The Department of Housing and Community Development (DHCD) approves the Town of Deerfield's Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is March 24, 2014, the date that DHCD received a complete plan submission. The HPP has a five year term and will expire on March 23, 2019.

Approval of your HPP allows the Town to request DHCD's Certification of Municipal Compliance when:

- Housing units affordable to low and moderate income households have been produced during one calendar year, totaling at least 0.5% (11 units) of year round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: www.mass.gov/dhcd.
- All units have been produced in accordance with the approved HPP and DHCD's Guidelines.

I applaud your efforts to plan for the housing needs of Deerfield. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or Phillip.DeMartino@state.ma.us, if you need assistance as you implement your HPP.

Sincerely,

A handwritten signature in black ink, appearing to read "Leverett Wing".

Leverett Wing
Associate Director

cc: Senator Stanley C. Rosenberg
Representative Stephen Kulik
Kayce D. Warren, Interim Town Administrator, Deerfield
Alyssa Larose, Land Use Planner, Franklin Regional Council of Governments

Appendix B: Meeting Agendas and Sign-in Sheets

Deerfield Housing Production Plan

Committee: Deerfield Planning Board
Meeting Date & Time: Monday, June 3, 2013, at 6:00 pm
Location: Room 107, Municipal Offices, 8 Conway St., South Deerfield

Agenda

1. Convene Meeting and Review Agenda
6 – 7 PM Deerfield Housing Plan presentation by Alyssa Larose
2. Regular meeting called to order at 7:00 pm
Minutes:
 - ☐ April 1 and May 6, 2013
 - ☐ (Missing Minutes from June 14, 2012 and November 5, 2012)
3. Public Comments:
4. New Business:
 - ☐ Informal meeting with Barry Roberts re: Grandview Estates, proposed changes to subdivision plan
 - ☐ Walter's Propane – receive site plan and special permit request for project on 236 Greenfield Rd, set hearing date for hearing at July meeting
 - ☐ FRCOG Agreement for services of Pat Smith
 - ☐ Reorganize Board
5. Correspondence/Phone Messages/Announcements:
 - ☐ Mail/Phone Messages
 - ☐ Announcements
6. Old Business:
7. Planning Board Subcommittee Reports and Business:
 - ☐ Signage Committee (Paul Allis)
 - ☐ Open Space Committee (Lynn Rose)
 - ☐ Regional Planning Board (Lynn Rose)
 - ☐
8. Any other business that comes before the Board not reasonably anticipated at the time of posting.
9. Adjourn

Committee: Deerfield Planning Board
Meeting Date & Time: Monday July 1, 2013, at 6:00 pm
Location: Room 107, Municipal Offices, 8 Conway St., South Deerfield

Agenda

1. Convene Meeting and Review Agenda
2. Regular meeting called to order at 7:00 pm
Minutes:
 - ☐ June 3, 2013
3. Public Comments:
4. New Business:
 - ☐ Walter's Propane – 236 Greenfield Rd, update on progress toward setting hearing date (delayed legal opinion on order of hearings, etc)
 - ☐ Street lights – MA Swedlund of Energy Committee to talk about street light project/progress
5. Old Business:
 - ☐ Deerfield Housing Plan – Alyssa Larose (FRCOG) Discussion of housing plan
 - ☐ Request for Certificate of Completion from DA - Physical plant project submitted to Con Com (DEP # 142- 0190) Vote to return balance of any unused peer review funds.
6. Correspondence/Phone Messages/Announcements:
 - ☐ Mail/Phone Messages
 - ☐ Year end business (see Announcement folder)
7. Planning Board Subcommittee Reports and Business:
 - ☐ Signage Committee (Paul Allis)
 - ☐ Open Space Committee (Lynn Rose)
 - ☐ Regional Planning Board (Lynn Rose)
 - ☐
8. Any other business that comes before the Board not reasonably anticipated at the time of posting.
9. Adjourn



Deerfield Housing Production Plan Subcommittee Meeting

**Deerfield Municipal Offices
8 Conway Street
South Deerfield, MA 01373**

Monday, August 5, 2013

6:00 p.m. – 7:00 p.m.

Agenda

1. Welcome and Introductions – 6:00 p.m.
1. Review of Deerfield Housing Production Plan purpose, outline and process – 6:05 p.m.
2. Review of Housing Needs Assessment preliminary findings – 6:10 p.m.
3. Discussion of public workshop – 6:30 p.m.
4. Other Business/Next Meeting Date/Adjourn – 6:55 p.m.



