



# Hillside Neighborhood Revitalization Plan Greenfield, Massachusetts

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June, 2008



Prepared For: The Department Planning & Development

Prepared By: Dodson Associates, Ltd.  
Landscape Architecture & Planning

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June, 2008

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Cover Photo Source:

Microsoft Virtual Earth Bird's Eye Image. November 2007.

<<http://maps.live.com/#JnE9eXAUZ3JIZW5maWVsZCtYYSU3ZXNzdC4wJTdlcGcuMSZiYj02MS4yMjc5NTcxNzY2Nzc5JTdlLTl1LjEzNjc5ODc1JTdlNi44MzkxNjk2MjYzNDI4MiU3ZS0xMjkuNTUwNzgxMjU=>>

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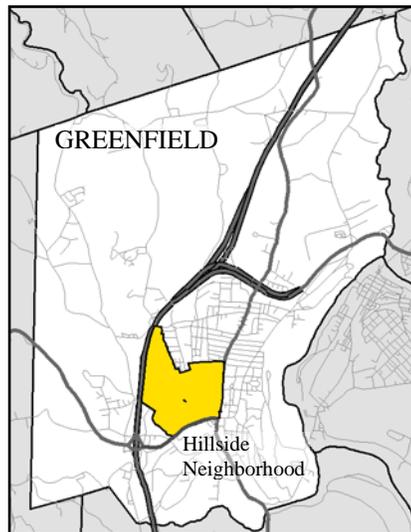
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# Executive Summary

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## Overview

The Hillside Neighborhood, a collection of 64 city blocks located adjacent to downtown Greenfield, Massachusetts, is comprised largely of late nineteenth and early twentieth century single and multifamily homes. Home to 6,155 people (2000 Census), and almost 200 registered businesses, the neighborhood was identified in 2007 by the Department of Planning and Community development as a target area for redevelopment and revitalization.



*The Hillside Neighborhood, in yellow, occupies a large block of the most densely developed parts of Greenfield.*

## Project Goals and Objectives

The goal of the project was to create a comprehensive plan for Greenfield's Hillside Neighborhood. In order to accomplish these goals, the project pursued the following objectives:

- To identify public and private property needs.
- To identify limitations to development.
- To identify threats to public health and safety
- To identify social and recreational needs
- To draw up options for a plan of action for residential, commercial and infrastructure revitalization and redevelopment.
- To involve local residents in creating, evaluating, choosing and implementing the revitalization plan

## Methodology

The project team developed a comprehensive neighborhood revitalization plan based on an understanding of existing conditions of the neighborhood's housing stock and infrastructure, as well as the social and economic conditions of its residents and business owners. This understanding was built upon:

### ***Data Collection and Analysis:***

- detailed analysis of available economic, census, and geo-spatial data.
- assessment of housing stock and current housing programs.

### ***Outreach Efforts:***

- three meetings with the project's Steering Committee.
- two public workshops for community members.
- one meeting with residents and staff of public housing.
- twenty-four private interviews.

### ***Infrastructure Inventory:***

- assessment of drainage structures, sanitary sewers, and water mains.
- visual survey of sidewalk conditions.

## **Major Findings**

The Hillside Neighborhood, given its central location and large proportion of the area's working and low income families, plays a large role in defining the character of Greenfield. Through its affordability, the neighborhood provides housing opportunities for young families, retired people, and people in transition. However, the flip side of affordability in the neighborhood is poverty and related social problems. While residents are very concerned about living wage jobs, economic development and downtown revitalization, they realize that these larger issues will not be fixed overnight. Many weaknesses identified by participants, however, can be improved with specific improvements to infrastructure, perhaps combined with attention to "quality of life" issues such as drugs, trash, vandalism and absentee ownership.

Outreach efforts indicated that the residents and business owners were enthusiastic about a range of possible improvements to the neighborhood. These centered on enhancing the ability to walk and bike around the area, making better connections to nearby amenities, and expanding parks and open space. Few people mentioned water and sewer service or drainage improvements as personal priorities, but most recognize that quality of housing stock and supporting infrastructure is fundamental to long-term revitalization.

### ***Opportunities identified by participants included:***

- **Support Bikeability** by developing a system of well connected bike paths and on-street bike lanes.
- **Support Walkability** through sidewalk improvements and the removal of barriers to pedestrian traffic.
- **Expand Parks and Open Space** for recreation, community gardens, to protect water quality, and to provide flood storage.
- **Improve the Streetscape** with street trees and sidewalk improvements.
- **Support Working Families** by supporting affordable, high quality child care, housing, and public education.

- **Promote Economic Development** through the redevelopment of old mill buildings with a focus on “green” industry, educational institutions, and
- **Engage and Empower Youth** through wholesome, safe, and skill-building activities like sports programs and clubs.
- **Promote public safety and quality of life** by addressing drugs and drinking problems, vandalism and graffiti, and dangerous driving on residential streets.

### *Infrastructure Findings*

- **Storm Drainage:** The drainage infrastructure appears to be operating at an acceptable level, with no major drainage problem. Most issues reported relate to temporary wintertime flooding due to snow and ice build-up.
- **Sanitary Sewer:** The sewer main on West Street has the highest instance of backups of any section of road in the target area. The section of Elm Street from Allen Street to Conway Street is lacking a sewer main.
- **Water:** Improvements to the water mains are currently being implemented by the Town of Greenfield DPW, and an extension of water service on Conway street to Silver Lane is on the schedule. The same section of Elm Street that is without sewer also is without water. Water and sewer upgrades can and should be coordinated with needed street and sidewalk improvements.
- **Sidewalks:** The majority of the sidewalks, ramps, and crosswalks are in good to fair condition, but a total of 10,540 linear feet in the Hillside Neighborhood is in poor condition.

### **Key Recommendations**

Assessing the many different needs and desires expressed by residents and identified during the infrastructure inventory and data analysis, the project team identified a strategy that will take a “fix it first” approach. This approach recommends focusing on upgrades to existing infrastructure and facilities, but applied comprehensively to specific areas: rebuilding water and sewer lines, if possible in conjunction with improvements to roads, curbs, drainage and sidewalks. Specific streets will be targeted, based in part on the role they play in allowing people to move around the neighborhood.

While focusing on fixing specific infrastructure needs, these actions will also solve many of the physical safety and quality of life issues identified by residents in these areas, and lower future costs while attracting private investment in renovating residential and commercial structures. Possible improvements would include work on public infrastructure such as roads, sidewalks, sewer and water lines, storm drains, and reinvestment in private infrastructure like the old mill buildings, as well as single- and multi-family housing stock.

## **Action Strategies**

### ***Neighborhood Revitalization and Infrastructure***

- Continue sidewalk improvements, targeted at completing key routes north of Allen Street. Coordinate with other road and infrastructure improvements to complete entire street sections.
- Plan pedestrian improvements to the Arch Street Underpass and connecting east-west pedestrian routes.
- Replace or upgrade sewer and water infrastructure in targeted areas along Elm, Conway, West, Wells and Allen Streets.
- Complete demolition or rehabilitation of the house and barn owned by DPW, which stand south of the Public Works garage at 189 Well Street.

### ***Housing***

- Preserve and upgrade the existing inventory of affordable (public and privately-owned subsidized) housing.
- Expand the Housing Rehabilitation Program and target to areas that will be receiving new streetscape and infrastructure improvements.
- Provide Design Assistance to property owners to enhance “curb appeal” and preserve elements that contribute the character and quality of the neighborhood.
- Identify and target investor owned properties in need of physical improvements, maintenance, and/or improved management.
- Increase the financial resources available to support housing, historic preservation, open space and recreation by adopting the provisions of the Community Preservation Act
- Position Greenfield as a Leader in Green Development by combining necessary rehabilitation of homes and businesses with improvements in energy efficiency, alternative energy and other “green” architecture techniques.

## I. Introduction and Overview

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In October 2007, Dodson Associates was selected to complete a Neighborhood Revitalization Strategy for the Hillside Neighborhood. In association with Engineers Coler & Colantonio of Holyoke and Housing Consultant Bonnie Heudorfer, Dodson Associates collected available data about the neighborhood and developed maps showing existing conditions. A detailed analysis of census data and information about economic activity and housing sales helped to put neighborhood challenges into a regional context. Outreach was coordinated with the Hillside Park rehabilitation design project, and included a mailing to every resident of the neighborhood. The public participation process centered on two neighborhood workshops held in March, 2008. In addition, individual interviews with residents and business owners, and a meeting with residents of one of the public housing complexes helped to solicit more input. Finally, an inventory was prepared for the neighborhood's physical infrastructure, including sewer, water, and storm drainage systems, as well as sidewalks, ramps and cross walks.

Based on an understanding of existing conditions of the neighborhood's housing stock and infrastructure, recommendations were developed for neighborhood revitalization. Working with town staff, the consulting team evaluated several potential action strategies, including a "fix-it first" strategy, a focus on addressing public safety and quality of life issues, and a third strategy centered on improvements to key areas. The selected approach combines several strategies, emphasizing improvements to roads, sidewalks, water and sewer infrastructure and sidewalks – targeted towards key pedestrian links and areas that have been overlooked in earlier efforts. Rather than making piecemeal repairs, comprehensive repair and replacement along entire street segments will stabilize entire blocks and improve the appearance of the area.



*Tree-lined sections of roadway are valued by residents.*

## II. Neighborhood Outreach Process

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### 1. Coordination with Hillside Park Improvements

The project began with a mailing to all residents in the neighborhood of a flyer announcing a meeting regarding potential improvements to Hillside Park and follow-on workshops about a neighborhood revitalization plan. Coordinated with the Berkshire Design Group, selected designers for the park, the mailing went out to over 1000 resident and business owners. Dodson Associates attended the Hillside Park neighborhood meeting, listened to the concerns of residents, and presented an overview of the revitalization plan project.

### 2. Public workshops

The core of the neighborhood outreach process was a series of two workshops held in March, 2008. The purposed of the workshops was to seek public input on needed physical improvements, public safety issues, and other community concerns. The first workshop, held on March 4, 2008, was designed to solicit input on the strengths and weaknesses of the neighborhood and opportunities for improvement. Participants were asked to locate their home or business on a map, and heard an introductory presentation on the project and existing conditions in the neighborhood. Several large maps were prepared to help in the discussion, including an orthophoto base map, a map of land uses, and a simplified map of buildings, roads, lot lines and other existing features. Using the maps, participants were led through a list of questions (see appendix for full workshop agenda). These included strengths: “what do you like most about your neighborhood?”, weaknesses: “what would you like to see changed? Are there places where you feel unsafe?”, and opportunities: “are there streets or sidewalks that need to be fixed? Is there enough parking?” While a relatively small group of residents turned out, a lot of useful information was collected. A map was marked up showing the location of strengths and weaknesses and potential areas for improvement.

The second workshop was held on March 27, 2008. Attended by about 20 residents and town staff, it began with a presentation of information about the neighborhood and an overview of issues and opportunities identified by neighborhood residents in the earlier workshop and interview process. Participants reviewed these and added to them, and were led through a discussion of some possible elements of a potential revitalization strategy.

Attendees reinforced most of the results of the earlier workshop and interviews; the results have been incorporated in the lists compiled in the following section on Issues and Opportunities. There was particular interest expressed in the second workshop on the general issue of making the neighborhood safe for people to get around without a car. On the negative side, this included concerns about speeding, difficulty of biking

on many of the roads, and the problems with walking down Arch Street. In the area of opportunities, participants stressed the need for connections to downtown, additional access across the railroad tracks, attention to cross walks, and their desire for bike lanes on at least some of the major streets. They supported the idea of community gardens, and favored planting of more trees generally.

### **3. Interviews**

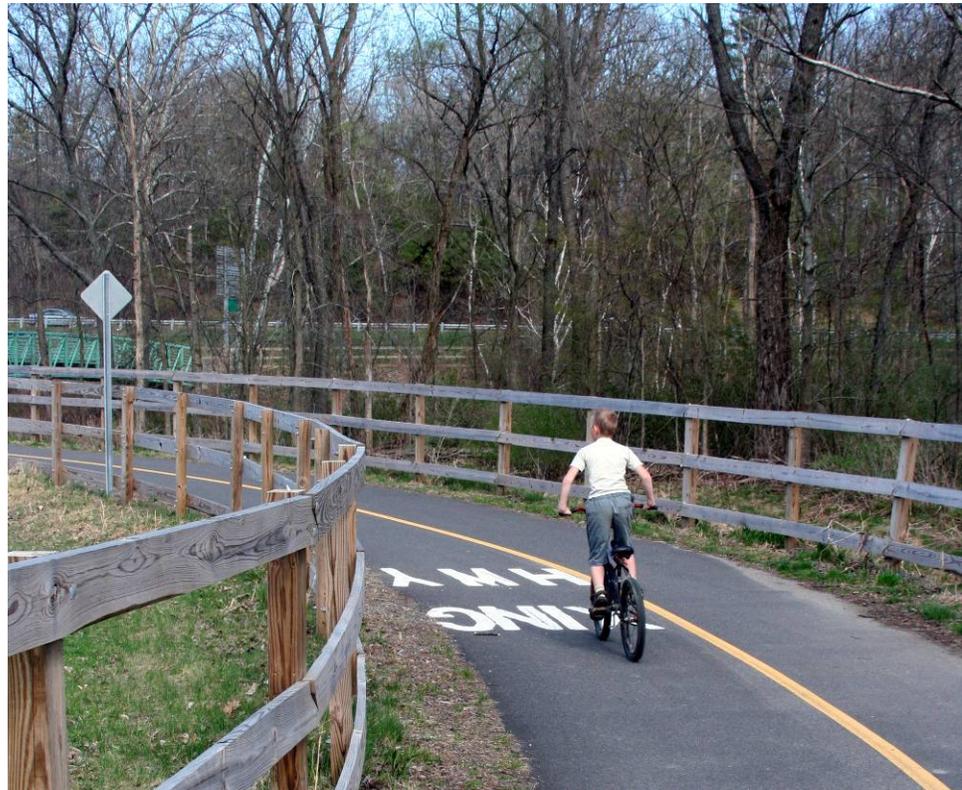
Between mid-February and mid-April 2008, Dodson Associates interviewed twenty-four individuals who either live, work, or own property in the target area of the Hillside Neighborhood Revitalization Plan regarding their experiences in and concerns for the neighborhood. The twenty-four community members who were eventually interviewed were identified by the Revitalization Plan Steering Committee, referred by other interviewees, or responded to the letters and flyers Dodson Associates distributed throughout the neighborhood. The majority of these interviewees have been connected with the neighborhood for 10 years or more; several have lived there for 20 years or more; three are “new” to the area and two individuals recently moved out of the area. All but two of the thirty-minute interviews were conducted by phone, and were organized around a common list of questions (see appendix).

Though each community member shared their personal experiences and expressed their individual interpretation of the state and potential of the neighborhood, a number of common themes arose during the course of these interviews. When asked what they liked about the neighborhood, one-third of community members cited the area’s affordability and convenience to downtown as significant benefits. In fact, all three of the recent arrivals to the neighborhood stated that they were attracted to the area by the affordability of real estate as well as the proximity to the cultural and natural recreational resources of the Pioneer Valley. People described a number of “favorite places” including Walnut Street for walking, the Hillside Park for stargazing, and various playgrounds in the neighborhood where children can play. Though only two of those interviewed have plots in the Pleasant Street Community Garden, it was listed by many community members as one of their favorite places in the neighborhood that “has brought lots of people together”.

People were generally excited about the bike path, with two respondents answering that they used it frequently. However, several community members who declared an interest in using it, were unclear about how to access this public amenity, feeling that it is disconnected from the neighborhood. Interviewees also identified two places located outside of the Target Area boundary, the Green River Swim Area and the Energy Park as important amenities to the residents of the neighborhood. One property owner and several residents declared a need for better connections between the residential areas and the bike path that leads to

the Swim Area. The property owner went on to suggest that the town sponsor more events like concerts at the Swim Area and other parks. Every one of the community members interviewed mentioned the importance of Foster’s Market to the food security of neighborhood and its owner’s commitment to community activities. One woman, a former resident of the Greenfield Garden Apartments, noted the importance of having a “real” market in a “poor neighborhood where lots of people can’t afford cars and that doesn’t have good public transportation”.

*The bike path offers recreational opportunities for pedestrian and cyclists, however many community members are uncertain of how to access this amenity.*



Responses to questions about the feeling of the neighborhood drew mixed responses. While all of the respondents described the neighborhood as a friendly place that has lots of walkers with friendly dogs, some, especially those with children qualified this response by stating that there were also “lots of drugs and aggressive people”. Several residents identified three specific locations as “big drug trafficking” areas.

Half of the twenty-four community members interviewed described speeding traffic along the major north-south streets as a significant threat to safety and quality of life in the neighborhood. Davis Street, a designated and signed bicycle route, was singled out by three residents of that street as a route where speeding is a “very serious” problem. Multiple respondents, however, described the other major north-south routes of Elm, Conway, and Chapman Streets as problem streets as well. They noted that obnoxious driving behaviors such as peeling out, excessive speeding, and the harassment of bicyclists increased markedly during the

warm months of the year. One property owner and former resident of Walnut Street stated that teenagers made a point of driving fast on her street because the “dip” in the road made for a fun experience. Four respondents stated that this type of disturbance was a great concern for the safety of children walking and playing on the sidewalks.

When asked what could or should be done about these problems the interviewees proposed several solutions including more visible and well signed crosswalks, on-street bike lanes, and more traffic law enforcement. The one teen respondent interviewed said that the many of the problems in the neighborhood specifically and Greenfield generally, arise from the lack of activities, opportunities, and safe “places to hang out without getting into trouble or getting hassled by the cops”. This assessment was echoed by many of those interviewed. A youth-worker interviewed declared the need for better transportation to take children and teens between where they live and activity centers in the area like the YMCA and Boys & Girls Club.

Another common concern among the community members relates to children’s safety while walking to school. “Most of the kids in this part of town walk” or bike to school said one father of two elementary school children. His concern, echoed by several others, was that these children have to traverse some poor quality sidewalks, “scary” areas like the Arch Street underpass, and speeding traffic on their way to school.

Of all specific recommendations given by the community members, none ranked as high as the planting of more street trees. Six respondents independently suggested that the town focus on planting and maintaining the street trees within residential neighborhoods. There was also a common perception among the interviewees that the City was cutting down “beautiful, healthy” trees in the tree strip for “no good reason”. One long-time resident of the neighborhood suggested the town better support the work of the Greenfield Tree Committee.



*Fosters Market is an important resource for Neighborhood residents, especially those without vehicles.*

In response to a question regarding development in the neighborhood, two resident business community members asked why there always seemed to be money for planning, but none for implementation. One business owner declared that previous plans, like the Downtown Masterplan, “have been ignored after lots of people put their hearts into them”. She cited this as evidence that the town has trouble making progress once a plan is in place and the reason why “the business community is tired of planning”.

#### **4. Meeting with Oak Courts residents**

On the evening of April 10<sup>th</sup>, Peter Flinker and Keith Zaltzberg of Dodson Associates met with 5 residents and an official from the Greenfield Housing Authority, the entity that manages this family public housing development. This group of residents included the president of the tenant’s association and two young adults active in the community.

The residents stated that many of their neighbors walk as their primary means of transportation. They felt that the sidewalk network, especially to important destinations like Foster’s Market, the public schools, and the downtown business district, could be improved to better support these pedestrian commuters. Specific recommendations included more frequent maintenance of crosswalks, locating new crosswalks on Elm street to facilitate easy and safe access to Foster’s Market as well as the connections to Conway Street, which is the preferred walking route to downtown. Additionally, this group of people felt that Greenfield’s public transportation system failed to meet their needs. They suggested adding more trips per day to the schedule and locating a bus stop at Oak Courts itself.

Oak Court residents identified high traffic speed, both on the city roads and the on the internal loop of the development as a “serious” issue compromising the safety of their children and their general quality of life. All of the workshop participants were in support of the installation of speed bumps or other traffic calming practices within their neighborhood.

Oak Courts is located in a beautiful savannah like setting with large mature oaks shading an extensive network of shared recreational spaces for residents of the development. These semi-public spaces, especially the playground equipment and basketball courts were identified as needing more frequent maintenance to address vandalism, littering, and normal wear and tear.

During the summer months, Oak Courts serves as host to a meals program which serves a lunch to area children for free and at a low cost to their guardians. Despite serving many children, the coordinator of the program reports that there is no permanent structure where the clients and worker of this program can take shelter from the elements. The idea of a picnic pavilion that would address this need was supported by these residents.



*The Pleasant Street Community Garden is one of the few greenspaces in the neighborhood open to the public.*

Photo Source:  
Wisty Rorabacher, garden member

### III. Issues and Opportunities in the Hillside Neighborhood

Based on the results of the workshops and interviews, strengths, weaknesses, and opportunities for the future identified by residents, have been synthesized into the following list. While this is an important snapshot of community concerns and visions for the future, keep in mind that many of these ideas may not be feasible or practical, at least in the short term. However, many other suggestions and concerns voiced by residents are a good fit for the programs and grants likely to be available to implement them, and have been incorporated into the proposed revitalization strategies.

#### **Overall Strengths**

People are generally positive about the neighborhood (though most don't identify themselves with a particular neighborhood, other than the street they live on). Affordability brings a lot of young families to the area, and the compact development pattern and ability to walk to Foster's Market, and Main Street and Federal Street businesses is important to many people. Such strong fundamentals should keep the neighborhood moving in the right direction. Aspects that were mentioned included:

- Greenfield is in a beautiful area with lots of outdoor recreation activities.
- The neighborhood is an affordable place to live.
- It's walkable and bikeable.
- It's close to downtown.
- There are lots of young families.
- People are friendly.
- The streets are well-maintained.
- It feels like Greenfield is on the way up.
- Affordability has allowed folks to buy homes and businesses and fix them up.

## Specific Strengths and Favorite Places

Participants generally see their own streets and favorite places as positive elements, and identified specific gathering places such as playgrounds, Foster's Market, Hillside Park, and the bike path as important features of the neighborhood:

- Existing tot-lots and play grounds:
- Pleasant Street Community Garden field- informal.
- Girls Club- gated and restricted access.
- YMCA Daycare- gated and restricted access.
- Beacon Holy Trinity School athletic fields.
- Oak Courts.
- Hillside Park.
- Federal Street School.
- Newton Street School.
- Many of the side street neighborhoods are quiet and friendly.
- Community Garden is a beautiful place and a fun place to work.
- Fosters Market.
- Green Fields Cooperative Market.
- Hillside Park.
- Potential park at Wedgewood Gardens.
- Green River Bike Path.
- Renovated Mill House Apartments on Wells Street with their beautiful plantings.
- Greenfield Swimming and Recreation Area.
- Open space behind houses between Davis and Chapman Streets.
- People seem to be cleaning up after their dogs more since Pooper-Scooper ordinance went into effect.
- People like the wooded open areas in neighborhood; many of these spaces are used as informal pedestrian paths. Will likely stay undeveloped because they are wet or contain sewer easements.



*Though outside of the “Neighborhood”, the Energy Park is among people’s favorite places*

Source: NESEA  
[www.neasea.org/park-tour5](http://www.neasea.org/park-tour5)

## Overall Weaknesses

Residents recognize that the flip side of affordability in the neighborhood is poverty and problems associated with it. They have a fairly sophisticated understanding that many of the issues in the neighborhood are the result of wider economic problems that cannot be easily solved with improvements to the neighborhood. Thus while residents are very concerned about living wage jobs, economic development, and downtown revitalization, they realize that these larger issues will not be fixed overnight. Many weaknesses identified by participants, however, can be improved with specific targeted improvements to infrastructure, perhaps combined with attention to “quality of life” issues such as drugs, trash, vandalism and absentee ownership. Specific issues and problem areas included:

- Lots of drugs, drinking, and drug dealers in the neighborhood.
- Lots of poverty in the neighborhood.
- Lack of living wage, dignified work for working class; need more business & industry to foster the growth of good quality jobs.
- Not a lot of physical amenities in the neighborhood that make it a nice place to live.
- Youth don’t have many opportunities or wholesome activities.
- Vandalism.
- Some landlords, especially of multifamily houses, don’t maintain properties.
- Lots of trash on street.
- Schools are getting bad reputation for no good reason.
- Traffic speed is too fast, making bicycling and walking unpleasant and dangerous, especially for children.
- Kids walk to school on poor quality sidewalks
- Conflict between on-street parking and biking.
- Biking often feels unsafe; many people afraid to ride on roads.

- Lack of reliable, cheap public transportation from neighborhood to activity centers of the YMCA and the Boys & Girls Club.
- Obnoxious driving behaviors especially in the summer; cars “peeling out.”
- Unshielded street lights shine in windows of some residences.
- Sections of dark sidewalks make some people feel unsafe
- Strife between town hall and downtown/ hillside neighborhood business owners over direction of development in town.
- Perception that there is always money for planning, but none for implementation; meanwhile, previous plans have been ignored.
- Older and long-time residents feel like town, especially downtown, is a “lost cause,” making positive change more difficult.

### **Problem Places:**

- J.C.’s market and Call’s Corner not family-friendly; more liquor stores than convenience stores.
- Elm Street feels unsafe because of traffic, public housing, and sex offenders.
- Rail line is ugly and divides community.
- Arch Street flooding/drainage issues make pedestrian use difficult. – can the sidewalk level be raised?
- Several specific locations were identified as drug dealing areas
- Drainage Problems:
  - Conway Street sidewalks have deep puddles and icy conditions in the winter.
  - Walnut Street, especially the “dip”. Causes wet basements in abutting houses.
- Sidewalks Problem:
  - Abbot St. near Davis has terrible sidewalks.
  - Terrible sidewalks on Walnut Street, not redone in over 20 years.
  - Elm Street sidewalks require pedestrians to cross back and forth across street.
  - Bad Sidewalks with winter standing water.
  - Allen Street west of Fosters.
  - Pierce, Chapman, Allen.
  - Conway Street.
  - Lots of dog poop on sidewalks.
- Cross walk to elementary school is in the wrong location because kids have to cross the school driveway in addition to Federal Street.
- Traffic Problems:
  - Davis Street- Used as a cut through because of lack traffic lights, stops.
  - Conway Street.
  - Elm Street.
  - Chapman Street.

- Main Street and Federal Street are awful for biking.
- Poor Connections to Bike Path; no parking at its beginning near the Greenfield Gardens.
- Worried about potential loss of community gardens at the School Administration Building.
- Large street trees near the road on Walnut Street are of concern to some residents.



*A number of residents stated that Call's Corner and J.C.'s Market do not have a family friendly feeling due to alcohol sales*

*The sober façade of the DPW building could use some updating.*



### **Opportunities for the Future:**

Residents were enthusiastic about a range of possible improvements to the neighborhood. These centered on enhancing the ability to walk and bike around the area, making better connections to nearby amenities, and expanding parks and open space. Few people mentioned water and sewer service or drainage improvements as personal priorities, but most recognize that quality of housing stock and supporting infrastructure is fundamental to long-term revitalization. Opportunities identified by participants included:

- Support bikeability:
  - Provide bike lanes and signage -- bike lanes needed on:
    - Davis Street.
    - Conway Street.
    - Federal Street.
    - Main Street.
    - Chapman Street.
    - Make better connections from neighborhood to the Green River Bike Path.
    - Extend the Bike Path South to Turner's Falls bike path.
- Support Walkability:
  - Continue Program of Sidewalk Improvements.
  - Enforce cross walks, especially on Federal Street.
  - Enhance pedestrian/ bike connections to the east side of town; like Poet's Seat and the Highland park.
  - Consider raised sidewalks in some locations.
  - Need better connections linking streets and businesses near downtown and across railroad tracks.

- Expand Parks and Open Space:
  - Renovate Hillside Park and use it for events and activities.
  - Protect open space as greenways in the middle of blocks.
  - Create more tot lots and play grounds; safe places for young kids.
  - Secure permanent access to the community garden and use it for community events.
  - Use open space to protect water quality and address flooding.
- Plant more community gardens.
- Plant more street trees; elms on Elm Street, beech trees on Beech Street, birches on Birch, etc.
- Promote Economic Development:
  - Support affordable, high quality child care.
  - Need decent housing for families rather than double income folks.
  - Town needs to be revitalized, not gentrified like Northampton.
  - Promote reuse of old mill buildings.
  - Look to “green” industry to increase local jobs.
  - Promote involvement of youth through programs like the YES group (Young Entrepreneurs Society) in Orange – a youth-run economic development group, copy shop, etc...
- Promote public safety and quality of life.
  - Address drugs and drinking problems.
  - Provide structured activities and safe places for teens and young adults to hang out.
  - Place police call boxes on street like on college campuses.
  - Hold more neighborhood clean ups.
  - Address vandalism and graffiti.



*A typical street in the Hillside Neighborhood illustrates the mix of historic homes and mature trees that contribute the character of the area.*

## IV. Neighborhood Revitalization Strategies: Focusing Priorities and Looking for Synergy

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Development of a coherent action plan for revitalizing the Hillside Neighborhood will require a strategy or combination of strategies that combines specific short-term improvements with a long-term plan. An effective strategy could therefore be measured by:

- the ability to attract grant funding;
- enhancement of jobs and tax base;
- attraction of private investment;
- enhancement of Greenfield's image as a good community in which to live and work.

Priorities vary widely among participants in the project. In discussions with residents and business owners in the neighborhood, safety and quality of life issues tended to be most important. These are the issues that affect them most on a day to day basis. If there is a problem with the town's water or sewer service, they know that they can call up and get someone to come out and fix it. On the town's side, lack of bike routes and replacement of street trees, while important, is less of a concern than keeping basic services running smoothly.

To help clarify the choices among various strategies, Dodson Associates identified four different approaches:

### **1. Fix it First:**

Focus on upgrading existing infrastructure and facilities, especially in preventive maintenance that will reduce long term costs. While not as immediately visible as other improvements, maintaining and improving infrastructure will lower future costs while attracting private investment in renovating residential and commercial structures. Possible improvements would look at:

- Public infrastructure: roads, sidewalks, sewer and water lines, storm drains.
- Private infrastructure: old mill buildings, single- and multi-family housing stock.

### **2. Quality of Life:**

Focus on elements that would make the neighborhood more livable, more attractive, and more inviting to families. These elements are important to both the function and appearance of the neighborhood, and provide a highly-visible boost to the character of the area that can help outweigh the negative side of the equation. This also would encourage private investment by residents and business owners. Possible improvements could include:

- Street tree plantings.

- Continued sidewalk and accessibility improvements.
- Bike lanes.
- Community gardens.
- Tot lots and playgrounds.
- First-time homebuyers' assistance.
- Housing rehabilitation, energy conservation, etc.
- Demolition of abandoned structures.



*On street bike lanes like this example from in a neighborhood of Richmond, VA allow for safe commuting with minimal maintenance costs.*

### 3. Safety:

Focus on improvements that would enhance public safety, especially for the young and old. Fundamentally, those who have the financial ability to choose will live and work elsewhere if they don't feel that they and their families are safe. Improvements include physical enhancements and programs to deal with crime:

- Cross walks.
- Safe Routes to School Program.
- Traffic Calming.
- Street lighting.
- Emergency call boxes, like those on college campuses.
- Social service/ public safety effort targeted at drug and alcohol abuse.

#### 4. Geography:

Focus on stabilizing and improving areas that are in pretty good shape, and linking them with improvements to a few key connecting corridors. This would create a core of revitalized streets that could improve the overall impression of the neighborhood and counteract the effect of improvements being so spread out that their impact is diluted. This could start with:

- Tree planting and sidewalk improvements on residential side streets, such as Western Ave, West St., Phillips St., Devens St., Grove St., Beech St. Walnut St., Woodleigh Ave., Abbott St., Pond St., and Garfield St.
- Improve sidewalks, accessibility and safety on major east-west route from the river, possibly along Phillips Street, Daigneault Ave, Arch Street and Pleasant St. to Federal. Pedestrian improvements to Arch St. underpass are critical.
- Revitalize major north-south routes; possibly Conway St. and either Chapman St. or Davis St.

Discussion of these various strategies with town staff and members of the consulting team have helped to focus the project on improvements that can be supported with grant funding. Using this as a filter to assess the many different needs and desires expressed by residents, the project team identified a strategy that will take a “fix it first” approach, but apply it comprehensively to specific areas: rebuilding water and sewer lines, if possible in conjunction with improvements to roads, curbs, drainage and sidewalks. Specific streets will be targeted, based in part on the role they play in allowing people to move around the neighborhood. While focusing on fixing specific infrastructure needs, this will also solve many of the physical safety and quality of life issues identified by residents in these areas. Some of the likely candidates for short-term action are:

- Continued sidewalk improvements, targeted at completing key routes north of Allen Street.
- Pedestrian Improvements to Arch Street Underpass and connecting pedestrian routes.
- Replacement and upgrading of sewer and water infrastructure in targeted areas.
- Housing Rehabilitation.
- Demolition or Rehab of structure at Public Works garage.

## V. Housing

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### 1. Background

In initiating the development of a revitalization strategy for the Hillside neighborhood, the Town of Greenfield's Department of Planning and Development identified the area as one of the most underprivileged neighborhoods in Greenfield and, by extension, in all of Franklin County. Nearly three-quarters of the Core Area population is considered low- or moderate-income (LMI) by federal Department of Housing and Urban Development (HUD) standards, as is two-thirds of the combined Core and Secondary Target Areas. This compares with just under half the population of the town as a whole. Median incomes of both families and individuals living alone are significantly lower than in the town overall, with renters earning less than half of what homeowners earn. Just over 18 percent of Greenfield's total population and 21 percent of the town's families with children live in the targeted area, which is one of the most densely populated in Greenfield.

Hillside Park – tucked between Elm, Conway, Grove and West Streets – is the one of two pieces of public open space within, and one of the few anywhere near, the Hillside Neighborhood Target Area that is within walking distance of both family and elderly public housing. The purpose of the current planning study is to examine opportunities for, and obstacles to, the revitalization of the target area. Public health and safety concerns, public and private property needs, and social and recreational needs have been identified and prioritized. These findings will help determine the most promising options for the rehabilitation or redevelopment of the housing stock, public infrastructure and open space, and they will guide the development of appropriate public investment strategies. During three public meetings and in one-on-one interviews, residents and property owners in the area provided input, both on needs as well as neighborhood assets that could serve as potential building blocks towards its revitalization.

### Planning Process

A community planning process is a two-way street. It is an opportunity for the community to make its issues, concerns, desires and priorities known; at the same time, the Town can share information with residents about the programs and initiatives it has available for their benefit. Because Greenfield has limited resources to devote to community development activities – and many competing demands on these resources – the housing component of this plan is designed to go beyond prioritizing those projects and programs the Town can fund with its community development block grant monies, to identifying a broad range of strategies

and resources that could be useful. Many communities, faced with similar challenges and resource constraints, have successfully employed these tools and techniques to improve their homes, neighborhoods and quality of life. To this end, the housing component is organized as follows:

- Housing needs analysis
- Community priorities, concerns
- Current and recent initiatives
- Housing recommendations, tools and strategies

*Public housing projects, like Elm Terrace, are a strong presence in the Neighborhood.*



## Area Description

The Hillside neighborhood planning area includes a core area and a secondary area. The core area is bounded by Main Street, Chapman Street, Allen Street, north on Elm Street to the Interstate 91 corridor, then south to The Mohawk Trail/Main Street. Including the secondary area, the outer limits are bounded by Main Street on the south, Federal Street on the east, Beacon Street to Davis, north on Davis to Silver Street, west on Silver to Conway Street, north on Conway to Interstate 91 and south along the I-91 right-of-way to Main Street/Mohawk Trail. (See **Map V.1.**) The Town of Greenfield comprises four census tracts, made up of 17 census tract block groups.<sup>1</sup> The Hillside Core Area comprises census tracts 413,

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<sup>1</sup> Census tracts are the building blocks used by planners and policy makers to collect and analyze information about the needs and characteristics of the population. They usually include between 1,500 and 8,000 people with an average of about 4,000. Block groups are smaller delineations, generally containing between 600 and 3,000 people, which were created by the Census Bureau to permit analysis of data within a more targeted geographic area. Sometimes, however, data collected by the Census are not released at the block group level for reasons of confidentiality.

When first delineated, census tract boundaries are established – with local input – to be homogeneous with respect to population characteristics, economic status, and living conditions. Over time, however, changing development patterns can result in a tract, or

block groups 1 and 2, and tract 414, block group 1. Included in the secondary area are tract 412, block group 1, and block groups 3 and 4 of tract 413. The population of the core area was just under 3,400 in 2000; including the secondary area encompasses a total population of just over 6,800, or 38 percent of Greenfield's total population (with 19 percent in the core area).

In the core target area, the population characteristics and housing needs – in particular, of those living in census tract 414 block group 1 (the triangle bounded on the west by I-95, on the south by Route 2A and on the east by Elm and Conway Streets) and the adjacent tract 413, block group 1 (bounded by Elm, Allen, Chapman, and Main) – are not as homogeneous as its census profile suggests. Because the neighborhood includes several hundred units of public and privately-owned subsidized rental housing, the needs of the residents and the resources available to meet those needs – both critical considerations in determining appropriate neighborhood revitalization and housing assistance strategies – vary widely. (See **Map V.2.**) Residents whose rents are subsidized and/or whose properties are maintained by the Greenfield Housing Authority or other professional management entity are buffered from many of the challenges facing owners and renters in the private market.

The concentration of assisted units – nearly half of Greenfield's subsidized rental inventory<sup>2</sup> is in the target area – helps explain why a neighborhood with so many low income renters is not experiencing a much higher level of housing cost burdens and related housing problems than areas with fewer low income residents. While 26 percent of renters earning less than \$35,000,<sup>3</sup> town wide, paid more than 35 percent of income for rent, only 19 percent of those earning that amount in the Hillside core area did. Among homeowners, however, 57 percent of core area owners paid more than 35 percent of income for housing. The comparable figure for Greenfield was just 41 percent.

The fairly large geographic area and the diversity of housing stock within the target area may also help explain why many residents expressed surprise that they were part of the Hillside neighborhood – or any specific neighborhood – within the town of Greenfield, for that matter.

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block group, encompassing a population with quite different living conditions. The size (geographic area) of census tracts varies widely depending on how densely populated it is.