Town of Deerfield
Housing Production Plan Subcommittee Meeting

8/5/2013 Attendance Sheet

Name	Affiliation (Board, Committee, organization, resident, etc.)	Email/Phone
Betty Turner	Gr. Center CoA	665-2873
Diana Damon, Dir.	South County Senior Center	SSSC@town.deerfield.ma.us
Roger Dwyer	Planning Board	
Paul Ellis	PLANNING BOARD	413-665-8990
John Warte	Planning Board	johnw@ferhva.org
MJ Adams	FERHVA	mjadams@ferhva.org
Alyssa Larose	FRCOG	alarose@frcog.org



Deerfield Housing Production Plan Subcommittee Meeting

**Deerfield Municipal Offices
8 Conway Street
South Deerfield, MA 01373**

Monday, August 26, 2013

6:00 p.m. – 7:00 p.m.

Agenda

1. Welcome and Introductions – 6:00 p.m.
2. Review of Housing Needs Assessment and Development Conditions and Constraints findings – 6:05 p.m.
3. Planning for public workshop – set a date, time, and location; discuss outreach; develop ideas for format – 6:25 p.m.
4. Other Business/Next Meeting Date/Adjourn – 6:55 p.m.



Town of Deerfield
Housing Production Plan Subcommittee Meeting

8/26/2013 Attendance Sheet

Name	Affiliation (Board, Committee, organization, resident, etc.)	Email/Phone
RICHARD CALISEWSKI	BUILDING COMMISSIONER	RCALISEWSKI@TOWN.DEERFIELD.MA.US
PAUL AINS	PLANNING BOARD	PAUL@WMCI.ORG 413-665.8990
RALPH HEALY	DPS HIGHWAY FACILITY & FINANCE	RALPH - HEALY - COMCAST.NET
Betty Staelingworck		
Alyssa Lowe	FRCOG	
Betty Turner	C.O.A.	
Jack S. J.	Planning Board.	rb.lairn@eaglebrook.org
W. Adams	FCIWA	m.j.adams@ferhva.org
Lynn Rose	PB	lynnfaith@comcast.net



Deerfield Housing Production Plan Subcommittee Meeting

**Deerfield Municipal Offices
8 Conway Street
South Deerfield, MA 01373**

Monday, September 16, 2013

6:00 p.m. – 7:30 p.m.

Agenda

2. Welcome and Introductions – 6:00 p.m.
5. Review of Development Conditions and Constraints findings – 6:05 p.m.
6. Planning for public workshop – discuss outreach; develop ideas for format – 6:25 p.m.
7. Other Business/Next Meeting Date/Adjourn – 6:55 p.m.



Town of Deerfield
Housing Production Plan Subcommittee Meeting
9/16/2013 Attendance Sheet

Name	Affiliation (Board, Committee, organization, resident, etc.)	Email/Phone
Diana Damon	South County Senior Center	scsc@town.deerfield.ma.us
Alyssa Larose	FRCOG	
MT Adams	FCRAA	mjadams@ferhra.org
PAUL ALLIS	PLANNING BOARD	paul@wmcl.org
Rachel Blain	Planning Board	rblain@eaglebrook.org
Samantha Valone	Resident / Student	svalone@student.umass.edu



Deerfield Housing Production Plan Subcommittee Meeting

**Deerfield Municipal Offices
8 Conway Street
South Deerfield, MA 01373**

Monday, October 7, 2013

6:00 p.m. – 7:00 p.m.

Agenda

1. Welcome and Introductions – 6:00 p.m.
2. Planning for public workshop – plan outreach; review draft presentation; refine format – 6:05 p.m.
3. Other Business/Next Meeting Date/Adjourn – 6:55 p.m.



Town of Deerfield
Housing Production Plan Subcommittee Meeting

10/7/2013 Attendance Sheet

Name	Affiliation (Board, Committee, organization, resident, etc.)	Email/Phone
Samantha Valone	Resident & Student (MRP)	svalone@student.umass.edu
Marilyn McArthur	S. Deerfield Historic Documentation Project	marilyn.mcarthur@comcast.net
Alyssa Larose	FRCOG	alarose@frcos.org
Paul Aulis	PLANNING BOARD	PAUL@WMCI.ORG
Rachel Blain	Planning Board	rblain@eaglebrook.org



Town of Deerfield
Housing Production Plan Community Workshop

10/22/2013 Attendance Sheet

Name	Affiliation (Board, Committee, organization, resident, etc.)	Email/Phone
Samantha Valone	Student MRP/ Resident	svalone@umass.edu
Betsy Shee	landlord	hotel_warren@live.com
Karen Gauthier		XXXXXXXXXX karengauthier@hotmail.com
Diene Sievers	Resident	dsievers@crocker.com
Nancy Wood	Resident of Dfld.	nwood82@verizon.net
Megan Rhodes	FRCOG	mrhodes@fcog.org
Betty Turner	C.O.A.	
MJ Adams	FCHRA	mjadams@FCHRA.org
Alyssa Larose	FRCOG	
Kathleen McKiernan	Recorder	KMcKiernan@recorder.com
Paul Allen	PLANNING BOARD	PAUL@umcl.org
Jane Trigere	Historical Commission - Business owner + resident	Jane@trigere.com
Ken Schoen	"	" " Ken@schoenbooks.com
M. Carter	PLANNING BOARD	MAXANTH@comcast.net
John Harrington	R.B.	
Wendy Perreault	Treas, Bldg Cond, Sch Com Vol	665-2511



Deerfield Housing Production Plan Subcommittee Meeting

**Deerfield Municipal Offices
8 Conway Street
South Deerfield, MA 01373**

Monday, November 4, 2013

6:00 p.m. – 8:00 p.m.