<sup>2</sup> Excludes homeownership units and units reserved for clients of the Departments of Mental Health and Mental Retardation

<sup>3</sup> In 2000, according to the Decennial Census

## 2. Housing Market Analysis

As part of the planning process, a baseline profile of the population and housing stock within the target and secondary areas was developed, beginning with a detailed analysis of the 2000 Decennial Census. Even though the data collected in that census are now eight years old, they remain the most comprehensive source of detailed socio-economic conditions at the census tract (and block group) level, and are therefore a useful starting point from which to examine the target area's housing needs, especially as they compare with the rest of the town and the larger region. Building from this detailed base we evaluated how, where and why housing needs, conditions, affordability, supply, and demand have shifted since 2000. To complement the testimony of the residents themselves, we examined current county and municipal data on population and household change, new construction, real estate transfers, home sales and prices, mortgage trends and homebuyer income, rents, employment change, turnover and vacancy, foreclosure rates, and changes in the state's Subsidized Housing Inventory. In addition, housing practitioners and market analysts working in Greenfield and the Pioneer Valley provided valuable feedback.

### **Putting Hillside – and Greenfield's – Housing Market in Context**

Franklin County, the most rural of Massachusetts' fourteen counties, remains largely undeveloped. Its forests, rivers and agricultural lands create a desirable natural setting, but its remote location has limited the economic opportunities available to its residents. The region was hit hard by the loss of manufacturing jobs in the 1970s when a number of tap and die companies went out of business, and it lost still more ground during the 1980s and again in the late 1990s when the economy in the eastern part of the state boomed. The county has the second lowest per capita income in the Commonwealth, and several participants in the Hillside planning process commented that they knew when they settled in the area – or chose to remain there – they would be trading financial security for quality of life. **Table E.1**, in **Appendix E**, illustrates some of the changes that have occurred at the county level since 2000. Drawn from the U.S. Census Bureau's *2006 American Community Survey*, they paint a picture of a slow growth region, whose residents continue to lose purchasing power, an impression that was reinforced by the testimony of Greenfield residents during the public meetings and interviews.

Household growth outpaced population growth due to declining household size, but even the number of households increased by less than 2 percent. In inflation adjusted dollars, the median income in Franklin County remained essentially flat, having increased by just 5 percent between 1999 and 2006. As a result, households in nearly every income category experienced a decline in affordability between 2000 and 2006. Median renter income is less than one half what it is for homeowners. The 2008

edition of the National Low Income Housing Coalition's *Out of Reach* report estimates the 2008 median family income for the county to be \$65,900, and the median renter income at just \$31,043. That report estimates the mean renter wage in Franklin County to be \$9.61/hour.

While Franklin County lost renters, it gained homeowners as tenants took advantage of easy – though often high-risk – mortgage credit to purchase homes that were appreciating by double digits annually. As a result, while the number of renters dropped by nearly 17 percent between 2000 and 2006, the number of homeowners rose by 11 percent. Rent levels in Franklin County increased by 28 percent during that time, comparable to Hampden and Hampshire Counties, but well below the increases registered in the eastern part of the state. But even with 1,600 *fewer* renters, a greater share of them were paying a disproportionate amount in rent, a reflection of their low incomes: 41 percent contributed more than 30 percent, and nearly 19 percent devoted more than half their income to housing.

The situation was scarcely better for homeowners. Home values rose by nearly 75 percent in Franklin County between 2000-2006. By 2006, nearly 4 out of 10 owners (with a mortgage) were paying more than 30 percent of their income for housing, and 13 percent were paying more than half. In fact, 20 percent of homeowners with *no mortgage debt* outstanding – usually elderly, long-term owners with low incomes –paid more than 30 percent of income to cover rising taxes and insurance that reflected the increased value of their home. The federal Department of Housing and Urban Development (HUD) considers a household to be “cost burdened” if it spends more than 30 percent of its income on housing; those spending more than 50 percent are considered “severely cost burdened.”

Mirroring a statewide trend, the number of vacant units in Franklin County rose between 2000-2006. A number of analysts have suggested that vacancies will continue to rise in the near term because of the drop in renter population, rental units in foreclosed properties being vacated, and units requiring substantial improvements to make them habitable being held off the market. In the longer term, as more homeowners lose their homes to foreclosure, or because escalating costs of homeownership – mortgage payments, taxes, insurance, and home heating oil – render them unsustainable, demand for rental housing make pick up again.

## Hillside Population Profile

Most of these same trends are manifest in Greenfield, and the Hillside neighborhood, as well.

The town<sup>4</sup> grew and prospered in the early part of the 20<sup>th</sup> century and its compact downtown, orderly street pattern and plantings – many now in need of replacement – reflect that period. Its population has remained nearly level for almost forty years, growing just 1.8 percent between 1970-1980 and 1.2 percent between 1980 and 1990. Between 1990-2000, Greenfield lost 2.7 percent of its population, even as a number of smaller communities in the county grew by 15 percent. The Census Bureau estimates that Greenfield's population declined another 1.8 percent between 2000-2005, and the State Data Center at the UMass Donahue Institute has projected that the total population loss between 2000 and 2010 will be 3 percent.

Given the high rates of growth and development pressures experienced in southern Franklin County and adjacent Hampshire County, however, there remains the possibility that Greenfield could experience more significant growth in the future as people continue to look for affordable housing opportunities. Greenfield's housing costs are significantly lower than those of Hampshire County towns such as Northampton and Amherst, and there is a growing recognition that Greenfield provides a good opportunity for families to purchase affordable homes and live in a community offering many of the amenities of those southern towns. (The town's stagnant tax base has limited the resources it can contribute to revitalization efforts that could make it a more attractive to newcomers.)

*1877 bird's eye view of Greenfield.*



<sup>4</sup> Greenfield voted to become a city in 2002, but it retained as its official designation, "The Town of Greenfield."

Historically Greenfield has been the economic and employment center of Franklin County, as well as the largest community and seat of county government, but with the loss of much of the town's manufacturing base over the last 25 years – and the associated loss of employment – the Town is now renewing its effort to retain and nurture existing local businesses and to attract new ones.

**Table V.1** presents a profile of the Hillside community, by block group, at the time of the 2000 Census. This table also presents totals for the town as a whole for comparison. It is the several hundred units of public and privately-owned subsidized rental housing within the Hillside core area that give the neighborhood a disproportionate concentration of low income households as well as renters (40 percent of the core area households earned below \$15,000 and just over 23 percent were homeowners, compared to 24 percent and 54 percent for the town of Greenfield). Median income, estimated at \$25,213 in 2006, is just 63 percent of the townwide median, (\$40,066). The greatest concentration of low income homeowners existed in the secondary target area, as **Table V.2** illustrates.

Educational attainment is also lower in the target area than in the town as a whole. While the target area has lower rate of owner occupancy, it has a higher percentage of homeowners under the age of 34 (29 v 11 percent). The target area also is more diverse, racially and ethnically, than the town as a whole and is home to more recent immigrants (those having arrived since 1990). It is also home to more single parent households – overwhelmingly single women – with children under the age of 18 (19 percent v 11 percent townwide).

During public meetings Hillside residents stressed the importance of walkability and bikability, and indeed the Census documented that a higher share of them worked in Greenfield (39 percent v. 31 percent) and more of them walked or biked to work (11 percent v less than 6 percent) than residents elsewhere in town. Residents also noted that a number of young families had recently purchased homes in the area, and their perception of a generational turnover within the housing stock is verified by the census data as well as a cursory review of voting rolls. While the age profile of Hillside's renters is similar to that of the town as a whole, the age profile of homeowners is younger. With the exception of owners aged 85 and over, there are disproportionately fewer older homeowners in the Hillside targeted tracts than in the town overall. This is not an uncommon pattern in mature neighborhoods. Young seniors (empty nesters and recent retirees) – if they have the resources and inclination – move, but the very old and those with the fewest resources remain behind.

**Table V.1 Population Profile of Hillside Residents**

	Greenfield town	Core Area	Block Group 1, Census Tract 413	Block Group 2, Census Tract 413	Block Group 1, Census Tract 414	Secondary Area	Block Group 1, Census Tract 412	Block Group 3, Census Tract 413	Block Group 4, Census Tract 413	Core Plus Secondary
Total Population	18,168	3,395	958	955	1,482	3,427	1,417	949	1,061	6,822
		18.7%				18.9%				37.5%
Total in Housing Units	7,939	1,526	476	485	565	1,596	571	417	608	3,122
% of Greenfield's Total Housing Units		19.2%				20.1%				39.3%
Owner occupied:	4,279	319	64	137	118	704	431	159	114	1,023
% of Greenfield's Owner Occupied Hsg Units		7.5%				16.5%				23.9%
% of Greenfield's White (non-Hisp) Homeowners		6.8%	1.5%	2.8%	2.5%	16.6%	10.2%	3.8%	2.6%	23.5%
% of Greenfield's Black (non-Hisp) Homeowners		34.6%	0.0%	34.6%	0.0%	0.0%	0.0%	0.0%	0.0%	34.6%
% of Greenfield's Asian (non-Hisp) Homeowners		68.4%	0.0%	68.4%	0.0%	31.6%	0.0%	0.0%	31.6%	100.0%
% of Greenfield's Hispanic Homeowners		31.6%	0.0%	0.0%	31.6%	0.0%	0.0%	0.0%	0.0%	31.6%
% Owner Occupied	53.9%	20.9%	13.4%	28.2%	20.9%	44.1%	75.5%	38.1%	18.8%	32.8%
% Homeowners Aged 15-34	11.3%	29.2%	12.5%	29.9%	37.3%	14.6%	14.4%	11.3%	20.2%	19.2%
% of Greenfield's < 35 HO's		19.3%				21.4%				40.7%
Renter occupied	3,660	1,207	412	348	447	892	140	258	494	2,099
% of Greenfield's White (non-Hisp) Renters		32.8%	11.9%	9.4%	11.5%	24.4%	3.8%	7.7%	13.0%	57.2%
% of Greenfield's Black (non-Hisp) Renters		56.0%	14.0%	14.0%	28.0%	34.0%	10.0%	0.0%	24.0%	90.0%
% of Greenfield's Asian (non-Hisp) Renters		100.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
% of Greenfield's Hispanic Renters		30.6%	4.8%	8.1%	17.7%	11.3%	0.0%	0.0%	11.3%	41.9%
% Renter Occupied	46.1%	79.1%	86.6%	71.8%	79.1%	55.9%	24.5%	61.9%	81.3%	67.2%
Composition of Population in Households	7,943	1,516	496	448	572	1,633	566	458	609	3,149
% Living in 1-person household:	36.9%	46.0%	55.4%	45.5%	38.1%	48.2%	32.9%	37.8%	70.3%	47.1%
% Married-couple family w children < 18	16.9%	14.2%	8.5%	14.7%	18.9%	15.2%	24.6%	15.5%	6.4%	14.8%
% Single Parent w children < 18	10.7%	18.9%	14.1%	17.6%	24.1%	9.2%	13.3%	14.2%	1.8%	13.9%
% Nonfamily households:	7.8%	4.6%	4.6%	6.0%	3.5%	8.1%	4.4%	14.6%	6.7%	6.4%
% Fam HHs w 5 or more persons	11.3%	13.5%	13.1%	18.0%	10.8%	8.1%	9.6%	0.0%	17.1%	10.9%
% of ALL HHs w just 1 or 2 persons	68.8%	71.4%	77.2%	73.7%	64.7%	73.0%	64.5%	70.3%	82.9%	72.2%
% Worked in Greenfield	30.7%	38.8%	36.9%	28.5%	48.7%	41.0%	42.7%	40.5%	39.3%	40.1%
% of those who drove alone to work	77.5%	70.9%	72.4%	64.0%	74.8%	71.8%	67.6%	81.6%	67.3%	71.4%
% who walked or biked to work	6.5%	11.0%	13.0%	11.8%	8.5%	9.7%	8.1%	10.9%	10.8%	10.3%
% who worked at home	4.4%	3.1%	3.3%	3.9%	2.4%	3.5%	3.1%	4.4%	3.0%	3.3%
% HS graduate (includes equivalency)	30.2%	35.1%	33.4%	36.6%	35.3%	30.4%	35.0%	16.2%	36.5%	32.6%
% Bachelor's Degree	14.1%	10.4%	10.3%	9.0%	11.5%	11.0%	10.7%	6.0%	15.6%	10.8%
% Professional or Advanced Degree	10.2%	2.8%	4.2%	2.5%	1.9%	8.0%	7.9%	12.6%	4.3%	5.6%
% recent immigrants (entered since 1990)	36.6%	46.8%	66.0%	9.1%	55.4%	46.5%	100.0%	34.6%	39.3%	46.7%
Core Area's share of recent immigrants		40.9%				17.8%				58.7%
% Households Earning less than \$15,000/yr.	24.1%	40.2%	43.3%	37.3%	39.7%	32.6%	21.7%	30.1%	44.7%	36.3%
% Households Earning bet. \$15,000-24,999/yr.	14.1%	14.7%	13.5%	14.3%	16.1%	14.1%	15.5%	11.8%	14.6%	14.4%
% Households Earning bet. \$25,000-49,999/yr.	30.8%	34.0%	32.1%	37.7%	32.7%	32.9%	36.4%	35.6%	27.8%	33.4%
% Households Earning bet. \$50,000-74,999/yr.	16.0%	6.3%	6.5%	5.1%	7.2%	12.1%	15.2%	15.7%	6.6%	9.3%
% Households Earning more than \$150,000/yr.	5.2%	0.9%	1.8%	0.0%	0.9%	1.7%	3.7%	0.0%	1.1%	1.3%
Median household income in 1999*	33,110	20,836	18,472	23,409	20,870	26,293	30,625	29,274	20,025	23,666
Estimated median household income in \$2006**	40,066	25,213	22,353	28,327	25,254	31,817	37,059	35,424	24,232	28,637
Estimated Public/Subsidized Rental Units	981	485	108	103	284					485
Public/Subsid. Rentals as % of All Rentals	26.8%	40.2%	26.2%	29.6%	63.5%					23.1%
Public/Subsid. Rentals as % of All Housing	11.8%	30.0%	21.5%	19.5%	48.5%					14.7%
Hillside Share of Town Total		49.4%								
Block Grp as % of Target Area			22.3%	21.2%	58.6%					

**Table V.2 Where the Low Income Homeowners and Renters Live**

	Greenfield	Core Area	Secondary Area
% of Owners earning < 20K	16.4%	15.7%	27.8%
% of Owners earning < 35K (incl those earning < 20K)	34.2%	29.5%	50.3%
% of Owners earning bet 35-75K	42.8%	56.3%	40.7%
% of Owners earning > 75K	23.0%	14.2%	9.0%
<hr/>			
% of Renters earning < 20K	47.8%	55.8%	51.7%
% of Renters earning < 35K (incl those earning < 20K)	73.9%	79.2%	78.6%
% of Renters earning bet 35-75K	20.9%	17.8%	15.7%
% of Renters earning > 75K	5.2%	3.0%	5.7%

## Hillside Housing Profile

Greenfield has a mature housing stock – 59 percent of its resident-owned structures, and 57 percent of the rental units, were built prior to 1950. In the target area, the comparable figures are nearly 78 percent and 48 percent. In general, the subsidized rental inventory is of more recent vintage than the market rate rental stock. At the time of the 2000 Census, 325 renters made their homes in single family dwellings or duplexes. The area has become more heavily renter over the past twenty years as the number of renter households increased by 20 percent between 1990 and 2000, while the number of homeowners scarcely changed. With the exception of the multi-family developments, most of the area is built out with single family, or 2-4-family structures on small lots averaging 10,453 square feet. **Table V.3** highlights the characteristics of the housing stock in the Hillside neighborhood.

## Affordability Challenges

### *Homeowners*

Although Greenfield home prices are much lower than those in the eastern part of the state, and even in comparison to other communities in the Pioneer Valley such as Amherst and Northampton, they rose faster than incomes during the first half of the decade, putting homeownership out of reach for most existing renters. Median household income in Greenfield was estimated to be \$40,066 in 2006, but to afford the median priced home sold in 2007 – which carried a price tag of \$184,000 – would have required an income of \$48,607, assuming a down payment of 10 percent. Affordability is a function of three factors: income, sales price, and financing terms. Even though incomes were stagnant, and home prices were appreciating by double digits annually earlier in the decade, low

interest rates combined with lax underwriting enabled more families to purchase a home than ever before. As was true in across the country, families stretched to acquire their first home, or trade up to a more desirable home. An increasing number of homeowners purchased investment properties with the easy credit that was readily available during 2004 – 2006<sup>5</sup>

**Table V.3 Profile of Housing in the Hillside Neighborhood**

	Greenfield	Core Area	Block Group 1, Census Tract 413	Block Group 2, Census Tract 413	Block Group 1, Census Tract 414	Larger Area	Block Group 1, Census Tract 412	Block Group 3, Census Tract 413	Block Group 4, Census Tract 413	Core Plus Larger
Total Housing Units	8,301	1,615	503	527	585	1690	602	435	653	3,305
Hillside Share of Town Total		19.5%				20.4%				39.8%
Block Grp as % of Target Area			31.1%	32.6%	36.2%					
Occupied Units	7,939	1,526	476	485	565	1596	571	417	608	3,122
Hillside Share of Town Total		19.2%				20.1%				39.3%
Owner occupied	4,279	319	64	137	118	704	431	159	114	1,023
% Owner Occupied	53.9%	20.9%	13.4%	28.2%	20.9%	44.1%	75.5%	38.1%	18.8%	32.8%
Median value of owner occupied homes*	\$107,300	\$85,274	\$88,300	\$83,000	\$86,100	\$85,762	\$88,300	\$78,600	\$83,700	\$85,597
Target area(s) median as % of Greenfield median		79.5%				79.9%				79.8%
Median selected monthly owner costs for housing units w mortgage	\$961		\$917	\$934	\$763		\$778	\$1,020	\$794	
Median selected monthly owner costs for housing units w/o mortgage	\$345		\$0	\$239	\$330		\$313	\$294	\$279	
Renter occupied	3,660	1,207	412	348	447	892	140	258	494	2,099
% Renter Occupied	46.1%	79.1%	86.6%	71.8%	79.1%	55.9%	24.5%	61.9%	81.3%	67.2%
Hillside Share of All Greenfield Renters		33.3%	11.4%	9.3%	12.6%	24.6%	3.6%	7.5%	13.5%	57.9%
Median contract rent*	\$434	\$376	\$372	\$368	\$385	\$439	\$516	\$497	\$386	\$402
% Below \$300 in 2000	21.5%	33.3%	38.5%	38.3%	24.8%	16.3%	8.9%	7.4%	23.1%	26.1%
% Below \$500 in 2000	41.9%	41.0%	29.5%	43.2%	49.8%	53.9%	33.9%	43.4%	65.1%	46.4%
% of Renters in 1-4 Family Structures	63.5%	55.9%	67.0%	56.3%	45.4%	64.0%	96.3%	77.5%	48.2%	59.4%
Vacant Units	362	89	27	42	20	94	31	18	45	183
Hillside Share of Town Total		24.6%				26.0%				50.6%
Block Grp as % of Target Area			30.3%	47.2%	22.5%					
Cost Burdens										
% Renters w Cost Burden*	40.0%	39.3%	40.5%	37.0%	39.9%	40.9%	32.3%	43.4%	41.8%	40.0%
% Renters wSevere Cost Burden	17.5%	17.5%	12.7%	23.3%	17.7%	23.0%	19.4%	29.1%	20.6%	19.9%
Hillside Share of All Cost Burdened Renters		32.7%				25.1%				57.8%
Hillside Share of Severely CBed Renters		33.4%				32.2%				65.6%
Median gross rent as % of HH income	27.0		27.2	28.2	26.0		26.6	27.4	28.0	
Housing units with a mortgage:	2,154	196	50	77	69	327	222	59	46	523
Cost Burdened	25.6%	34.7%	18.0%	44.2%	36.2%	25.1%	29.3%	0.0%	37.0%	28.7%
Severely Cost Burdened	6.9%	0.0%	0.0%	0.0%	0.0%	9.8%	14.4%	0.0%	0.0%	6.1%
Housing units without a mortgage:	1,203	65	0	28	37	184	119	42	23	249
Cost Burdened	22.6%	33.8%	--	35.7%	32.4%	31.0%	17.6%	64.3%	39.1%	31.7%
Severely Cost Burdened	5.9%	9.2%	--	0.0%	16.2%	4.9%	0.0%	21.4%	0.0%	6.0%

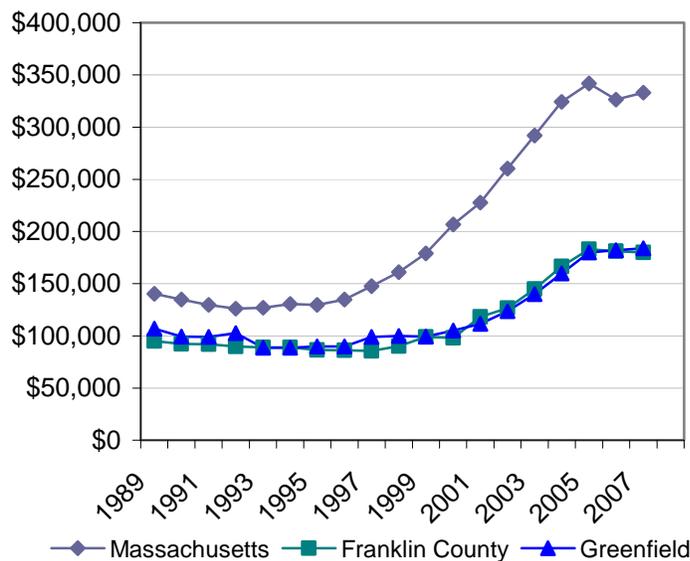
\* Medians for target areas are weighted medians of block groups

<sup>5</sup> 8 percent of the loans reported by lenders covered by the Home Mortgage Disclosure Act in census tracts 410, 411, 412, 413, and 414 went to non-occupants, a category that includes second home purchasers as well as investors. Data are not available at the block group level. This represents a relatively low percentage of investor purchases compared with other parts of the state, but an increase over prior years.