Agenda

1. Welcome and Introductions – 6:00 p.m.
2. Review results from the Community Workshop – 6:05 p.m.
3. Review draft Housing Goals – 6:30 p.m.
4. Begin discussion of Implementation Strategies – 7:30 p.m.
5. Other Business/Next Meeting Date/Adjourn – 7:55 p.m.



Town of Deerfield

Housing Production Plan Subcommittee Meeting

11/4/2013 Attendance Sheet

Name	Affiliation (Board, Committee, organization, resident, etc.)	Email/Phone
Nancy Wood	Resident	nwood82@verizon.net
Betty Turner	C.O.A.	
Mr Adams	FUTURA	mjadams@Futura.org
Paul Ains	PLANNING BOARD	PAUL@WMCL.ORG
Rachel Blain	Planning	rblain@eaglebrook.org
Alyssa Larose	FRCOG	alarose@frcog.org



Deerfield Housing Production Plan Subcommittee Meeting

**Deerfield Municipal Offices
8 Conway Street
South Deerfield, MA 01373**

Monday, November 18, 2013

6:00 p.m. – 8:00 p.m.

Agenda

1. Welcome and Introductions – 6:00 p.m.
2. Finalize Housing Goals – 6:05 p.m.
3. Review draft Implementation Strategies – 6:40 p.m.
4. Other Business/Next Meeting Date/Adjourn – 7:55 p.m.



Town of Deerfield
Housing Production Plan Subcommittee Meeting

11/18/2013 Attendance Sheet

Name	Affiliation (Board, Committee, organization, resident, etc.)	Email/Phone
Betty Pomeroy	C.D.A.	
Mari-McAfee	DHC	
Vern Harrington	resident - Building Inspector	
Paul W. Aulis	PLANNING BOARD	PAUL@WMCI.ORG
MJ Adams	FETRA	
Alyssa Larose	PRLOG	

Appendix C: Publicity

Deerfield schedules housing production plan meeting for Monday

Recorder, The (Greenfield, MA) - Friday, May 31, 2013

Author: *Recorder Staff*

DEERFIELD— The town is kicking off the development of a Housing Production Plan on Monday from 6 to 7 p.m. at the Town Hall. The public meeting will be led by the Planning Board and other housing stakeholders.

A Housing Production Plan identifies the housing needs of a community and the strategies it will use to make progress in facilitating the development of affordable and work-force housing . Implementation of the plan gives a community more control over comprehensive permit applications under state General Laws Chapter 40B.

The meeting will provide an overview of the definitions of affordable and work-force housing , recent planning efforts in the town and region related to housing , and preliminary information on Deerfield's current population and housing characteristics. The Franklin Regional Council of Governments is assisting the town to develop the plan .

Questions can be directed to Alyssa Larose, FRCOG Land Use Planner, at 413-774-3167, ext.127, or alarose@frcog.org.

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Deerfield workshop on future of housing

Recorder, The (Greenfield, MA) - Sunday, October 20, 2013

Author: *Recorder Staff*

DEERFIELD— The Planning Board will host a communityworkshop on Tuesday on the future of housing in town.

The workshop is to help develop a so-called housing production plan. Results of the workshop will help shape the strategies to guide future housing development, with a focus on increasing the amount of affordable housing .

The meeting is scheduled from 6 to 8 p.m. in Town Hall.

At the workshop , residents can learn about the current characteristics and affordability of housing in Deerfield and take part in a mapping exercise that would challenge participants to place 250 new homes in town to accommodate projected growth by 2035.

A housing production plan identifies the housing needs of a community and the strategies it will use to meet the need and to create affordable housing . Implementing such a plan gives a community more control over comprehensive permit applications.

Under state law, if a town's housing stock is deemed to be less than 10 percent "affordable," a developer can apply for a comprehensive permit, which provides relief from local rules by consolidating all permitting under one board.

The Franklin Regional Council of Governments is helping the town develop the plan.