**Figure V.1** tracks home price escalation in Massachusetts, Franklin County and Greenfield over the past 20 years. As this figure illustrates, Greenfield and Franklin County did not begin their upward trajectory until well after prices in the eastern part of the state began their dramatic run up. While prices did increase by more than 10 percent per year between 2002 and 2005, they never approached the levels seen in other parts of the state.

The companion chart, **Table V.4**, illustrates how Greenfield became increasingly less affordable to its existing residents, despite falling interest during the first half of the decade. This table assumes borrowers qualified under standard “conventional” underwriting guidelines. It also tells the story of how lax underwriting and subprime lending could alter the “affordability” picture, explaining how so many borrowers could have gotten caught up in it.

**Figure V.1 Median Single Family Home Sales Price**



### **Renters**

Typically rent burdens are greatest for those with the lowest incomes, unless they are in subsidized or public housing, or have a rent voucher. Because at least 40 percent of the Hillside area renters benefit from some form of rent subsidy, they have been buffered from the high costs faced by other low income renters. As Table V.2 illustrated, Hillside renters experienced cost burdens, and severe cost burdens, at the same rate as renters elsewhere in town. **Table E.5** in Appendix 1 provides additional detail on who is rent burdened and where they live. It should be noted that that very low income renters, even those *with* rental assistance, are among the most cost burdened, and they often must sacrifice on other necessities to meet their rent.

**Table V.5** illustrates what has happened to rent levels in Franklin County since 2000. Based on HUD calculations used to determine the agency's "Fair Market Rents," rents for 2-bedroom apartments have risen by 26 percent, while the rents for 1-bedroom units have risen by 30 percent and 3-bedroom units by 35 percent.<sup>6</sup> This is believed by service providers in the area to be a reasonable proxy for market rental in Greenfield.

**Table V.4 Is Greenfield Affordable?**

Who Can Afford a Home in Greenfield?								
	2000	2001	2002	2003	2004	2005	2006	2007
Median Sales Price Single Family Home - MA	206,767	227,767	260,385	291,789	324,246	341,948	326,418	333,090
Median Price - Franklin County	98,000	118,000	126,750	145,000	166,400	183,000	181,250	180,000
Median Price - Greenfield	\$105,000	\$111,500	\$123,500	\$139,900	\$159,950	\$180,000	\$182,000	\$184,000
Yr/Yr Chg - Greenfield		6.2%	10.8%	13.3%	14.3%	12.5%	1.1%	1.1%
Change 2000-2007 Massachusetts								61.1%
Change 2000-2007 Franklin County								83.7%
Change 2000-2007 Greenfield								84.0%
30-yr fixed int rate	8.05	6.97	6.54	5.83	5.84	5.87	6.41	6.34
Monthly P&I w 20% down payment (Greenfield)	619	591	627	659	754	851	911	916
Monthly P&I w 10% down payment (Greenfield)	696	665	706	742	848	957	1,025	1,030
Income required @ 33% for 80% loan	\$28,573	\$28,263	\$30,690	\$31,456	\$35,885	\$41,856	\$44,174	\$44,445
Income required @ 33% for 90% loan	\$31,387	\$30,951	\$33,541	\$34,452	\$39,311	\$45,724	\$48,317	\$48,607

*Sources and assumptions: Median sales price - The Warren Group Publications; interest rate - Freddie Mac Primary Mortgage Market Survey; taxes and homeowners insurance estimated at 2 percent of sales price; qualifying income = 33 percent of income for principal, interest, taxes, and insurance (PITI)*

- Could a household earning Greenfield's median household income (estimated at \$40,066 in 2006) afford its median-priced single family home in 2007 -- or 2006 or 2005 -- *under conventional underwriting assumptions?* **NO**

(Median family income is substantially higher (estimated at \$50,906), and at that level homeownership in Greenfield remains "affordable.")

<sup>6</sup> HUD calculations often lag and lurch: they may not have keep pace with the market private market for a year or two, then increase at a more rapid rate. Over time, however, they are a good proxy for housing costs faced by renters.

- Could a household earning Greenfield's median household income have afforded that median-priced single family in 2007 -- or 2006 or 2005 -- with an *adjustable rate subprime loan* (priced 200 basis points less than the conventional 30-year prime rate?) **YES**
- How “affordable” did home ownership become in 2004-2006? A borrower who qualified for a subprime adjustable rate loan for 100% of the purchase price, by committing 50% of income for principal and interest with no escrow for taxes and insurance -- a pretty common financing scenario in 2005 and 2006 -- could have purchased that median-priced home with an income of less than \$22,000!

**Table V.5 Changing Rent Levels and HUD Income Guidelines**

Greenfield, Franklin County, MA - HUD Metro FMR Area										
	FY2000	FY2001	FY2002	FY2003	FY2004	FY2005	FY2006	FY2007	FY 2008	
1BR	\$509	\$515	\$536	\$552	\$560	\$527	\$550	\$578	\$662	
2BR	\$651	\$659	\$686	\$706	\$716	\$653	\$681	\$716	\$820	
3BR	\$816	\$826	\$860	\$884	\$896	\$871	\$908	\$955	\$1,094	
Change between 2000-2008 (2BR)									26.0%	
FY 2008 HUD Income Guidelines - MFI \$65,900										
	HH Size (# of Persons)									
	1	2	3	4	5	6	7	8		
30%	\$15,550	\$17,750	\$20,000	\$22,200	\$24,000	\$25,750	\$27,750	\$29,300		
50%	\$25,900	\$29,600	\$33,300	\$37,000	\$39,950	\$42,900	\$45,900	\$48,850		
80%	\$41,450	\$47,350	\$53,300	\$59,200	\$63,950	\$68,650	\$73,400	\$78,150		
Max Income for -	1 or 2 Person Family	3 Person Family	4 and 5 Person Family		Estimated Median Renter Income (2006) in Greenfield - \$28, 930					
1BR	\$47,350									
2BR		\$53,300								
3BR			\$63,950							
Rent Family Could "Afford" at 30% of Income	\$1,184	\$1,333	\$1,599							
HUD FMR Rent	\$662	\$820	\$1,094							

## Other Housing Needs

Quality of life for many residents is affected by their ability to live safely, move about comfortably, and obtain appropriate supportive services if needed to enable them to live independently. While information on special needs was not available at the census tract level, we examined the Special Tabulations prepared by HUD and the U.S. Census Bureau on a townwide basis (the so-called CHAS – Comprehensive Housing Affordability Strategy – data) to gauge the level of special needs in that existed in town, assuming that Hillside residents would account for at least a proportionate share.

Based on those reports, it appears that some 250 low income elderly renter households and more than 500 non-elderly renter households (townwide) have one or more member with a mobility impairment or self care limitation. Nearly 300 low income elderly homeowners, and 70 non-elderly, have similar limitations. Many of these residents experience other housing problems as well, most frequently excessive cost burdens.

## Residential Development Trends

The Hillside neighborhood has seen limited new development in more than a quarter century. While 12 percent of Greenfield's owner occupied homes were constructed after 1980, according to the 2000 Census, less than 2 percent of those in the Hillside neighborhood were. Since that time the Town's Inspectional Services Department reports that building permits were issued for just two new single family homes and one duplex in the core area and for three single family homes and two duplexes in the secondary area.

## Current Market Conditions

The Massachusetts Association of Realtors reported that home sales in Franklin County declined by more than 10 percent in 2007, compared to 2006. The median price fell by 2.5 percent and year end inventories rose by more than 8 percent.<sup>7</sup> Through the first quarter of 2008, *Banker and Tradesman* reports that single family home sales countywide are down by 19 percent with the median price down 8 percent from the same period a year earlier (\$173,000 v \$187,578). Realtors attribute low buyer confidence to concerns about the economy and the barrage of bad press about foreclosures, credit issues, and declining sales and home prices. Local industry observers note that sub-prime lending, which helped the real-estate market rise, has essentially disappeared, here and elsewhere. While that cuts into the market, many of those purchasing homes with subprime mortgages could not afford them in the first place; others may

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<sup>7</sup> The Warren Group Publications, reporting on a somewhat larger set of sales, pegged the drop at more than 18 percent but showed home prices rising slightly. According to the Warren Group, sales were down by more than one third from their 2004 peaks.

have found them affordable at the outset but not after rate resets, real estate tax payments, and/or paying for home heating fuel.

Greenfield and Franklin County have fared better than many parts of the state in terms of rising foreclosures. While the number of petitions to foreclose – the first step in the foreclosure process – increased by 55 percent in Massachusetts in 2007 over 2006, Franklin County witnessed just a 7 percent increase, well below every other county. Still, the total number of foreclosure filings is more than twice what it was in 2005, and the region’s housing agencies report increasing pleas for help. Many of those now ensnared in the process of trying to keep their homes, or extricate themselves from an untenable situation are those with the fewest resources to fall back on.

*Map V.1: Census Block Groups & Census Tracts from 2000 Data.*



### 3. Community Concerns and Priorities

#### Goals and Priorities

Greenfield provides the lion's share of Franklin County's public and publicly assisted housing and related social services, many of them sited in the Hillside core area. Like other communities that house a disproportionate share of a larger region's low income households, the Hillside area will benefit from strategies that:

- Promote strong, vibrant neighborhoods that maintain the area's economic diversity; *and*
- Provide safe and attractive homes that remain affordable to their moderate income owners, but still represent a sound investment opportunity for newcomers.

Residents acknowledged two distinct, but not incompatible, goals: preserving the supply of safe, affordable, well-maintained rental housing for the area's low income families and seniors, while at the same time bolstering the neighborhood's appeal to new families with the resources to invest in homeownership.

Several observed that many moderate income home buyers had been drawn to the Hillside neighborhood – and to Greenfield generally – because of the comparatively affordable housing. They stretched to purchase their homes in the first place, and they had little disposable income with which to improve or upgrade them. If they purchased recently – between 2004 and 2006 – they may very well now owe more than their home is worth. Many long term homeowners are living on low, fixed incomes and have neither the financial nor technical resources to maintain and upgrade their homes, or to make adaptations necessitated by age or infirmity. Both would benefit from strategies that improve their physical surroundings and bolster property values.

Initiatives such as housing rehabilitation programs (including energy conservation measures), first time homebuyer assistance, and foreclosure prevention measures benefit primarily homeowners. Demolition of abandoned and blighting structures and public infrastructure investments – sidewalk improvements, tree plantings, bike lanes, community gardens, tot lots and playgrounds – benefit all residents of the Hillside core and secondary areas.

There was consensus that the Town should focus its efforts, and resources, on those activities that would make the Hillside neighborhood more livable, more attractive, and more inviting to families, thus encouraging private investment by residents and property owners. Maintaining and enhancing the quality, efficiency, and sustainability of the existing housing stock for the benefit of the current occupants and to attract new families is of primary importance to Hillside residents who participated in

the planning process. It is an appropriate goal given the needs and resources of the residents, but it is not an easy one to achieve. Weakness in the housing market across the board, rising foreclosures, limited economic opportunity in the slow-growth region, a looming national recession, rising tax bills and energy costs, and more restricted access to credit are among the challenges.

Notwithstanding these challenges, Greenfield in general – and the Hillside neighborhood in particular – present attractive homeownership opportunities for young families who are fortunate enough to have secured stable employment in the Pioneer Valley. The area offers a diversity of housing options at relatively moderate prices. Several of the newcomers commented that Greenfield “feels like it’s on the way up.”

## **Concerns**

Residents articulated many shared values and aspirations for a “revitalized Hillside,” especially the type of physical improvements they wanted to see. Their housing “wish lists” were more varied, and depended in large part on their individual financial circumstances and housing conditions. Three common concerns emerged, however, that represent a triple whammy for some.

### ***Subprime Mortgages***

Several residents worried about their ability to meet their mortgage obligations, especially if they purchased their homes, or refinanced, with an adjustable subprime loan. An review of 2006 Home Mortgage Disclosure Act data for Greenfield revealed that 26 of the 206 first lien home purchase loans made in 2006 were high cost, or subprime, loans as were 53 of the 187 refinancings. Both figures closely approximate the statewide average. An examination of recent foreclosures in Greenfield identified three in the core target area, three in the secondary area (or periphery) and four elsewhere in town. According to ForeclosuresMass.com’s “Foreclosure Index,” Greenfield had more foreclosed properties in the past 60 days than 205 towns, the same amount as 22 towns, and fewer foreclosure properties than 140 towns. While the foreclosure problem does not appear to be as widespread here as it is in the state’s urban areas – or even in nearby Athol and Orange – lenders and community activists warn of the impact of concentrated foreclosures on the value of other homes in the area. Foreclosure sales typically sell at a discount, which those consulted for this plan pegged at 20-30 percent.

To gauge whether a foreclosure problem looms for Greenfield/Hillside,<sup>8</sup> and if it does the likely scope of the problem, we reviewed estimates from the Federal Reserve Bank of Boston based on December 2007 information from the First American Loan Performance tracking system. That system

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<sup>8</sup> Data are not available at the census tract level, so the risk to the Hillside neighborhood specifically cannot be ascertained.

identified 112 subprime mortgages in Greenfield, 95 percent of them to owner occupants. It estimates that 15 percent of those owners are 90 days or more delinquent, in foreclosure, or have already had their loan foreclosed upon. The average loan-to-value ratio was 87 percent. Sixty-three percent of those homeowners received adjustable rate mortgages, the type most likely to end in foreclosure. Nearly half of those loans have already reset; most of the rest are scheduled to reset within the next 24 months. This suggests that foreclosures have become a real problem for a number of Greenfield homeowners, and that the situation is likely to get worse before it gets better.

### ***Taxes and Insurance***

In spite of the fact that Greenfield has one of the lowest valued housing stocks in Franklin County (measured both by median sales price and average assessed value), its homeowners shoulder a relatively high tax burden. The average single family tax bill in 2007 was \$3,190, sixth highest among the 22 county towns for which data were available. By contrast, it ranked 16th in terms of median sales price and average assessed value. As a result of the recent town-wide revaluation, which reflected the double digit price appreciation that occurred in 2004 and 2005, most homeowners saw their assessments rise this year. The average value of single-family homes increased by 5 percent, two- and three-family homes rose by 7 percent, large apartment complexes by 3 percent, and some condominium units jumped by as much as 30 percent. Though prices have come down, and are likely to fall still further as buyers remain on the sidelines, the declining values will not show up in the valuations until the next three-year cycle.

The American Community Survey, undertaken annually by the U.S. Census Bureau, does not yet report findings at the municipal level, but it has documented the increasing cost burden for homeowners with no mortgage debt outstanding at the state and county levels for the past several years. Between 2000 and 2006, the number of Franklin County homeowners who had no mortgage, yet still paid more than 30 percent of their income for housing expenses like taxes and insurance, more than doubled – from 653 to 1,359. A similar pattern was repeated across Massachusetts.

### ***Heating Costs***

Rising home heating costs have far outpaced income gains for residents in the Hillside neighborhood, in Greenfield, and across the nation in recent years. Utility bills often impose particular financial hardship on low income households, forcing many to make desperate tradeoffs between heat, electricity and other basic necessities. A recent survey by the national nonprofit Enterprise Community Partners, Inc. of households that had received federal home energy assistance over a five-year period, found that 47 percent went without medical care, 25 percent failed to fully pay their rent or mortgage and 20 percent went without food for at least one day as a result of home energy costs.

Of special concern to the two-thirds of Greenfield homeowners (**Table V.6**) who heat their homes with oil is its skyrocketing – and unpredictable – cost. Home heating fuel oil has risen dramatically, jumping by more than 78 percent in the past year. The cost per gallon is now more than double where it stood in the spring of 2005, and it is expected to go even higher during the upcoming heating season. A recent comparison of #2 home heating fuel prices in Greenfield ranged from \$4.35 per gallon to \$4.55 per gallon, with an average price of \$4.44. One year ago the price per gallon had been \$2.49; and in the spring of 2005, \$2.15 per gallon.

**Table V.6 How Greenfield Homeowners Heat Their Homes**

Home Heating Fuel	Greenfield
Total:	7,939
Owner occupied:	4,279
% Gas	24.4%
% Electric	7.1%
% Fuel	65.3%
% All Other	3.2%
Renter occupied:	3,660
% Gas	48.8%
% Electric	16.5%
% Fuel	33.6%
% All Other	1.1%
U.S. Census Bureau, 2000 Census Table HCT 10	

The Town of Greenfield cannot control fuel costs or the impact of individual financial decisions, and its high taxes reflect the cost of providing essential services to its residents. It does recognize, however, the toll these combined cost pressures have taken on many residents, in Hillside and elsewhere. To that end, the Town is already pursuing a range of strategies that will benefit its residents. Its current and recent housing and community development activities include efforts to preserve and maintain this existing inventory of public housing and privately-owned subsidized housing, assist first time homebuyers, help existing homeowners improve, upgrade or make adaptations to their homes, and revitalize neighborhoods. A number of these initiatives are described briefly in the following section.

## 4. Current and Recent Initiatives

Led by the Greenfield Department of Planning and Development, and supported by the Franklin County Housing Redevelopment Authority (HRA) and its development affiliate, Rural Development, Inc. (RDI), and the Greenfield Housing Authority (GHA) and its affiliated Greenfield Housing Associates, the Town has undertaken a number of initiatives in recent years to improve housing conditions for its low and moderate income residents, including those in the target neighborhood. The Town also invests in community development activities that improve the quality of life for all its residents. None of these initiatives takes place in a vacuum. They all contribute, in one way or another, to the Town's larger planning goals and the vision it has laid out for the physical development and efficient operation of the town.

### Greenfield's Planning Framework

In its February 2008 application to the Massachusetts Department of Housing and Community Development, the Town's Department of Planning and Development (DPD) noted that its community development strategy is a summary of existing planning documents and initiatives that identifies common issues, themes and action strategies, and provides a unifying vision.

DPD identified five key planning documents that assess community needs, guide community development and form the basis for the town's development projects. They are the:

- 2000 Land Use/Growth Study,
- 2001 update of the Greenfield Master Plan,
- 2004 Community Development Plan,
- 2006 Bank Row Urban Renewal Plan, and
- 2006 Open Space and Recreation Plan.

*The Land Use/Growth Study*, prepared in 2000 as part of the Master Plan update, examined historic land use patterns in Greenfield and explored the costs and benefits associated with varying build-out scenarios for the town. It is of limited utility for mature, built out neighborhoods such as Hillside; however, its companion *2001 Master Plan Update* articulated a number of goals and objectives that have direct relevance for the Hillside neighborhood. Among them:

Encourage and support development and redevelopment whose scale and mix of uses is compatible with Greenfield's traditional town center in the areas in and around downtown.

Encourage and support viable reuse of historic and other existing buildings throughout Greenfield.

Consider small-scale neighborhood mix of uses to provide recreation and other services to nearby homes in existing residential areas.

Initiate an assertive, coordinated, on-going acquisition and redevelopment plan for underutilized or vacant commercial, industrial, and/or residential properties.

Consider the establishment of a design review board to maintain the aesthetic quality of all future development and redevelopment.

***The Community Development Plan*** was funded by DHCD in 2004 under Executive Order 418. The purpose of the Executive Order, and the funding associated with it, was to help communities plan to meet their housing, economic development, open space protection, and transportation needs. Greenfield used this funding to research and formulate a Housing Plan, an Economic Development component, and a targeted transportation study of the Federal Street area just north of downtown Greenfield.

***Bank Row Urban Renewal Plan (2006)***. This plan, commissioned by the Greenfield Redevelopment Authority, is a strategic action plan for re-use of abandoned and distressed properties along Bank Row in the center of downtown. In addition to evaluating the reuse of the six Bank Row buildings, it evaluated the potential re-use of an auto dealership for a regional transit center, and a new municipal parking facility.

***The 2006 Open Space and Recreation Plan (OSRP)*** guides the town's decisions about how to use and invest in its parks, playgrounds, recreation and conservation areas. A current Open Space Plan is a requirement for many of the funding sources that provide grant monies for the maintenance, upgrading and enhancement of public facilities. A critical element of the OSRP was a public survey, a vehicle through which residents could tell the town what was important to them, what they valued about Greenfield's recreation facilities, where the Town should invest funds, and what would make their recreation experiences better.

***The 2002 Downtown Master Plan*** is a comprehensive redevelopment strategy for Greenfield's downtown. It laid the groundwork for the potential redevelopment of vacant or partially vacant buildings, including housing on the upper floors. A detailed parking and transportation analysis, including projections of need, and an evaluation of the physical infrastructure of downtown, with recommendations for improvements, were also part of the planning process.

The town also contributes to and participates in regional planning efforts, chief among which is the ***Greater Franklin County Comprehensive Economic Development Strategy (CEDS, 2005)***. The CEDS Program is part of the greater Franklin County region's economic development planning effort.

## Existing Affordable Housing in Greenfield

The Massachusetts Department of Housing and Community Development (DHCD) maintains the state's official tally of affordable housing on its Subsidized Housing Inventory (SHI). These are the units that count toward a municipality's 10 percent goal under Massachusetts General Law Chapter 40B, the State's Comprehensive Permit Statute.<sup>9</sup> Nearly 14 percent of Greenfield's year-round housing stock qualifies as "affordable" on the state's Subsidized Housing Inventory, the highest level of affordability in Franklin County, the third highest in the Pioneer Valley (behind Holyoke and Springfield) and tenth highest in the state.

With 26 percent of the Franklin County's households, Greenfield is home to 31 percent of its low income households. It provides 39 percent of the multi-family housing, 53 percent of the units that qualify as subsidized on the state's Subsidized Housing Inventory, and nearly half of the county's Section 8 Housing Choice and Massachusetts Rental Voucher Program (MRVP) vouchers.

Greenfield has exceeded the 10 percent "subsidized housing" threshold for more than 30 years. For most of this time, it has also provided the majority of social services and other forms of housing assistance to residents of Franklin County. More than 400 units of public and privately-owned subsidized housing existed, were under construction, or in the planning stages when the first Subsidized Housing Inventory was released in 1972. Virtually the entire inventory is more than 25 years old,<sup>10</sup> and half of it is located within the target area.

The March 2008 SHI counted 2,176 affordable units in Franklin County, of which Greenfield accounted for 1,151 (53 percent). The only other Franklin County municipalities with substantial numbers of units qualifying as subsidized are Orange, (432 units) and Montague (395 units) – 20 and 18

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<sup>9</sup> MGL Chapter 40B (Sections 20-23) allows developers of subsidized housing where at least 20-25 percent of the units are affordable to low income households to apply for all necessary local approvals in the form of a single "comprehensive permit" and to request overrides of local zoning and other restrictions if necessary to make the housing economically feasible. In communities where less than 10 percent of the year-round housing is subsidized and little progress has been made in recent years, developers can ask the State Housing Appeals Committee to overturn local denials of a comprehensive permit or the imposition of conditions they believe make a project infeasible absent a finding that the project presents serious health or safety hazards. For this reason, 10 percent has become a very important threshold for Massachusetts cities and towns wishing to avoid overrides of their zoning and land use regulations.

To be included on the SHI, housing must involve some government subsidy, even if just in the form of technical assistance. What constitutes an eligible "subsidy program" has changed over time, as have the production tools, but it is now broadly defined to include local initiatives that involve only minimal technical support provided by DHCD as well as developments financed by conventional lenders under the Federal Home Loan Bank of Boston's New England Fund.

<sup>10</sup> Excluding homeowner units and those set aside for clients of the Massachusetts Departments of Mental Health and Mental Retardation.

percent, respectively, of the county total – and only Greenfield exceeds the 10 percent threshold. Greenfield has added little in the way of new production, however, in the past twenty years; its gains have come from mostly from the counting of group homes serving clients of the state’s Departments of Mental Retardation (32 units) and Mental Health (10 units); the qualification of properties owned by low income homeowners that have been repaired or rehabilitated under state or federal programs; and the qualification of units servicing low-income residents of the Greenfield Estates Mobile Home Park and a scattered site low-income cooperative.

### ***Public Housing***

The Greenfield Housing Authority (GHA) owns and manages 240 units of state-aided public housing, built between 1950 and 1975, and all in the target area. The authority’s \$4 million annual operating budget comes from state and federal governments. As of April 2008, there were 934 people on its waiting list, about two-thirds of them seeking 2-bedroom units, 16 percent seeking 3-bedroom units and 20 percent waiting specifically for a one-bedroom elderly or handicapped unit. The Authority also maintains a Section 8 wait list for those seeking rent vouchers to help them pay for housing in the private market. There were 396 names on that list. There is often overlap, as residents sign up for both options in the hope of improving their chances of securing affordable housing more quickly. The GHA is the administering agency for nearly 400 rent vouchers issued under the federal Section 8 Housing Choice and Massachusetts Rental Voucher Programs.

The GHA was recently awarded \$5 million in modernization funds to renovate the kitchens and bathrooms (last upgraded in the 1980s), repair and replace roofs, update electrical systems, and make accessibility improvements to the 72-unit Oak Courts Apartment. A subsidiary organization, Greenfield Housing Associates, is preparing to begin work on a 55-unit affordable development on Main Street (described below).

### **Preserving and Maintaining the Privately-owned Subsidized Inventory**

While public housing is structured to be permanently available as a resource for low-income renters, privately-owned subsidized units may, after a specified period, be converted to higher income occupancy (or converted to homeownership). Two Greenfield developments, including one in the target area have been preserved as affordable as the result of refinancings over the past decade. The 202-unit Greenfield Gardens was restructured using \$3.2 million in state funds under the Housing Stabilization and Capital Improvement and Preservation Funds (HSF and CIPF) and \$500,000 in federal HOME funds, for a total per unit public investment of \$18,323.<sup>11</sup>

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<sup>11</sup> The other restructured development is Leyden Woods, a 200-unit family development located on the west side of Interstate 91, north of the target area. The per unit public investment at Leyden was about \$7,200.

## Support for Homeowners

Greenfield operates a number of programs with funding it receives from the federal Community Development Block Grant Program (CDBG), administered by the Massachusetts Department of Housing and Community Development. The town is considered a “mini-entitlement” community, which means that it receives a predictable source of funding each year for housing and community development activities that benefit low income residents and/or remove slums or blight. In recent years, the Town has received between \$600,000-\$800,000 to fund a wide range of priority projects and initiatives. The Department of Planning and Development has adopted a community development strategy to guide its CDBG investments. That strategy is designed to:

- Improve the quality of life of Greenfield residents;
- Target municipal community development efforts to the neediest neighborhoods to achieve greater lasting impact and the most noticeable physical change; and
- Increase housing choice by providing funding for housing rehabilitation projects

There are two principal forms of housing assistance:

### *Housing Rehabilitation Loans*

Deferred Payment Housing Rehabilitation Loans (DPLs) are available to assist owners of properties occupied by low or moderate income households bring their units up to code. Work can include items such as porch or roof repair, plumbing or electrical upgrades, new heating systems, windows or other energy conservation improvements, handicapped accessibility improvements, and de-leading. The maximum loan amount is \$35,000 in cases that require lead paint or asbestos removal, or that involve historic preservation, septic repair, or making a property handicapped accessible; for all others, the limit is \$30,000. The program is administered for the Town by administered by the Franklin County Housing and Redevelopment for the Town of Greenfield.

In 2006, the Town made \$103,000 available for housing rehabilitation loans and grants, and \$265,000 was committed in 2007. At the recent funding levels, 7-8 homes per year have been rehabbed. The loans are zero interest and repayment is deferred until the time of sale (or in some cases upon refinancing). HRA maintains a waitlist for the popular program and reports that they could probably handle three times the number of cases, were funding available. A review of recent cases suggests that about one third were made to homeowners within the target area. **Map V.3** identifies the locations of homes currently on the waiting lists maintained by HRA and the Department of Planning and Development. Eighteen homeowners in the core and secondary target areas are on the wait list.

### ***First Time Homebuyer Assistance***

In 2007 Greenfield also provided deferred payment loans (DPLs) of up to \$25,000 to eligible low- and moderate-income first-time buyers in the form of down payment assistance. The loans were funded out of a \$150,000 surplus from previous years' Community Development Block Grants. The program provided 15-year DPLs with no interest to income eligible borrowers on a first-come, first-served basis. Eligible borrowers had to have a household income of no more than 80 percent of the area median and assets of no more than \$50,000.

### ***Other State Programs for Homeowners (Homebuyers)***

Greenfield residents are eligible to participate in MassHousing's first time homebuyer, home improvement, and lead paint abatement programs as well as the Massachusetts Housing Partnership's Soft Second Program. In the past three years an average of 25 Greenfield homebuyers purchased homes with financing from MassHousing, two per year used Soft Seconds, and three obtained MassHousing home improvement loans. In addition, Franklin County Housing and Redevelopment Authority (HRA) also administers a series of grant and loan programs directly and through participating lenders.

### ***RDI's Home Ownership Program***

Rural Development Inc. (RDI), an offshoot of the Franklin County HRA operates a Home Ownership Program helps eligible Franklin County Residents own a newly constructed or newly renovated home. RDI provides assistance in obtaining financing from federal, state, and local sources. Most of the participating first time homebuyers secure financing through one of the U.S. Department of Agriculture's advantageous mortgage programs. The agency is a national leader in the construction of green affordable homes

RDI has built over 85 single-family houses during the past 15 years. The agency builds green and employs a variety of sustainable technologies to ensure that their homes are efficient, comfortable and sustainable for their low income owners (limited to households earning less than 80 percent of the county median income. Participating homeowners contributes about 200 hours of "sweat equity" to lower their costs. With its sister agency, the Franklin Country Housing Redevelopment Authority (FCHRA), RDI plays a major role in preserving and expanding affordable housing opportunities in Franklin County. FCHRA is one of four regional housing authorities in the state and, like the GHA, it administers a large housing voucher program throughout the county.

## **Education and Outreach**

### ***Homebuyer/Homeowner Counseling Workshops***

RDI offers a variety of programs and services to assist Franklin County and North Quabbin area residents who are buying their first home as well as those who are already homeowners. The agency conducts 8 to 10 'First Time Homebuyer Series' each year. It also conducts post-purchase counseling, sessions on financial management and budgeting, and recently launched a program specifically targeted to women homeowners on home maintenance and repairs.

### ***Foreclosure Prevention Measures***

The Franklin County HRA is the designated counseling agency for Greenfield (and Franklin County) residents who are at risk of losing their homes through foreclosure. The HRA has been participating in the national nonprofit Homeownership Preservation Foundation's HOPE hotline. Under this initiative, HUD-approved counselors are available 24-7 by calling 888-995-HOPE. Counselors have been trained in foreclosure prevention and can help homeowners remedy their mortgage problems and keep their homes. The downside to this national effort is that guidance may be coming from someone in another part of the country, and may not be appropriate to the caller's specific needs. In May, the Western Massachusetts Foreclosure Prevention Center was launched, specifically to help homeowners facing foreclosure in Berkshire, Hampden, Hampshire, and Franklin Counties.

The Center, which is funded by a \$195,000 state grant, has teamed up with the national HOPE hot line to provide 24/7 counseling by phone, but it also offers local counseling. Its trained counselors can help homeowners of all income levels facing possible mortgage defaults and foreclosures. In addition, the program will provide education for future home buyers. Franklin County HRA (413-863-9781 ext. 13) is the designated contact for Greenfield homeowners. Going up next month, if it isn't in place already, will be a billboard at the intersection of Federal and Maple Streets displaying local help numbers and resources that can help at risk owners.

## **Affordable Housing Projects Receiving Funding Recently**

### ***Conversion of the Harco Rooms***

Earlier this year (2008), the Greenfield Housing Authority received \$1.9 million from federal and state sources to convert the Harco Rooms, a Main Street rooming house, into low-cost apartments. Twenty new units will be added to the existing 35 single room occupancy units that currently exist on the site. The development is being undertaken by Greenfield Housing Associates, a private nonprofit subsidiary of the housing authority. Each apartment will have its own bathroom and a kitchenette (occupants currently share facilities). The housing authority hopes to maintain rents

at their current level \$85 - \$100 a week. DHCD approved funding for the project from a number of sources for this project:

- \$507,114 in low-income federal low income housing tax credits
- \$515,000 in federal Home Funds
- \$350,000 in state Housing Innovation Funds
- \$600,000 from the state's Community Economic Development Assistance Corp. (CEDAC) to acquire the property.

### ***The Arbors at Greenfield***

The Arbors at Greenfield, the new assisted living residence built on the site of the former Greenfield Tap and Die factory, received \$420,110 in federal low income housing tax credits, \$950,000 in state low income tax credits, and \$451,523 in federal HOME funds to enable the sponsor to offer 32 of the 76 units to low income seniors.

### ***Wisdom Way Solar Village***

RDI currently has two projects under development in Greenfield (though not in the target area). Three affordable ownership units are being constructed as part of **Franklin Affordable Homes VIII**,<sup>12</sup> Greenfield and 20 are under construction across from the Greenfield Fair Grounds. That innovative development, **Wisdom Way Solar Village**, received \$1.8 million in state funds and \$130,000 in town funds. Eleven of its 20 units will be sold to people with incomes below 80 percent of the area median income, and seven will be sold to moderate income homebuyers (between 80-120 percent AMI). Two homes will be fully accessible and rented to people with physical disabilities. All the homes will be near zero net energy homes, producing almost as much energy as they consume. Solar panels are expected to produce between 80 to 90 percent of the energy in each home.

## **Downtown Revitalization**

Complementing the revitalization of the Hillside neighborhood is Greenfield's revitalization program for its downtown. There are a number of components to the plan, including a proposed transportation center on Olive Street. The Franklin Regional Transit Authority has secured \$1.5 million from the federal government for that project, and has applied for \$371,000 from the state government to acquire the site. The project, with an estimated \$7.8 million price tag, will provide retail space and a new home for the Franklin Regional Council of Governments (FRCOG), renovations of the courthouse on Hope Street and a facade improvement program.

The centerpiece of the revitalization plan is an ambitious effort turn empty space on the upper floors of downtown properties into 50+ loft-style apartments and offices. A feasibility study is currently underway and

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<sup>12</sup> One or two of these units is being developed in Athol.

funding sources, including tax credits and grants, are being identified along with interested property owners. The Greenfield Area Development Corp. has expressed interest in providing capital to get the project off the ground. The local private nonprofit was formed in the 1960s with the mission of encouraging and supporting economic development in Greenfield and the surrounding area. Another potential sponsor is the Franklin County Community Development Corporation, a well-established CDC whose focus is on economic development.

The breadth and diversity of Greenfield's existing community development activities attest to the Town's interest and willingness to utilize public resources to make Greenfield a vibrant attractive community where families and businesses can thrive. Still, several of those interviewed during the planning process spoke of the need for better communication between Town Departments and neighborhood residents and a desire to see more resources devoted to "quality of life" improvements that would strengthen their neighborhoods and enable them to improve and upgrade their homes. Some of the tools and strategies that could accomplish this are described in the following section.

## 5. Housing Recommendations, Tools and Strategies

Community housing needs don't get solved on their own. They get solved when local leaders and citizens take action – by upgrading infrastructure, or redeveloping functionally obsolete properties for new uses, or improving the existing housing to make it more attractive or sustainable. And successful strategies are no accident. Communities that have been most successful in expanding their supply of affordable housing, while at the same time preserving town character and resources, share certain characteristics:

- Political will
- A plan and an implementation strategy
- Effective community organizing and communication
- Appropriate tools and regulations
- Financial resources
- Capable development partner(s)

The Town of Greenfield has established a credible foundation from which to build a neighborhood revitalization strategy for the Hillside neighborhood. A number of the critical success factors are in place and some of the programmatic initiatives are underway, as evidenced by the impressive list of activities described in Section 4. The challenge is to ramp up activity to a level, and site it such, that greater enthusiasm, support and participation ensues.

The Department of Planning and Development has already initiated many of the activities that have been cited as priorities. The community has articulated the following objectives, goals and principles as they relate to housing:

### ***Affordable Housing Goals***

- Promote sustainable homeownership opportunities for existing and future residents of the Hillside neighborhood.
- Preserve the long term viability of Hillside's older housing stock.
- Enhance the "curb appeal," appearance and cohesiveness of the neighborhood
- Upgrade and preserve existing affordable (public and privately-owned subsidized) housing
- Identify and target investor owned properties in need of physical improvements, maintenance, and/or improved management.
- Promote the adaptive reuse of underutilized property as housing (or mixed use development).
- Build local capacity and support for housing.

### ***Guiding Principles***

- Prioritize strategies that offer multiple benefits
- Encourage strategies that complement Greenfield's other planning and community development priorities

A number of strategies have been developed to fulfill the various objectives. Following is a listing of the objectives and their related strategies.