For more information, contact Alyssa Larose, FRCOG land use planner, at 413-774-3167, ext. 127 or alarose@frcog.org

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Deerfield plans for future housing

Recorder, The (Greenfield, MA) - Thursday, October 24, 2013

Author: KATHLEEN McKIERNAN ; Recorder Staff

SOUTH DEERFIELD— Right now, only 1.5 percent of housing in Deerfield qualifies as affordable by state definitions, well below the 10 percent threshold sought by the state.

As a result, the town would be required to expedite low-income housing developments with one-stop permitting procedures under a state law called Chapter 40B, allowing developers an easier time building in town than otherwise.

To gain more control over the future of housing in town, the Planning Board is working with the Franklin Regional Council of Governments to develop the town's first housing production plan. On Tuesday, the board held a communityworkshop on the plan, which is scheduled to be completed by the end of the year.

The housing production plan identifies the housing needs of a community . The plan is good for five years, after which it must be updated and resubmitted to the state Department of Housing and Community Development for approval.

The process started earlier in the year when the Board of Selectmen recommended the Planning Board determine what the housing priorities of the town are, Planning Board Chairman John Waite said.

Chapter 40B was enacted in 1969 to make affordable housing more available and encourages cities and towns to maintain at least 10 percent of year-round housing stock as "affordable," said Alyssa Larose, a land use planner for the regional council.

Affordable housing can be anything from rental to home ownership to single family or multi-family to rehabilitated housing .

The state defines affordable as within reach of a household earning less than 80 percent of the area median income. About 37 percent of Deerfield households make less than 80 percent of that income level.

In towns with less than 10 percent of affordable housing , like Deerfield , the state allows developers zoning relief, through the comprehensive permit process, if the developer is building at least 20 percent of affordable housing in a development, Larose said.

But a housing production plan gives towns like Deerfield more control over the permit applications if the towns are making progress in producing affordable housing yearly.

According to the regional council data, for a \$250,000 single-family home price, which is about \$1,703 per month, the estimated household income needed is \$72,975.

For a \$200,000 single-family home, which is about \$1,363 per month, the estimated household income required is \$58,420.

A median condo costs \$197,000 or about \$1,287 per month, and requires a \$55,155 household income.

A two-bedroom rental cost of \$925 per month requires a \$37,000 household income. A one-bedroom or studio rental cost of \$700 per month needs a \$28,000 income.

The total number of housing units in town is 2,181 with 2,053 occupied. About 75 percent of those homes are owner-occupied, while 25 percent is rental stock, which has decreased by 82 units since 1990, while home ownership has increased by 140.

Over the last 12 years, 88 building permits were issued for new housing units, but all of these were for single family homes.

The town's population is projected to grow by 405 people by 2035, according to COG data.

To accommodate the projected growth in Deerfield residents over the next 20 years, there would need to be 250 new housing units created.

The town will also have to consider senior housing .

Almost a quarter of Deerfield's population is projected to be over the age of 65 by 2035.

As Deerfield looks to develop housing , one of the options it may consider is the 16-acre Oxford site off Jewett Avenue, Larose said. In 2008, the old pickle factory land was eyed for 30 housing units, 72,450 square feet of retail and 38,000 square feet of office space.

The town is in the process of working on an request for proposals for the sale of the property.

You can reach Kathleen McKiernan at: kmckiernan@recorder.com or 413-772-0261 ext. 268.

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Appendix D: Results of the Community Workshop

Overall Summary

Future Housing Type Distribution

Housing Type	Percentage of New Housing Units		
	Table 1	Table 2	Table 3
Single Family	17%	20%	19%
Two Family (Duplex)	19%	36%	14%
Multi Family	19%	20%	16%
Accessory Apartment	8%	8%	2%
Rehab Substandard Housing	8%	5%	5%
Blank Flags			
co-housing	10%		
senior assisted living	20%		23%
conservation subdivision		12%	
Mixed use – Routes 5/10			11%
St. James Church & Rectory			5%
Mixed Use w/ apartments			5%
Total Units	100%	100%	100%
Affordable Units	43%	22%	35%
Senior Units	40%	15%	33%
Affordable and Senior Units	29%	7%	25%

Future Housing Location Distribution

Location	Percentage of New Housing Units			Average
	Table 1	Table 2	Table 3	
Former Oxford Site	20%	13%	16%	16%
South Deerfield Village (including Oxford Site)	43%	55%	67%	55%
Southwest Deerfield - West of I-91, south of Deerfield River	9%	3%	2%	5%
Northwest Deerfield - Upper and Lower Roads	8%	7%	4%	6%
Northeast Deerfield - River Road, Pine Nook Road, Keets Road	13%	16%	0%	10%
Central/Southeast Deerfield - Steam Mill Rd., North Hillside/Hillside Rd., lower River Rd.	24%	7%	0%	10%
Routes 5/10 (near North Main St. intersection)	3%	10%	28%	14%

Areas to Target Housing Development

Former Oxford Site

- Mixed use –retail, commercial, office, housing
- Mix of housing – senior, market rate, affordable
- Assisted living component
- Extension of downtown/village center

South Deerfield Village (including Oxford site)

- Small scale infill development
- Rehabilitate substandard housing
- Adaptive reuse of buildings – church, rectory, etc.
- Accessory apartments
- Mix of housing types
- Mix of affordable, senior, market rate
- Some rental apartments
- New road/ conservation subdivision (larger scale infill)

Routes 5/10 near intersection with North Main Street

- Duplex, multi-family
- Mixed use
- Adaptive reuse
- Senior/assisted living facility
- Mix of affordable, senior, market rate

Areas to Target Limited Amounts of New Housing Development

Northeast Deerfield – River Road, Pine Nook Road, Keets Road

- Co-housing
- Single family
- Two-family
- Rehabilitate substandard housing
- Mix of affordable, market rate, senior

Central/Southeast Deerfield – Steam Mill Road, North Hillside/Hillside Road, lower River Road

- Mix of single family, duplex, multi-family
- Mix of affordable, market rate, senior
- Accessory apartments
- Conservation subdivision

Deerfield Housing Production Plan

Northwest Deerfield – Upper and Lower Roads

- Mostly single family, some two-family and multi-family
- Limited to no affordable or senior units

Southwest Deerfield – West of I-91, south of Deerfield River

- Mostly single family, some duplex
- Limited to no affordable or senior units

Potential Sites/Properties to Target Affordable Housing Development

- Oxford site (see above)
- Hotel Warren
- King Phillip (?) – senior housing
- Former Gables Restaurant – senior assisted living
- St. James Church and Rectory – senior affordable
- Second floor apartments above shops at corner of Elm and North Main Street

Table 1 Results:

- Table 1 placed 254 units on the map.
- 110 of these were affordable.
- 102 were senior units. 72 were both senior and affordable units.

Table 1 Future Housing Type Distribution

Housing Type	Total Housing Units Placed	Percentage of New Housing Units
Single Family	44	17%
Two Family (Duplex)	48	19%
Multi Family	48	19%
Accessory Apartment	20	8%
Rehab Substandard Housing	20	8%
Blank Flags		
co-housing	12	5%
co-housing	12	5%
senior housing	50	20%
Total Units	254	100%
Affordable Units	110	43%
Senior Units	102	40%
Affordable and Senior Units	74	29%

Table 1 Housing Location Distribution

Location	Total Housing Units Placed	Percentage of New Housing Units
Former Oxford Site	50	20%
South Deerfield Village (including Oxford Site)	110	43%
Southwest Deerfield - West of I-91, south of Deerfield River	24	9%
Northwest Deerfield - Upper and Lower Roads	20	8%
Northeast Deerfield - River Road - Pine Nook Road	32	13%
Central/Southeast Deerfield - Steam Mill Rd., North Hillside/Hillside Rd., River Rd.	60	24%
Routes 5/10 (south at intersection with North Main St.)	8	3%

Deerfield Housing Production Plan

Location Details:

Location	Total Units	Affordable	Senior	Affordable Senior
Former Oxford Site				
Senior Housing	50			50
Total Units	50	0	0	50
South Deerfield Village Center (including Oxford Site)				
Two Family (Duplex)	24			8
Multi Family	12		12	
Accessory Apartment	12	4		4
Rehab Substandard Housing	12		4	
Senior Housing	50			50
Total Units	110	4	16	62
Southwest Deerfield - West of I-91, south of Deerfield River				
Single Family	24			
Total Units	24	0	0	0
Northwest Deerfield - Upper and Lower Roads				
Two Family (Duplex)	8			
Multi Family	12			
Total Units	20	0	0	0
Northeast Deerfield - River Road - Pine Nook Road				
Rehab Substandard Housing	8	4		
co-housing	12			12
co-housing	12	12		
Total Units	32	16	0	12
Central/Southeast Deerfield - Steam Mill Rd., North Hillside/Hillside Rd., River Rd.				
Single Family	20	4		
Two Family (Duplex)	8			
Multi Family	24	4	12	
Accessory Apartment	8	8		
Total Units	60	16	12	0
Routes 5/10 (south at intersection with North Main St.)				
Two Family (Duplex)	8			
Total Units	8	0	0	0

Notes:

- Focus on Pickle Plant
- Should a housing authority be established?
- Allow accessory apts.?

Deerfield Housing Production Plan

- Increase units allowable for multi-family?
- Where to place housing? Oxford – senior, affordable, mixed use? Village Center – senior, affordable, mixed use? River Road

Oxford should have a mix of market and affordable and a mix of senior and non-senior housing. Should definitely have a senior assisted living (50 units) component.