## **Elements of a Housing Revitalization Program**

### ***Promote sustainable homeownership opportunities for existing and future residents of the Hillside neighborhood.***

- Continue CDBG-funded homebuyer assistance programs.
- Improve access to, and utilization of, complementary programs offered by local lending institutions and state and quasi-public agencies that expand *affordable, sustainable* homeownership opportunities through “responsible” mortgage programs and products (e.g., the Massachusetts Soft Second Mortgage Program, MassHousing Mortgage Programs, FHA loans).
- Protect existing owners/tenants facing foreclosure, where continued ownership – with loan modification or restructuring – is feasible.
- Partner with regional nonprofit to develop an exit strategy (e.g., acquire-hold-sell-demolish, as appropriate) for properties where continued ownership by the current owner is not viable.

### ***Preserve the long term viability of Hillside’s older housing stock.***

- Expand CDBG-funded homeowner repair program to improve conditions, energy efficiency, and accessibility in existing owner occupied housing (and units owned/managed by responsible landlords)
- Improve access to, and utilization of, complementary home improvement loan programs and weatherization incentives offered by local lending institutions and state and quasi-public agencies
- Ensure that the target area’s low-income elderly homeowners who wish to “age in place” have access to the resources that enable them to do so.
- Encourage collaboration between human and social service providers and community housing developers to identify households in need and provide home repairs and modifications.

### ***Enhance neighborhood “curb appeal,” appearance and cohesiveness***

- Define, promote and/or protect neighborhood identity and character
- Restate physical design goals, initiatives

### ***Upgrade and preserve existing affordable (public and privately-owned subsidized) housing***

- Ensure that Greenfield maintains a mix of low income, moderate income and market rate housing.
- Inventory and study the feasibility of using additional town-owned parcels and buildings for affordable housing, including parcels that could be developed by the Housing Authority (alone or in partnership with another nonprofit entity).

***Identify and target investor owned properties in need of physical improvements, maintenance, and/or improved management.***

- Consider “carrot and stick” approaches to rid neighborhood of problems properties and get them into the hands of responsible owners.

***Promote neighborhood adaptive reuse as housing of underutilized property***

- Inventory under-utilized properties and town-owned sites for reuse as open space or infill housing development
- Investigate potential of mixed use – live/work space – for functionally obsolete industrial property.

***Build local capacity and support for housing.***

- Increase the resources available for community housing initiatives. Appropriate mechanisms might include adoption of the Community Preservation Act or establishment of a Municipal Affordable Housing Trust.
- Enhance local development and administrative capacity to support housing development and rehab programs and community planning.
- Expand education and outreach efforts.
- Support and expand existing programs of Franklin County Housing Redevelopment Authority (HRA) and Rural Development Inc (RDI). These include homebuyer and homeowner training; home repair, landlord, and financial literacy workshops; and more, recently foreclosure prevention counseling.
- Create opportunities to inform residents and public officials on issues related to neighborhood vitality and housing affordability. Collaborate with Greening Greenfield Coalition, to promote synergy

## **Specific Actions and Activities**

***Preserve Existing Affordable Inventory***

The state’s Community Economic Development Assistance Corporation (CEDAC) identifies 19 affordable units at Greenfield Acres as being at risk of losing their affordability restrictions by 2010. This development already ceded the affordability restrictions on 75 units when its owner prepaid the HUD mortgage. Now the remaining 19 units may also be at risk. This development is not in the target area. Even so, its preservation should be a priority. DHCD, MassHousing, and the state’s other quasi-public agencies have programs to preserve expiring use properties. Greenfield would be well advised to explore all options to ensure that its existing subsidized inventory, which is providing decent affordable and, for the most part, well maintained housing is preserved. Even developments that are unlikely candidates for conversion to condominiums or higher income occupancy require substantial investment and upgrading after 30-40 years.

### ***Expand the Housing Rehabilitation Program***

The Franklin County Housing and Redevelopment Agency (HRA) and its affiliate Rural Development, Inc. (RDI) is the major developer/rehabber of affordable single family homes for low and moderate income families in Franklin County, and in them Greenfield has a capable development partner. According to the program staff at HRA, the agency has the capacity to handle three times the current level of rehab activity in Greenfield. With additional funding, 20-25 units per year could be assisted. To expand the level of program participation to a level necessary to make a major impact – and a level requested by residents – the Department of Planning and Development should secure additional funding, from multiple sources, and devote additional manpower to implementing its initiatives. The Town might want to consider targeting its home improvement efforts – using resources within its control as well as those from other sources that it could influence (banks, MassHousing, etc.) – to those blocks where other improvements, such as tree plantings, sidewalk repairs, and the like are occurring.

### ***Provide Design Assistance***

The Department of Planning and Development could provide design guidance to help property owners recognize the elements that contribute to the neighborhood's character – or those that would improve neighborhood character – as they upgrade their homes. Some communities have prepared booklets with simple illustrations that take property owners and builders through the process of understanding the character of a particular neighborhood and street, with special attention to what constitutes more or less harmonious relationships among houses, relationships to the street, and so on. Voluntary design guidelines –which can be made available through realtors, local lenders, civic groups, etc. – can encourage owners and builders/rehabbers to look beyond the building lot in order to ensure that improvements not only meet the residents' needs but also fit into the neighborhood. It might be worth approaching area schools, like UMass or the Conway School, for support with such an undertaking.

### ***Increase the Financial Resources Available to Support Housing, Preservation, Open Space, and Recreation by Adopting the Provisions of the Community Preservation Act***

One option that is worthy of consideration, although it may prove challenging given Greenfield's fiscal challenges and already high tax burden, is adoption of the provisions of the Community Preservation Act. Enacted in 2000, the Community Preservation Act (CPA) provided a new funding source by allowing communities to create a local Community Preservation Fund. Monies raised locally through a surcharge of up to 3 percent of the real estate tax levy on real property are eligible for a state match. Funds raised under the provisions of the Act can be used to address three core community concerns:

- Acquisition and preservation of open space
- Creation and support of affordable housing
- Acquisition and preservation of historic buildings and landscapes

A minimum of 10 percent of the annual revenues of the fund must be used for each of the three core community concerns; the remaining 70 percent can be allocated for any combination of the allowed uses, or for land for recreational use. The CPA provides communities the opportunity to determine their own priorities.

Greenfield's 2006 Open Space Survey indicated that there was some support for the Community Preservation Act (CPA). Lack of funding is a critical issue for maintaining historic sites, open space and recreation area, as well as for addressing a wide range of housing needs. The CPA is a tool that can help communities address all three, and more than 130 cities and towns have voted to adopt the CPA since it became law in 2000, including 16 in Franklin, Hampden and Hampshire Counties.

Greenfield has recently begun to weigh the merits of adopting the CPA because of the financial benefits it can bring. The decision of whether or not to adopt the CPA can be a contentious one, and it is important to build a broad based coalition for support before bringing the issue to a vote.<sup>13</sup> Ensuring that residents are well informed about what CPA's passage means for them is critically important. Residents of the southeastern Massachusetts communities of Swansea and Hanson both developed and launched informational websites on how CPA could benefit their communities. Hanson voted in May to accept the CPA; Swansea has not yet voted. Their websites can be accessed at <http://cpssc.swanseamass.org/> and <http://preservehanson.org/default.aspx>

The Community Preservation Coalition, led by the Massachusetts Housing Partnership (MHP) and Citizens' Housing and Planning Association (CHAPA) led the group effort to create this important CPA resource recently released a guidebook on using CPA funding for community housing projects. This valuable resource can be accessed at: [http://www.chapa.org/pdf/mhp\\_cpa\\_guidebook.pdf](http://www.chapa.org/pdf/mhp_cpa_guidebook.pdf) (Be advised, this is a large pdf, 3.3mb)

### ***Positioning Greenfield as a Leader in Green Development***

Greenfield has the opportunity emerge as a leader in green development. Rural Development Inc.'s Solar Village put the organization on the national map as a leader in promoting green development in affordable housing development. Moreover, the community already has coalesced around the theme of, "Greening Greenfield" and using "greening" as the economic and inspirational engine to foster sustainability. The goals of the Greening Greenfield Coalition and the goals of improving the Hillside

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<sup>13</sup> For the first seven years of its existence, the State provided a 100 percent match to every participating community, but it recently announced that the statewide CPA Trust Fund will have insufficient revenue to do so in the FY09. As a result of decreasing collections of fees at the Registry of Deeds – the source of the state match – and the increased number of communities participating in the program, the Department of Revenue (DOR) has estimated that the state will provide a first round match of approximately 65 percent of the surcharge levied by each city and town. This will trigger a second round, or equity distribution, for those communities that adopted the maximum three percent surcharge. With the equity distribution, the total state reimbursement for qualifying communities will increase to between roughly 66 percent and 100 percent. DOR projects that matching grants for FY2010 will be even lower than for FY09 due to the downward trend in Registry fees, a reflection of the slowdown in the housing market.

housing stock to make it more efficient and the cost to maintain it more affordable are clearly compatible and a synergy could be achieved by engaging the well established coalition.

Very low-income homeowners typically live in older homes, making them vulnerable to rising energy costs. Harvard University's Joint Center for Housing Studies has estimated that homes in the Northeast built prior to 1970 use 30 percent more energy per square foot than homes built since 1990.<sup>14</sup> The national nonprofit Enterprise Community Partners, Inc. has estimated that families eligible for federal home energy assistance spend one-fifth of their income on home energy bills – six times more than the level other income groups spend.

Improving energy efficiency in very low-income homes can deliver tangible financial benefits. The Department of Energy (DOE) reports that Energy Star qualified homes deliver \$200-\$400 in annual savings compared to conventional homes, with additional savings on maintenance. In addition, studies of home weatherization and retrofit programs have catalogued an “array of benefits beyond energy savings,” including greater comfort, convenience, health, safety and noise reduction. These “non-energy benefits” have been broadly estimated to be worth 50 percent to 300 percent of annual household energy bill savings.<sup>15</sup>

Investments in home rehabilitation can stabilize struggling communities and increase property values. One report found that rehabilitation efforts increased surrounding home prices by 4 percent and further concluded that: “Because neighborhoods with substantial rehabs are most often those in economic decline, the opportunity cost of inaction, over time, may be greater than the apparent observed effect.”<sup>16</sup> Large-scale home rehabilitation initiatives have been shown to be highly cost effective investments for local governments that strengthen local economies.

In addition, investment in increasing the energy efficiency of the existing housing stock could stimulate significant economic activity in a construction industry hard hit by the housing slowdown, and support is beginning to coalesce for targeted federal investment that could help the residential construction employment sector bounce back more quickly. Approaches such as insulation; chimney and roof repairs; caulking and sealing; window replacements; and installation of energy-efficient equipment offer good jobs for which low-income workers can be trained and employed. Increased investment in green very low-income home rehabilitation can create these jobs at scale. Energy efficiency and green home rehabilitation/new construction represent promising opportunities to

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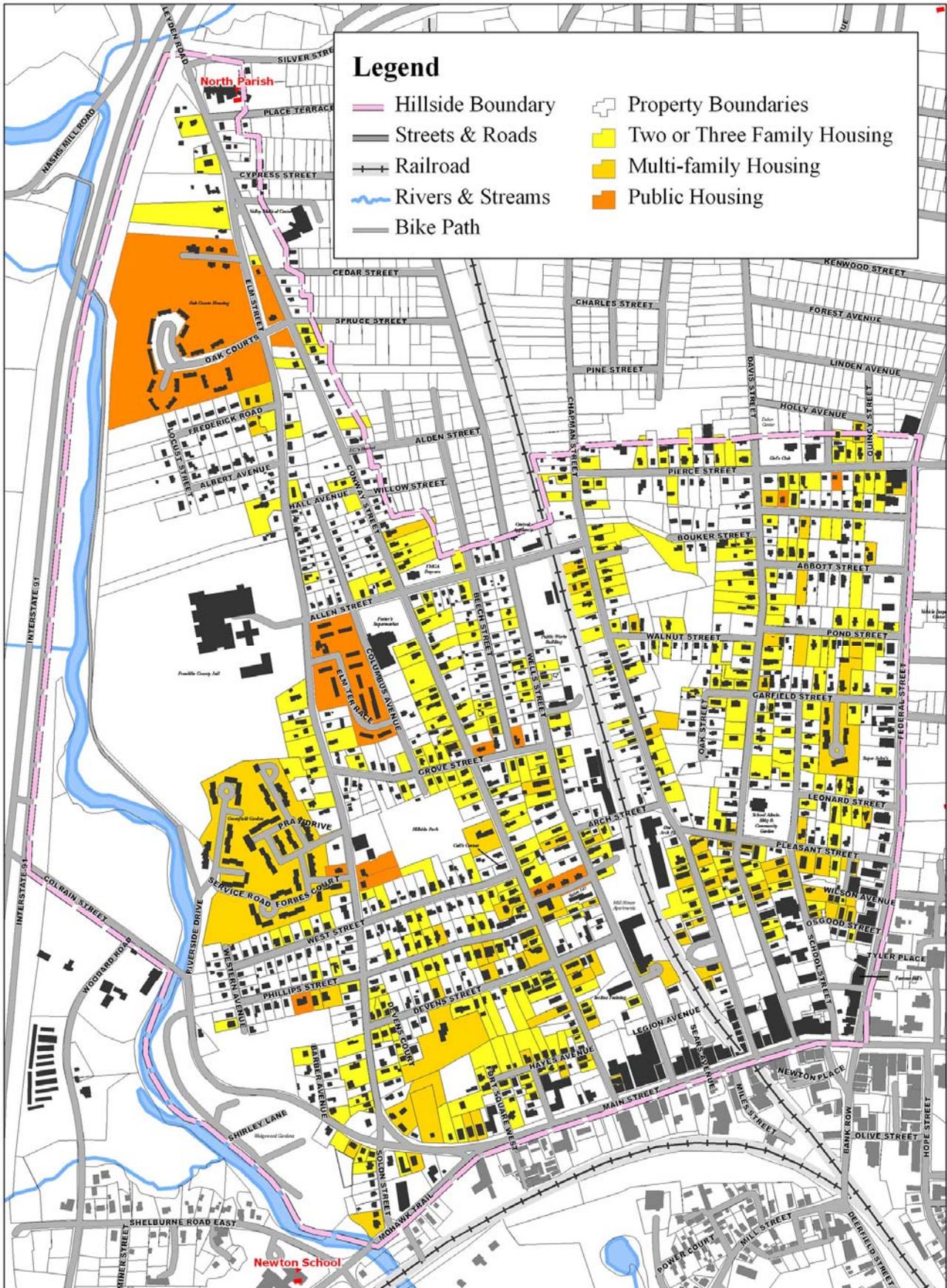
<sup>14</sup> *Foundations for Future Growth in the Remodeling Industry*, Joint Center for Housing Studies of Harvard University (2007)

<sup>15</sup> *Bringing Home the Benefits of Energy Efficiency to Low-Income Households: The Case for a National Commitment*, by Stockton Williams for Enterprise Community Partners, Inc., 2008

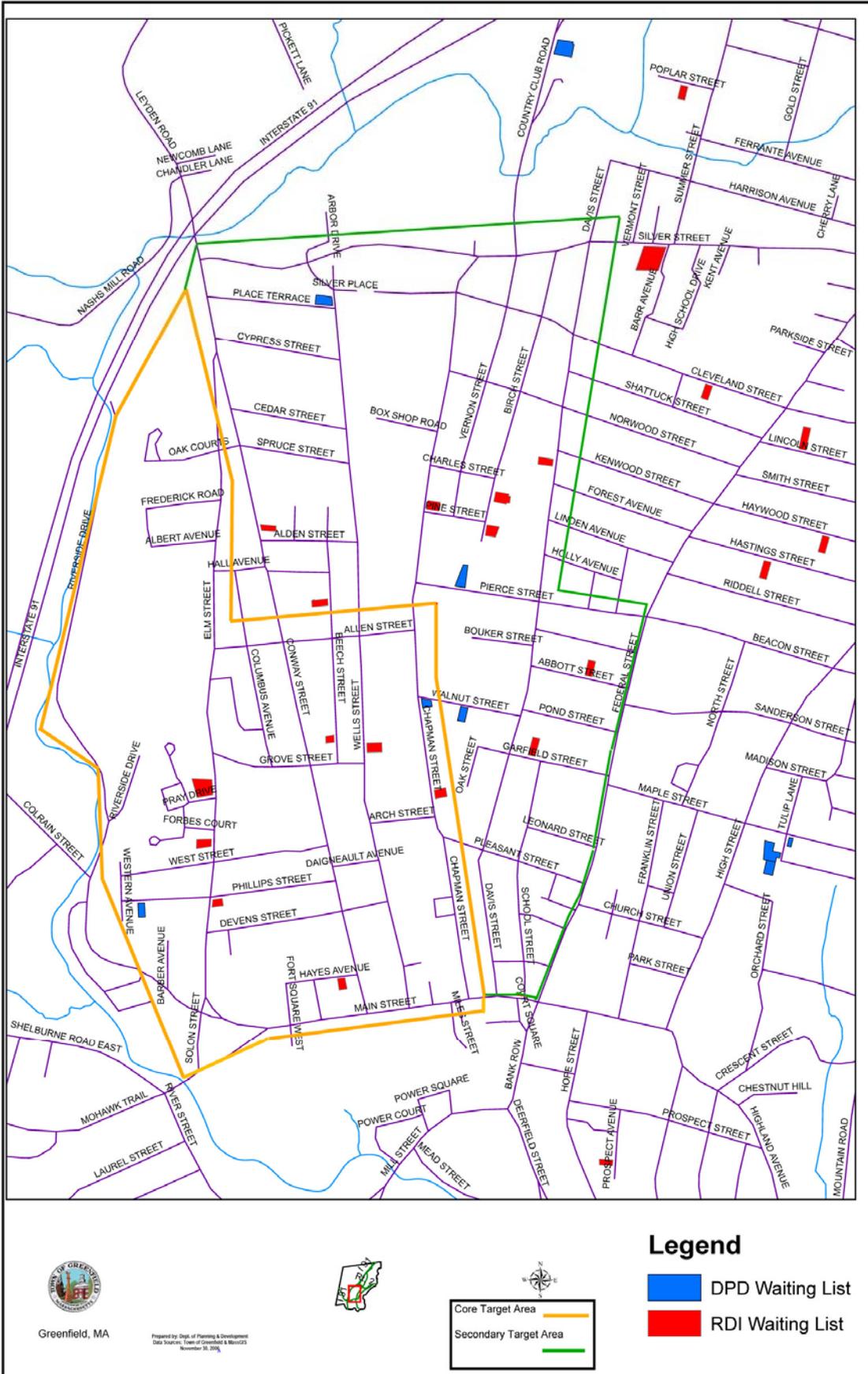
<sup>16</sup> *Ibid.*

create good “green collar” jobs. Here, too, the Town might explore doing improvements to an entire block at a time, subsidizing those owners who cannot afford the improvements and securing advantageous financing for those who could afford to do so.

Map V.2: Location of Publicly Assisted Housing.



Map V.3: Location of Properties on Housing Rehab Wait List.



## VI. Infrastructure

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### 1. Overview

The bird's eye drawing of Greenfield dated 1877 which appears on page 22, shows that much of the Hillside Neighborhood was in place by the late 19<sup>th</sup> century. The infrastructure assessment found that much of the Neighborhood's infrastructure to be in good to fair condition; however several clusters of needed improvements were identified. Due to this aggregated pattern, work strategically targeting the greatest concentration of these heaved sidewalks, inadequate sewer mains, catch basins, etc can greatly improve the overall condition of the infrastructure in the neighborhood.

### 2. Field Survey and Data Analysis

The task of surveying and assessing the physical infrastructure of the Hillside Neighborhood, which forms a significant portion of urbanized Greenfield, was shared between Dodson Associates and engineers from Coler & Colantonio. While Coler & Colantonio worked to assess the condition of the drainage, sanitary sewer, water infrastructure, and road surface conditions, Dodson Associates focused on the condition of the sidewalks including wheel chair ramps, and cross walks. Working independently each firm identified "priority areas" based on analyses of the data collected. Associates of both firms compared their assembled data and documented both the raw data and the newly identified priorities in a series of maps and data tables included below.

#### i. Sewer, Water, and Drainage

During the data collection process, Coler & Colantonio met and conferred with Laurence Petrin, Engineering Superintendent of the Greenfield DPW on several occasions to identify available street plans and profiles, water main flows, and sanitary sewer backup logs within the target area. The target area for the engineering tasks extends north and south bounded by Silver Street and Main Street, respectively. The west and east borders are Elm Street and Chapman Street, respectively. From review of these materials a spreadsheet database was composed for three underground infrastructure systems within the target neighborhood, "Drainage", "Water", and "Sewer" was constructed. The provided Microsoft Excel file contains a sheet for each street within the target area. On each sheet, the data is organized by system and item.

#### *Sanitary Sewer*

Coler & Colantonio studied the records kept by DPW of all sanitary sewer backups for both house services and sewer mains. After filtering through this data, the locations of these backups on the mains were added to the spreadsheet.

### **Water**

Data pertaining to the water main flows was obtained through coordination with the DPW and flow rates have been added to the spreadsheet at the specific fire hydrants within the target area.

A list of suggested improvements to the distribution system from the “Water System Report, dated 1976, by Tighe & Bond Consulting Engineers”, is currently being implemented by the DPW, and has also been added to the spreadsheets.

### **Drainage**

A field survey was conducted that visually inspected the catch basins, drainage manhole and sanitary sewer manhole conditions within the target area. Information pertaining to the catch basin’s frame, grate, and curb inlet condition were added to the spreadsheet. The manhole covers throughout the target area generally seemed to be in good condition and were fairly flush with the pavement. An excerpt from this spreadsheet which will be given to the DPW is shown below

**Table VI.1: Improvement Priority Point Ranking**

Street	System	Item	Sheet	Location (STA)	to STA)	L, R, or CL	Year	Age	Size	Type	Comments	Fire Flow	Test Date	Problems
Albert Ave	Drainage	Pipe	1	0+00	2+80	L			10"	RCP				
Albert Ave	Drainage	Pipe	1	2+80	6+00	L			12"	RCP				
Albert Ave	Drainage	CB	1	0+00		L								
Albert Ave	Drainage	CB	1	2+80		L/R								
Albert Ave	Drainage	CB	1	4+30		R								
Albert Ave	Drainage	CB	1	5+50		R								
Albert Ave	Drainage	DMH		NONE										
Albert Ave	Water	Pipe	1	0+00	5+80	R			6"	CICL				
Albert Ave	Water	Hydrant		NONE										
Albert Ave	Sewer	Pipe	1	1+50	2+50	CL			6"	VC				
Albert Ave	Sewer	Pipe	1	2+50	6+00				8"	VC				
Albert Ave	Sewer	SMH	1	2+40		CL								
Albert Ave	Sewer	SMH	1	5+80										

### **ii. Sidewalks**

In April, 2008, Dodson Associates conducted a sidewalk inventory and assessment for the Hillside Neighborhood study area. Conducted on foot, the inventory noted the location, surface type, and condition of all sidewalks, wheelchair ramps, and crosswalks. Sidewalk surface conditions, ramps, and crosswalks were given a quality ranking of “good”, “fair”, or “poor” based on a rubric described in Appendix D. This data is displayed on the map entitled *Sidewalk Inventory* in Appendix F.

### 3. Findings

#### i. Sewer, Water, and Drainage

Coler & Colantonio cataloged the location of catch basins, sanitary sewer main, and house sewer infrastructure problems on the map found in Appendix F entitled *Infrastructure Analysis Scatter Plot*. Each problem location is designated by an appropriate symbol found in the legend. The more problems on a section of road increase the likelihood a full infrastructure redevelopment is warranted.

This method is flawed by the fact that certain sections of road do not have any infrastructure to cause problems, but should still be considered for grant projects. These sections of road will not have “problem” symbols but are still circled as Recommended Improvements.

To take into account the scatter plot data and the missing infrastructure information, a Point Ranking System was designed. This method will be explained later in this report.

#### *Drainage*

The drainage infrastructure appears to be operating at an acceptable level. No major drainage problems have been reported or found in through this analysis. At isolated places throughout the target area are curb inlets above catch basins that could be replaced. A minor number of catch basins should be raised or lowered to grade when possible. These are noted in the spreadsheet and on the scatter plot.

#### *Sanitary Sewer*

The sewer main on West Street has the highest instance of backups of any section of road in the target area. It also has a high density of house sewer service backups. Another point of interest was found from talking with the Town of Greenfield DPW and studying the plans provided. The section of Elm Street from Allen Street to Conway Street is lacking a sewer main.

#### *Water*

The water mains have been analyzed by Tighe & Bond Consulting Engineers and a list of improvements is currently being implemented by the Town of Greenfield DPW. This analysis has found that the same section of Elm Street that is without sewer also is without water. Extending the water main on Conway Street, from the intersection of Elm Street and Conway Street, north to Silver Lane is also on the schedule.

#### ii. Sidewalks

As illustrated by the *Sidewalk Inventory & Analysis* map, the majority of the sidewalks, ramps, and crosswalks are in good to fair condition. The exceptions in this functional network exist where relatively short poor

condition sections interrupt good condition segments such as along the length of Grove Street and in the north-western portion of the Target Area.

Dodson Associates has designated a total of 10540.75 linear feet of sidewalk in the Hillside Neighborhood as being in “poor” condition. .

#### 4. Recommended Infrastructure Improvements

##### i. Sewer, Water, and Drainage

Based on the following Point Ranking System each street in the inventory was assigned the points earned based on the defined criteria. The “+1” designation is available for extra points based on instances of that corresponding criteria. For the drainage system and water systems a 0.00 or 1.00 value was given because these systems are not found to be problematic.

**Table VI.2: Improvement Priority Point Ranking**

<b>Point System:</b>	<b>Ranking</b>	
		Points Ranged from 0 to 1 by 0.25 increments
<b>Analyzed System</b>	<b>Points</b>	
Drainage	0.00	No Major Problems
	1.00	Major Problem Found
Sewer Main	0.00	No Reported Problems
	0.25	1 to 2 Reported Problems
	0.50	3 to 4 Problems
	0.75	5 Problems
	1.00	Over 5 Problems
	+1.00	Per Section of Road without Main
Sewer House Service	0.00	No Reported Problems
	0.25	1 to 10 Reported Problems
	0.50	10 to 20 Problems
	0.75	20 to 30 Problems
	1.00	Over 30 Problems
Water	0.00	No Problems
	+1.00	Per Section on list for Upgrade

The results of applying the Point Ranking System to the Hillside Neighborhood target area are as follows:

**Table VI.3: Infrastructure Improvement Priority**

Priority	Street	Ranking Points
1	Elm St	4.5
2	Conway St	2.75
3	West St	2
4	Wells St	1.75
5	Allen St	1.5
6	Grove St	1
7	Main St	1
8	Columbus Ave	0.75
9	Chapman St	0.75
10	Devins St	0.5
11	Phillips St	0.25
12	Western Ave	0.25
13	Albert Ave	0.25
14	Arch St	0.25
15	Fort Square W-N-E	0.25
16	Frederick Rd	0.25
17	Hayes Ave	0.25
18	Shelburne Rd	0.25
19	Barber Ave	0
20	Devins Ct	0
21	Green River Int	0
22	Jail-Sewer	0
23	Locust St	0
24	Miner St	0
25	Mohawk Trial	0
26	Oak Ct	0
27	Solon St	0

The above *Infrastructure Improvement Priority* table suggests that sections of Elm Street, Conway Street, West Street, Wells Street, and Allen Street are good candidates for infrastructure improvement projects. By cross referencing this Priority Street table with Dodson Associates’ sidewalk improvement recommendations, table VI.4 and the *Action Strategy Map* in Appendix F, sections of Elm Street, Conway Street, and Allen Street emerge as high priority streets for sidewalk replacement.

## 5. Cost Estimates for Infrastructure Improvements

Together Coler & Colantonio and Dodson Associates collected costing data used to prepare cost estimates for infrastructure improvements in the Hillside Neighborhood. Dodson Associates focused its attention of the detailed costs of reconstructing the deteriorating sidewalks in the neighborhood using the cost estimates provided to the City of Greenfield in May, 2008 for the Conway Street Sidewalk project. Coler &

Colantonio looked at the broader infrastructure needs and gathered unit cost data from the Mass Highway “Construction Project Estimator” for Zone 2, at [www.mhd.state.ma.us/pe/WeightedAverageCriteria.aspx](http://www.mhd.state.ma.us/pe/WeightedAverageCriteria.aspx). They also incorporated data from recent Coler & Colantonio, Inc. projects, and the sidewalk construction cost data developed by Dodson Associates. Coler & Colantonio developed an Excel spreadsheet containing these unit costs for materials, construction, survey, permitting, and engineering which will be made available to the City of Greenfield. These unit cost values are for budgeting purposes only and are only valid for roughly three to six months from June 2008. The cost estimates are only approximate values and should be checked and recalculated closer to grant submissions and construction time.

### ***Elm Street***

As an example for the costs of infrastructure improvements, an estimate was prepared for the comprehensive reconstruction of infrastructure on Elm Street from its intersection with Allen Street north to its intersection with Conway Street. Including improvements or reconstruction of the water mains, storm and sanitary sewers, other drainage systems, and sidewalks, the estimated cost of this project is \$1,467,067.92

The quantity of the street materials, asphalt, gravel, and fine grade and compact, were based on the assumption that this section of Elm Street will be demolished and repaved. The water main and primary drainage pipe lines are assumed to be replaced along this section of road. The lengths of both pipes were assumed to equal the length of the road to be repaired. The sanitary sewer main is assumed to be replaced from the intersection of Elm Street and Hall Street, north to the intersection of Elm Street and Conway Street. The length of the sanitary sewer pipe given in the cost estimate was approximated to equal the length of this section of road. A detailed breakdown of this estimate can be found in Appendix G.

### ***Sidewalks***

In total, Dodson Associates determined that 10540.75 linear feet of sidewalk in the Hillside Neighborhood are in “poor” condition and a priority for replacement. The total cost of improvements to these sidewalks and wheelchair ramps, independent of other infrastructure needs at the time of publication is \$1,076,849.82 including a 15% contingency, Table VI.4.

As previously described the unit costs and quantities were derived from the seven bids submitted to the City of Greenfield on May 7, 2008 for the Conway Street Sidewalk Project. Excluding the highest and lowest bids, the unit costs were averaged to arrive at a working unit cost. To determine the quantity of the various materials, the estimated quantity declared for the Conway Street project was divided by 1256, the length of the sidewalk improvement. This number was then used as a conversion factor by which the linear footage of the prescribed hillside improvements could be multiplied; see Appendix G, table G.2 for detailed estimate table.

**Table VI.4: Priority Sidewalk Improvements**

Street Name	Segment Length-Feet	Wheelchair Ramps	Driveway Crossings	Estimated Costs
Allen	830.57	6	7	<b>\$73,836.03</b>
Arch	60.69	0	4	<b>\$5,414.82</b>
Chapman	263	2	4	<b>\$23,411.00</b>
Columbus	643.72	0	14	<b>\$57,044.47</b>
Conway	3212.89	20	45	<b>\$285,658.85</b>
Elm	2634.01	15	30	<b>\$234,006.63</b>
Grove	410.5	4	4	<b>\$36,566.39</b>
Hall	398.99	2	5	<b>\$35,435.23</b>
Leonard	1200.51	4	10	<b>\$106,421.66</b>
School	885.87	3	12	<b>\$78,596.07</b>
<b>Total (plus 15%)</b>				<b>\$1,076,849.82</b>

## 6. Additional Infrastructure Information:

This section of the report contains infrastructure information Coler & Colantonio, Inc. feels would be useful to the Town of Greenfield and the DPW, but does not at this time warrant grant funding.

### *Drainage Mains*

There are two sections of drainage pipe that seem to “bottleneck” the drainage system. They are either miss labeled, incorrectly measured, or need to be put on a watch list for drainage backups.

- i. Near the intersection of Allen Street and Wells Street a 10” drainage pipe connects into a catch basin and then a 6” drainage pipe runs out of the catch basin and into a 15” pipe.
- ii. Near the intersection of Elm Street and Devens Street a 10” drainage pipe connects two drainage manholes. A 12’ pipe connects into the first manhole and an 18’ pipe runs out of the second manhole.

### *Drainage Catch Basins*

The catch basin on the west side at the corner of Elm Street and Conway Street is full of sand. Cleaning is needed and this area should be put on a watch list for flooding.

A number of catch basins have broken curb inlets and can be found on the inventory spreadsheet.

### *Spruce Street*

The majority of Spruce Street falls mostly outside of the target area but did have a field survey done on it. The street is lacking curbs and the drainage infrastructure could use improvements. Catch basins are in the grass of the right-of-way without discernable ditches connecting them. The road is at an elevation higher than most of the residential front yards.

## Appendices

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- Appendix A: Draft Agenda for Hillside Neighborhood Workshops**
- Appendix B: Invitation to the Workshops**
- Appendix C: Interview Questions**
- Appendix D: Sidewalk Inventory and Assessment**
- Appendix E: Housing Analysis Tables**
- Appendix F: Maps**
- Appendix G: Cost Estimates**

## Appendix A: Draft Agenda for Hillside Neighborhood Workshops

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### **First Workshop: 7-9 PM Tuesday, March 4th, 2007**

**Purpose:** Seek public input on problems and opportunities in the neighborhood, including needed physical improvements, public safety, and other community concerns.

#### **Workshop Agenda:**

**7-7:30** Participants arrive and locate their home or business on a map of the neighborhood.

Introductory presentation project history and purposes, existing conditions in the neighborhood.

If possible, break participants into stakeholder groups, depending on who shows up:

- Business owners
- Homeowners
- Renters
- People with Kids
- Retirees,
- By street or housing complex?
- Etc.

**7:30 – 8:30** Facilitated discussion with each group with questions, mapping exercises to identify positive and negative features, points of conflict, dangerous areas, etc.

**Discussion questions** for small groups, answers to be noted on maps as appropriate:

- Where is your home or business?
- What are the boundaries of your neighborhood?
- Where do you go in the neighborhood or town? What businesses, town services, religious institutions, schools, etc. are part of your daily routine? How do you get there?

#### **Strengths:**

- What do you like most about your neighborhood?
- Where are your favorite streets, parks or other places?
- What are the gathering places, businesses or other facilities that you go to?
- What people, groups or organizations help to make this a great place to live?

#### **Weaknesses:**

- What would you like to see changed in the neighborhood?
- Are there buildings that need to be fixed up, or torn down?
- Are there places where you feel unsafe?
- Are there conflicts between uses or people in the neighborhood?
- Are there areas of conflict between pedestrians, cars, trucks or trains?
- How is town maintenance, snow removal, trash pickup, etc?
- What's holding the neighborhood back? Absentee landlords, lack of investment in facilities or maintenance, poverty, crime, etc?

**Opportunities:**

- Are there streets or sidewalks that need to be fixed?
- Is there enough parking?
- Are there areas that need new trees or other landscaping.
- Are there recreational needs for residents, such as parks, playgrounds, bike paths, walking trails, natural areas, or facilities for active sports?
- Are there social needs for residents, such as services or activities to youth, families, seniors; more gathering places, etc?
- If you had the money to make one improvement in the neighborhood, what would you spend it on?

**Additional questions for businesses:**

What are the challenges to doing business in the area?

What can the town do to make your business more successful?

**8:30 – 9:00** Presentation from each group and discussion of the results.

What do you want to know about, what information do you need?

Who do you want to talk to?

What would you do if you were the mayor?

**Second Workshop: 7-9 PM Thursday, March 27<sup>th</sup>**

**Purpose:** Present existing conditions, evaluate alternatives for action, discuss obstacles to implementation, and seek consensus on priorities.

**7 – 7:30** Presentation of existing conditions, results of interviews and first workshop

**7:30 – 7:45** Discussion and feedback.

**7:45 – 9:00** Workshop exercise based on what we learn between now and then. Work to define a shared vision for the neighborhood.

## Appendix B: Invitation to the Workshops

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February 25, 2007

Dear \_\_\_\_\_,

I am writing to invite you to help plan improvements to your neighborhood. My planning firm, Dodson Associates, has been asked by the City of Greenfield to develop a strategy and concrete suggestions for supporting the positive development and revitalization of your neighborhood. To do this, we need to find out what's working, what needs improvement, who needs help, and what you love about your neighborhood.

Over the next several weeks we will be holding two meetings, on March 4<sup>th</sup> and March 27<sup>th</sup>, and conducting short, confidential interviews where you and your neighbors can share your visions, concerns, and ideas. The goals of these interviews and meetings are to identify the key places that shape the neighborhood, for better and worse, as well as to understand the networks of neighbors, community groups, churches, schools, and business relationships that link people together.

For this planning effort to be successful and result in a more enjoyable, comfortable, and vibrant place to live, work, and play, we need your help. As someone who lives, works, or owns a business in the Hillside Neighborhood of Greenfield, you best understand its opportunities and challenges as well as what your dream community would look and feel like.

Please come to the public meetings to be held on March 4<sup>th</sup> and March 27<sup>th</sup> from 7:00 to 9:00p.m in the cafeteria of the Greenfield Middle School at 195 Federal Street. If you can't make these meetings, or if you are more comfortable speaking privately, call me at 413-628-4496 ex. 19 to schedule a time to talk. We are grateful for your input and guidance.

Sincerely,

Peter Flinker  
*-Principal Planner*  
*Dodson Associates, LLC.*

## Appendix C: Interview Questions

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- How would you describe yourself?
  - activist, business owner, resident, community member, dissident....
- How long have you lived/worked in the neighborhood? In Greenfield or surrounding area?
- Do you rent or own?
- What do you like most about the Hillside Neighborhood?
  - Describe your favorite street, park or other place in the neighborhood.
  - Who are the people that make living here better? Individual, groups, businesses, etc.
- What would you like to see changed in the neighborhood?
  - Describe any threats to your health and safety.
  - Are there buildings which need to be fixed up or torn down?
  - Are there streets or sidewalks that need to be replaced?
- Are there conflicts between individuals or groups of people that cause problems in the neighborhood?
  - Who shares your concerns?
  - Who would disagree with you?
- Do you feel like town government is responsive to your needs?
- Would you be willing to participate in the planning workshops on March 4<sup>th</sup> and 27<sup>th</sup>?
- Who else should be invited to the workshops, and how do we reach them? What groups need to be represented?
- Do you have any concerns or recommendations about the planning process or the motives of town staff or elected officials?
- What needs to be done to make the process better?
- Who else should we talk to about the Hillside Neighborhood?

## Appendix D: Sidewalk Inventory and Assessment

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In April, 2008, Dodson Associates conducted a sidewalk inventory and assessment for the Hillside Neighborhood study area. Conducted on foot, the inventory noted the location, surface type, and condition of all sidewalks, handicap accessible ramps, and crosswalks. These were documented on a map at a scale of 1" = 150'. (see "Sidewalk Inventory" map). The evaluation designations and criteria for these elements are listed below.