Strategies to achieve vision:

1. Establish a housing committee/authority to advocate for housing issues.
2. Change zoning to allow accessory apartments
3. Change zoning to allow co-housing
4. Change zoning to increase allowable units in multi-family homes
5. Establish a National Historic District
6. ID funding to:
 - a. Weatherize
 - b. Build accessory apartments
 - c. Address code violations
 - d. Rescue expiring subsidized housing

Table 2 Results:

- Table 2 placed 246 new housing units on the map.
- 22% were affordable units, with 7% affordable senior housing units.

Table 2 Future Housing Type Distribution

Housing Type	Total Housing Units Placed	Percentage of New Housing Units
Single Family	48	20%
Two Family (Duplex)	88	36%
Multi Family	48	20%
Accessory Apartment	20	8%
Rehab Substandard Housing	12	5%
Blank Flags		
Conservation Subdivision	10	4%
Conservation Subdivision	20	8%
Marijuana District	0	0%
Mixed Use – retail, commercial, residential	0	0%
Total Units	246	100%
Affordable Units	55	22%
Senior Units	36	15%
Affordable and Senior Units	18	7%

Table 2 Housing Location Distribution

Location	Total Housing Units Placed	Percentage of New Housing Units
Former Oxford Site	32	13%
South Deerfield Village (including Oxford Site)	136	55%
Southwest Deerfield - West of I-91, south of Deerfield River	8	3%
Northwest Deerfield - Upper and Lower Roads	16	7%
Northeast Deerfield - River Road, Pine Nook Road, Keets Road	40	16%
Central/Southeast Deerfield – lower River Road, south of Whitmore Ferry Rd.	18	7%
Routes 5/10 (near intersection with North Main St.)	24	10%

Location Details:

Location	Total Units	Affordable	Senior	Affordable Senior
Former Oxford Site				
Two Family (Duplex)	8			
Multi Family	24			
Mixed Use - retail, commercial, residential				
Total Units	32	0	0	0
South Deerfield Village (including Oxford Site)				
Single Family	8	2		
Two Family (Duplex)	32	6		
Multi Family	48		6	18
Accessory Apartment	16	4	8	
Rehab Substandard Housing	12			
Conservation Subdivision	20	10		
Total Units	136	22	14	18
Southwest Deerfield - West of I-91, south of Deerfield River				
Two Family (Duplex)	8	2		
Total Units	8	2	0	0
Northwest Deerfield - Upper and Lower Roads				
Single Family	16	2		
Total Units	16	2	0	0
Northeast Deerfield - River Road - Pine Nook Road - Keets Road				
Single Family	16	1		
Two Family (Duplex)	24	4		
Total Units	40	5	0	0
Central/Southeast Deerfield - lower River Rd. south of Whitmore Ferry				
Single Family	4			
Accessory Apartment	4			
Conservation Subdivision	10	4		
Total Units	18	4	0	0
Routes 5/10 - near intersection with North Main Street				
Single Family	8			
Two Family (Duplex)	16	2		
Total Units	24	2	0	0

Deerfield Housing Production Plan

Table 2 Notes:

Values:

- Transportation
- Town center, close to retail, employment
- Preserve agriculture
- Town utilities
- Avoid floodplains
- Town center – mixed use
- Oxford – 24 units multi-family, retail, office, commercial
- Accessory apartment – change zoning language for more flexible use, also 1st story elderly
- Rehab substandard – Hotel Warren
- Elderly – King Phillip, multi-family
- Conservation Subdivision

Table 3 Results:

- Table 3 placed 228 housing units on the map
- 35% were affordable units
- 25% were affordable senior housing units

Housing Type	Total Housing Units Placed	Percentage of New Housing Units
Single Family	44	19%
Two Family (Duplex)	32	14%
Multi Family	36	16%
Accessory Apartment	4	2%
Rehab Substandard Housing	12	5%
Blank Flags		
Former Gables Restaurant – Assisted Living	40	18%
Mixed use – Routes 5/10	24	11%
St. James Church & Rectory	12	5%
Mixed Use w/ apartments	12	5%
Mixed use – shops, grocery store		
Small Assisted Living	12	5%
Total Units	246	100%
Affordable Units	80	35%
Senior Units	76	33%
Affordable and Senior Units	56	25%

Table 3 Location Distribution

Location	Total Housing Units Placed	Percentage of New Housing Units
Former Oxford Site	36	16%
South Deerfield Village (including Oxford Site)	152	67%
Southwest Deerfield - West of I-91, south of Deerfield River	4	2%
Northwest Deerfield - Upper and Lower Roads	8	4%
Northeast Deerfield - River Road, Pine Nook Road, Keets Road	0	0%
Central/Southeast Deerfield – lower River Road, south of Whitmore Ferry Rd.	0	0%
Routes 5/10 (between North Main St. and North Hillside Rd.)	64	28%

Location Details:

Location	Total Units	Affordable	Senior	Affordable Senior
Former Oxford Site				
Multi Family	24	12		12
Small Assisted Living	12			12
Total Units	36	12	0	24
South Deerfield Village (including Oxford Site)				
Single Family	32			
Two Family (Duplex)	32			
Multi Family	36	12		12
Accessory Apartment	4			
Rehab Substandard Housing	12			
St. James Church and Rectory	12			12
Mixed Use w/ apartments	12	12		
Mixed Use - shops, grocery store				
Small Assisted Living	12			12
Total Units	152	24	0	36
Southwest Deerfield - West of I-91, south of Deerfield River				
Single Family	4			
Total Units	4	0	0	0
Northwest Deerfield - Upper and Lower Roads				
Single Family	8			
Total Units	8	0	0	0
Northeast Deerfield - River Road - Pine Nook Road - Keets Road				
Total Units	0	0	0	0
Central/Southeast Deerfield - lower River Rd. south of Whitmore Ferry				
Total Units	0	0	0	0
Routes 5/10 - between North Main Street and North Hillside Rd.				
Former Gables Restaurant - Assisted Living	40		20	20
Mixed Use - Routes 5/10	24			
Total Units	64	0	20	20

Notes:

Place affordable housing near transit

Place housing in sewerred areas

Grocery store downtown

Extension of downtown into Oxford site - variety of housing, grocery store, etc.

St. James Church - 17 rooms in rectory

Appendix E: Community Housing Specialist Scope of Services: Supporting the Towns of West Boylston, Boylston, and Sterling



Community Housing Specialist Scope of Services

Supporting the Towns of
West Boylston, Boylston, and Sterling

Through the Three Town Housing Working Group

Community Housing Specialist

Background

The towns of West Boylston, Boylston and Sterling jointly seek the services of a Community Housing Specialist to provide housing support to the communities, with a focus on developing strategies to more confidently and effectively manage affordable housing details for the municipalities.

The collaboration of these three communities took shape through efforts led by the Central Massachusetts Regional Planning Commission (CMRPC) starting in May 2010 with initial findings documented in a report (Housing Planning and Development, December 15, 2010) funded through the Legislature's District Local Technical Assistance program.

In this report, while individual actions identified for each municipality were identified, there were two joint strategies highlighted as key collaborative initiatives. First, the creation of a Three Town Housing Work Group is articulated with goals to develop a shared understanding of each community's housing environment, to foster greater capacity, and to create a set of specific and consistent tools to guide housing efforts – whether publicly sponsored projects, or private developments. The Three Town Housing Work Group is a team comprised of members and housing stakeholders from each community to explore and research opportunities for greater town participation, and to provide direction and oversight to this new effort.

The second most important recommendation noted in the report, is to seek shared professional capacity in the form of a Community Housing Specialist. The specialist would support the Three Town Housing Work Group, and to act as a central point of contact for the town staff, Boards, Committees, developers, residents and other principals for housing activities.

In February 2011, the towns were jointly awarded a Peer-to-Peer grant from the Department of Housing and Community Development (DHCD) to more fully develop this shared capacity of the Community Housing Specialist in a collaborative, regional approach. This scope of services is the final report from the DHCD grant.

Introduction

The towns of West Boylston, Boylston and Sterling recognize that municipalities play a central role in affordable housing from initial proposal through on-going monitoring, irrespective of whether the housing is sponsored by a private developer using 40B or a public or non-profit organization. In the municipal role there are many details and aspects to manage in order to derive maximum community benefit. Focusing attention on the housing activities is not an advocacy action; it is a proactive defensive approach for the towns to attend to the complex details of affordable housing. By providing dedicated and knowledgeable expertise, the towns benefit by increasing local control in housing developments. This local control takes many forms – it articulates local requirements in private 40B projects, it monitors and enforces compliance to conditions and requirements, it develops shared models and best practices among the communities, such as review criteria, standards and guidelines.

These three towns recognize the innovative and effective approach to acquiring these services through a regional shared model. The Community Housing Specialist is not a generalist position, but rather has

experience and focus on affordable housing activities. Sharing this expense across the towns through a contracted scope of services is not only cost efficient, but allows a greater level of expertise to be procured with no additional headcount or impact of Town human resources.

Scope of Services

The Community Housing Specialist is responsible for the coordination, administration and reporting of affordable housing programs and activities supporting the towns of Boylston, Sterling and West Boylston.

It is proposed that the specialist be contracted for a set of core services, as described below, and be available for supplemental services, which would be separately contracted, with separate scope of services defined per project.

Core Responsibilities

The core responsibilities focus on base services that the Community Housing Specialist will perform for the three towns to create a framework to evaluate and approve projects, and to monitor existing units of affordable housing.

Create framework – With dedicated expertise available, develop standards and guidelines; recommend policy and process

- Create and communicate local housing guidelines for local adoption;
- Assist in completion of Commonwealth Capital Application and other municipal surveys and information;
- Provide on-going support to each Town and the Three Town Housing Working Group with attendance at meetings (12 per year), adhoc phone support, and discussions on initial project concepts;
- Provide general expertise to local stakeholders, including ZBA; and the general public on process, opportunities, requirements through education, training, and presentations;
- Provide information for local residents: create interest list, provide contact point, perform outreach for new housing opportunities.

Estimate: 240 hours annually: 120 West Boylston, 60 Boylston, 60 Sterling

Monitor existing projects and units – Ensure and enforce compliance, preserve units

- Create central repository of project legal documents for all projects;
- Review projects with respect to Regulatory Agreement requirements;
- Identify compliance violations and propose course of action;
- Ensure projects are in compliance with applicable limited dividend requirements through Cost Certification review;
- Review and monitor each Town's Subsidized Housing Inventory;
- Assist in locating eligible buyer on resale of affordable housing units.

Estimate (based on SHI units): 160 hours annually: 100 hours West Boylston (189 units), 10 hours Boylston (24 units), 50 hours Sterling (163 units)

Supplemental Services:

The supplemental services provide value-added responsibilities focusing on assisting specific projects and locally sponsored unit creation development and administration. These services will be estimated and contracted on an as-needed basis by each town, with specific defined scope of services, and generally contracted at the same rate as the core services. Suggested and anticipated services include:

Assist with specific proposed projects - Central contact point for pre-permitting activities for new projects

- Assist town boards and developers during the pre-application process, facilitating site and conceptual plan review, project concepts and designs, obtaining community input and comment
- Analyze projects using locally adopted rules, State guidelines and regulation, best practices;
- Recommend mitigation from Town perspective;
- Review finalized plans with regard to the affordable component, including unit mix, disbursement, cost, governance, schedule, marketing;
- Provide technical support during the application and 40B review process, interacting with DHCD and Subsidizing Agency;
- Facilitate feedback from Town Boards for Permitting Authority;
- Coordinate Regulatory Agreement, and other local agreements as appropriate.

Develop bylaws to encourage affordable housing within local zoning

- Investigate, assist and develop bylaws, programs, and projects to create affordable housing;
- Prepare project budgets and schedules, sources and uses, identify local commitment and coordinate applications for local, state and federal resources, including housing grants and loans, assistance and public services or other sources.

Develop programs and projects to create affordable housing

- Investigate Town owned land and other reasonably priced parcels
- Develop partnerships with developers to increase the affordable component in developments
- Develop and implement programs, and projects to create affordable housing including issuing RFP, conducting feasibility studies, and administer through on-going operation.

Administer lotteries and qualify eligible applicants

- Develop marketing plans per regulation and guidelines
- Perform outreach and market units
- Qualify applicants
- Administer lotteries, and assist applicants to close.

Qualifications/Skills

Working under the direction of the Three Town Housing Working Group, the Community Housing Specialist has a high degree of expertise in affordable housing development, the ability to work independently, and is able to manage complex projects.

- Bachelor's degree from a four-year college or university in planning, public administration or related field; plus five years related experience; or equivalent combination of education and experience;
- Strong communication and interpersonal skills, both in dealing with staff, the public and with elected and appointed officials;
- Ability to read, analyze, and interpret financial data, demographics, technical reports and legal documents through excellent computer skills and analytical abilities;
- Ability to coordinate multiple responsibilities and activities, make decisions and problem solve;
- Ability to prepare and deliver written and oral reports and presentations for Boards and Commissions and the public;
- Ability to maintaining confidential and accurate accounts, and manage the procurement process;
- Proficient in grant writing.

Compensation

The three towns anticipate contracting with a consultant for the services described. The consultant is responsible for insurance, equipment and other overhead requirements.

It is anticipated that this CPA-eligible engagement would be priced on an hourly basis, with an estimated 400 hours for the three towns annually, and not to exceed amount of \$20,000 – or \$50 per hour with reimbursed expenses (office and travel). Using the estimates above, this is allocated as follows:

	Framework		Monitoring		Total	
	Hours	Amount	Hours	Amount	Hours	Amount
West Boylston	120	\$6,000	100	\$5,000	220	\$11,000
Boylston	60	\$3,000	10	\$500	70	\$3,500
Sterling	60	\$3,000	50	\$2,500	110	\$5,500
Total	240	\$12,000	160	\$8,000	400	\$20,000

It is anticipated that the towns will issue a Request For Quotation (RFQ) to procure these services.