**Surface Type** (*Type* field in attribute table associated with GIS file):  
Classified as concrete sidewalk, asphalt sidewalk, or crosswalk.

**Replacement** (*Replace* field in attribute table).

Classified as code 0,1,2,3

- 0:** The sidewalk section has not been identified as a top priority for reconstruction/ repair
- 1:** The sidewalk section has been identified as a top priority for reconstruction
- 2:** The sidewalk section has been identified as a reconstruction priority and is under construction or will be in the same calendar year.
- 3:** Reconstruction of the priority sidewalk section is complete.

**Condition** (*Condition* in attribute table):

**Sidewalks:**

**Good-** the sidewalk is free from all obstacles or excessive grade changes, and its surface is free from defects such as cracks or buckling that would inhibit the free and comfortable passage of people in wheelchairs or with baby strollers.

**Fair-** the sidewalk is passable by all users including those with mobility impairment, but may contain some cracking or unevenness.

**Poor-** the sidewalk contains many cracks, changes in grade, and other imperfections that significantly inhibit the free and comfortable passage of people in wheelchairs, with other mobility limitations, or those with baby strollers.

**Crosswalks:**

**Good-** the crosswalk is located where approaching drivers have unobstructed views of pedestrians and the paint of the crossing is clear across the entire street.

**Fair-** the crosswalk is located where approaching drivers have unobstructed views of pedestrians. The paint of the crossing is largely intact and visible across the entire street, though it may be chipped or faded.

**Poor-** the crosswalk is either situated in an area with obstructed views or the paint of the crossing is worn away at multiple points.

**Accessibility Ramps:**

**Good-** the ramp is logically located, free from all obstacles or excessive grade changes, and its surface is free from defects such as cracks or buckling that would inhibit the free and comfortable passage of people in wheelchairs or with baby strollers.

**Fair-** the ramp is passable by all users including those with mobility impairment, but may contain some cracking or unevenness or require the user to change course in an abrupt way.

**Poor-** the ramp contains many cracks, steep grade changes, or other imperfections that significantly inhibit the free and comfortable passage of people in wheelchairs, with other mobility limitations, or those with baby strollers.

These data were catalogued as shapefiles using ArcMap 9.1. The sidewalk and crosswalks are documented in the file entitled “Hillside\_Sidewalk\_2008” while the accessibility ramps are in the file “Hillside\_Sidewalk\_Ramps\_2008”.

## Appendix E: Housing Analysis Tables

**Table E.1: Franklin County 2006 Profile**

Franklin County: An Updated Profile			
Indicator	2000	2006	% Change 2000-2006
Population	71,535	72,183	0.9%
Households	29,492	29,969	1.6%
Median Household Income	\$40,768	\$51,871	27.2%
Inflation Adjusted Median Household Income	\$49,287	\$51,871	5.2%
Median Family Income	\$50,915	\$63,720	25.1%
Inflation Adjusted Median Family Income	\$61,554	\$63,720	3.5%
Subfamilies	477	516	8.2%
Total Housing Units	31,939	32,872	2.9%
Occupied Units	29,466	29,969	1.7%
Vacant Units	2,473	2,903	17.4%
Owner Occupied Units	19,729	21,877	10.9%
Renter Occupied Units	9,737	8,092	-16.9%
Median Value Owner Occupied Units	\$119,000	\$207,800	74.6%
Median Gross Monthly Rent	\$541	\$694	28.3%
Renter HHs Paying >30% of Income for Rent	3,347	3,330	-0.5%
% paying >30%	34.4%	41.2%	
Renter HHs Paying >50% of Income for Rent	1,556	1514	-2.7%
% paying >50%	16.0%	18.7%	
Median Monthly Owner Cost (w mortgage)	\$978	\$1,378	40.9%
Median Monthly Owner Cost (w/o mortgage)	\$336	\$495	47.3%
# Owners with Mortgage	13,007	14,998	
Homeowners (w mortgage) Paying >30%	2369	5850	146.9%
% paying >30%	18.2%	39.0%	
Homeowners (w mortgage) Paying >50%	703	1910	171.7%
% paying >50%	5.4%	12.7%	
# Owners with no Mortgage	6,722	6,879	
Homeowners (w/o mortgage) Paying >30%	653	1359	108.1%
% paying >30%	9.7%	19.8%	
Homeowners (w/o mortgage) Paying >50%	169	250	47.9%
% paying >50%	2.5%	3.6%	
Average Renter Household Size	2.00	1.97	-1.5%
Average Owner Household Size	2.57	2.50	-2.7%

**Table E.2: Age of Hillside (Greenfield) Householder by Tenure**

Age of Householder by Tenure										
	Greenfield	Core Area	Block Group 1, Census Tract 413	Block Group 2, Census Tract 413	Block Group 1, Census Tract 414	Larger Area	Block Group 1, Census Tract 412	Block Group 3, Census Tract 413	Block Group 4, Census Tract 413	Core Plus Larger
Total:	7,939	1,526	476	485	565	1596	571	417	608	3,122
% of Greenfield's Total Housing Units		19.2%				20.1%				39.3%
Owner occupied:	4,279	319	64	137	118	704	431	159	114	1,023
% of Greenfield's OO Hsg Units		7.5%				16.5%				23.9%
% Homeowners Aged 15-34	11.3%	29.2%	12.5%	29.9%	37.3%	14.6%	14.4%	11.3%	20.2%	19.2%
% of Greenfield's < 35 HOs		19.3%				21.4%				40.7%
% Homeowners Aged 35-54	40.5%	41.4%	65.6%	38.7%	31.4%	36.4%	37.4%	31.4%	39.5%	37.9%
% of Greenfield's 35-54 HOs		7.6%				14.8%				22.4%
% Homeowners Aged 55-64	12.7%	5.3%	9.4%	4.4%	4.2%	9.9%	9.5%	11.3%	9.6%	8.5%
% of Greenfield's 55-64 HOs		3.1%				12.8%				16.0%
% Homeowners Over 65	35.5%	24.1%	12.5%	27.0%	27.1%	39.1%	38.7%	45.9%	30.7%	34.4%
% of Greenfield's > 65 HOs		5.1%				18.1%				23.2%
% Homeowners Over 75	21.5%	10.3%	0.0%	6.6%	20.3%	24.9%	25.1%	28.9%	18.4%	20.3%
% of Greenfield's > 75 HOs		3.6%	0.0%	1.0%	2.6%	19.0%	11.7%	5.0%	2.3%	22.6%
% Homeowners Over 85	3.9%	3.8%	0.0%	0.0%	10.2%	3.1%	3.0%	5.7%	0.0%	3.3%
Renter occupied:	3,660	1,207	412	348	447	892	140	258	494	2,099
% of Greenfield's Renters		33.0%	11.3%	9.5%	12.2%	24.4%	3.8%	7.0%	13.5%	57.3%
% Renters Aged 15-34	33.4%	31.7%	33.3%	22.7%	37.4%	26.7%	49.3%	19.4%	24.1%	29.6%
% of Greenfield's < 35 Rntrs		31.3%				19.4%				50.7%
% Renters Aged 35-54	40.2%	42.5%	30.8%	51.1%	46.5%	52.8%	47.1%	73.3%	43.7%	46.9%
% of Greenfield's 35-54 Rntrs		34.9%				32.0%				66.9%
% Renters Aged 55-64	10.2%	8.4%	7.8%	7.8%	9.4%	8.5%	0.0%	3.5%	13.6%	8.4%
% of Greenfield's 55-64 Rntrs		27.0%				20.3%				47.3%
% Renters Over 65	16.2%	17.4%	28.2%	18.4%	6.7%	12.0%	3.6%	3.9%	18.6%	15.1%
% of Greenfield's > 65 Renters		35.5%				18.1%				53.5%
% Renters Over 75	11.6%	11.8%	20.4%	15.5%	1.1%	10.2%	3.6%	3.9%	15.4%	11.1%
% of Greenfield's > 75 Renters		33.6%				21.4%				54.9%
% Renters Over 85	3.8%	4.3%	8.0%	5.5%	0.0%	5.2%	3.6%	0.0%	8.3%	4.7%

**Table E.3: Size of Hillside (Greenfield) Structure by Tenure**

Size of Structure by Tenure										
	Greenfield	Core Area	Block Group 1, Census Tract 413	Block Group 2, Census Tract 413	Block Group 1, Census Tract 414	Larger Area	Block Group 1, Census Tract 412	Block Group 3, Census Tract 413	Block Group 4, Census Tract 413	Core Plus Larger
Total:	7,939	1,526	476	485	565	1596	571	417	608	3,122
Owner occupied:	4,279	319	64	137	118	704	431	159	114	1,023
1, detached	3,548	257	56	95	106	512	336	101	75	769
1, attached	152	10	0	10	0	12	12	0	0	22
% of Owners living in Single Family Homes	86.5%	83.7%	87.5%	76.6%	89.8%	74.4%	80.7%	63.5%	65.8%	77.3%
2 units	390	34	8	14	12	148	70	39	39	182
3 or 4 units	87	18	0	18	0	32	13	19	0	50
% of Owners living in 2-4 Family Homes	11.1%	16.3%	12.5%	23.4%	10.2%	25.6%	19.3%	36.5%	34.2%	22.7%
5+ units	37	0	0	0	0	0	0	0	0	0
% of Owners living in Multi-family (5+ unit) Homes	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Renter occupied:	3,660	1,207	412	348	447	892	140	258	494	2,099
1, detached	412	35	8	9	18	91	56	21	14	126
1, attached	37	14	8	0	6	0	0	0	0	14
% of Renters living in Single Family Homes	12.3%	4.1%	3.9%	2.6%	5.4%	10.2%	40.0%	8.1%	2.8%	6.7%
2 units	919	277	88	100	89	259	72	94	93	536
3 or 4 units	964	349	172	87	90	223	7	85	131	572
% of Renters living in 2-4 Family Homes	51.4%	51.9%	63.1%	53.7%	40.0%	54.0%	56.4%	69.4%	45.3%	52.8%
5+ units	1,260	469	136	152	181	319	5	58	256	788
% of Renters living in Multi-family (5+ unit) Homes	34.4%	38.9%	33.0%	43.7%	40.5%	35.8%	3.6%	22.5%	51.8%	37.5%

**Table E.4: Age of Hillside (Greenfield) Housing by Tenure**

Age of Housing by Tenure										
	Greenfield	Core Area	Block Group 1, Census Tract 413	Block Group 2, Census Tract 413	Block Group 1, Census Tract 414	Larger Area	Block Group 1, Census Tract 412	Block Group 3, Census Tract 413	Block Group 4, Census Tract 413	Core Plus Larger
Total:	7,939	1,526	476	485	565	1596	571	417	608	3,122
Owner occupied:	4,279	319	64	137	118	704	431	159	114	1,023
% Built since 1980	11.9%	1.9%	9.4%	0.0%	0.0%	5.5%	7.2%	0.0%	7.0%	4.4%
% Built 1990 to March 2000	1.3%	1.9%	9.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
% Built 1980 to 1989	10.7%	0.0%	0.0%	0.0%	0.0%	5.5%	7.2%	0.0%	7.0%	3.8%
% Built 1970 to 1979	7.1%	5.6%	9.4%	0.0%	10.2%	1.6%	2.6%	0.0%	0.0%	2.8%
% Built 1960 to 1969	8.9%	4.1%	0.0%	9.5%	0.0%	2.1%	3.5%	0.0%	0.0%	2.7%
% Built 1950 to 1959	13.4%	11.0%	0.0%	7.3%	21.2%	8.7%	9.3%	9.4%	5.3%	9.4%
% Built 1940 to 1949	10.6%	13.2%	12.5%	20.4%	5.1%	8.9%	12.3%	6.3%	0.0%	10.3%
% Built 1939 or earlier	48.1%	64.3%	68.8%	62.8%	63.6%	73.2%	65.2%	84.3%	87.7%	70.4%
Renter occupied:	3,660	1,207	412	348	447	892	140	258	494	2,099
% Built since 1980	5.8%	7.9%	0.0%	20.4%	5.4%	3.5%	15.7%	3.5%	0.0%	6.0%
% Built 1990 to March 2000	1.5%	1.4%	0.0%	0.0%	3.8%	1.0%	0.0%	3.5%	0.0%	1.2%
% Built 1980 to 1989	5.8%	7.9%	0.0%	20.4%	5.4%	3.5%	15.7%	3.5%	0.0%	6.0%
% Built 1970 to 1979	18.6%	19.6%	13.1%	2.3%	38.9%	1.3%	3.6%	0.0%	1.4%	11.8%
% Built 1960 to 1969	8.1%	10.1%	18.2%	2.6%	8.5%	4.9%	14.3%	0.0%	4.9%	7.9%
% Built 1950 to 1959	8.6%	13.0%	10.2%	15.5%	13.6%	6.4%	3.6%	8.9%	5.9%	10.2%
% Built 1940 to 1949	9.2%	10.9%	6.1%	13.8%	13.2%	12.7%	15.0%	21.7%	7.3%	11.7%
% Built 1939 or earlier	48.1%	37.1%	52.4%	45.4%	16.6%	70.2%	47.9%	62.4%	80.6%	51.2%

**Table E.5: Cost Burdens Hillside (Greenfield) by Income and Tenure**

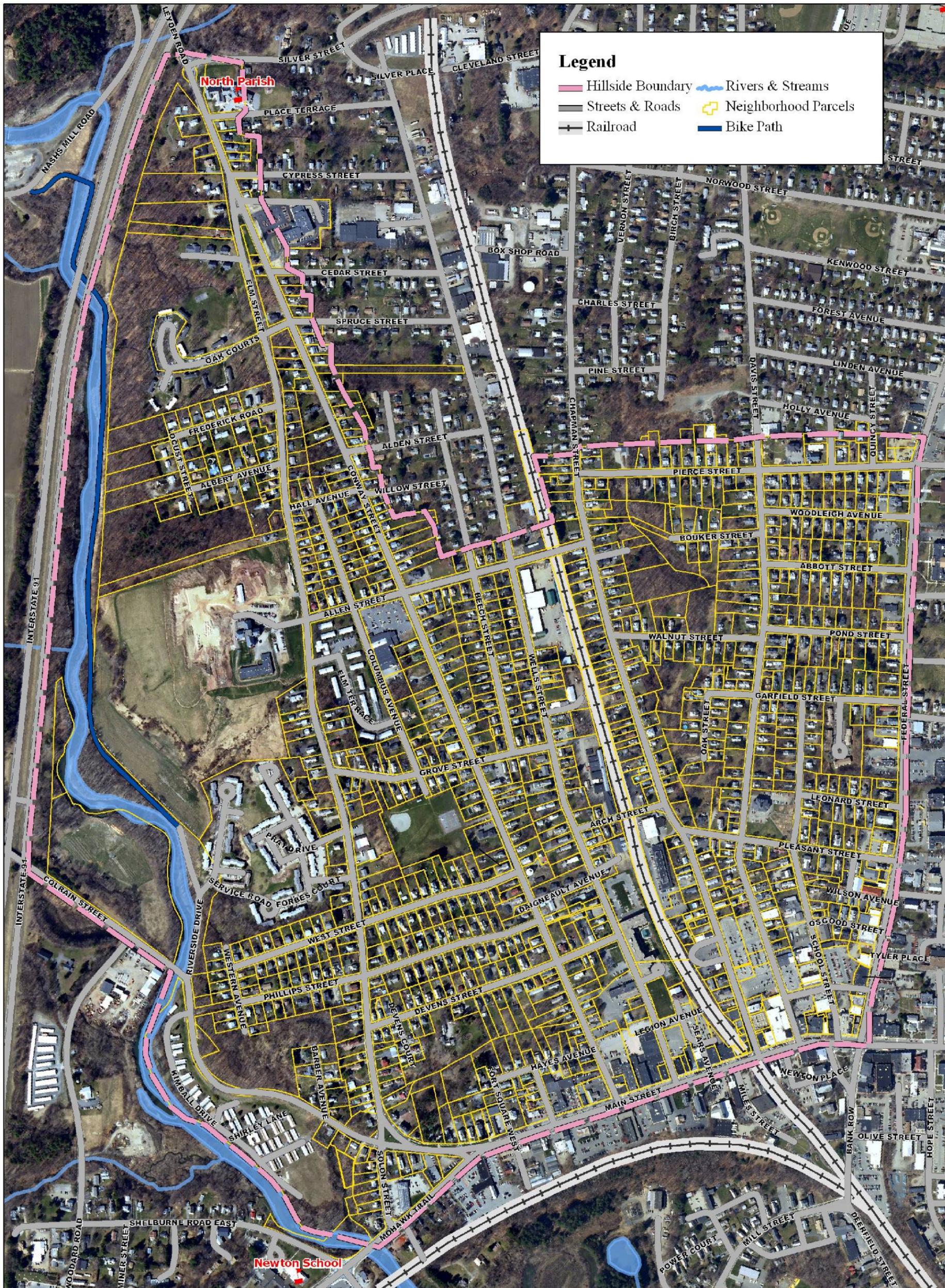
Cost Burdens by Income and Tenure										
Homeowners	Greenfield town	Core Area	Block Group 1, Census Tract 413	Block Group 2, Census Tract 413	Block Group 1, Census Tract 414	Secondary Area	Block Group 1, Census Tract 412	Block Group 3, Census Tract 413	Block Group 4, Census Tract 413	Core Plus Secondary
Total:	3,357	261	50	105	106	511	341	101	69	772
<b>Less than \$10,000:</b>	154	16	0	10	6	50	15	27	8	66
Cost Burdened 35% +	85.8%	100.0%	--	100.0%	100.0%	84.0%	100.0%	100.0%	0.0%	87.9%
% of HHs earning < \$10K	4.6%	6.1%	0.0%	9.5%	5.7%	9.8%	4.4%	26.7%	11.6%	8.5%
<b>\$10,000 to \$19,999:</b>	395	25	0	0	25	92	83	0	9	117
Cost Burdened 35% +	51.4%	52.0%	--	--	52.0%	48.9%	54.2%	--	0.0%	49.6%
% of HOs earning bet 10-19.9K	11.8%	9.6%	0.0%	0.0%	23.6%	18.0%	24.3%	0.0%	13.0%	15.2%
<b>\$20,000 to \$34,999:</b>	600	36	9	9	18	115	98	9	8	151
Cost Burdened 35% +	22.7%	41.7%	100.0%	0.0%	33.3%	13.9%	8.2%	0.0%	100.0%	20.5%
% HOs earning bet 20-34.9K	17.9%	13.8%	18.0%	8.6%	17.0%	22.5%	28.7%	8.9%	11.6%	19.6%
<b>\$35,000 to \$49,999:</b>	679	127	29	73	25	85	57	19	9	212
Cost Burdened 35% +	8.4%	7.1%	0.0%	12.3%	0.0%	0.0%	0.0%	0.0%	0.0%	4.2%
% HOs earning bet 35-49.9K	20.2%	48.7%	58.0%	69.5%	23.6%	16.6%	16.7%	18.8%	13.0%	27.5%
<b>\$50,000 to \$74,999:</b>	758	20	0	0	20	123	67	37	19	143
Cost Burdened 35% +	1.8%	0.0%	--	--	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% HOs earning bet 50-74.9K	22.6%	7.7%	0.0%	0.0%	18.9%	24.1%	19.6%	36.6%	27.5%	18.5%
<b>\$75,000 to \$99,999:</b>	467	37	12	13	12	25	8	9	8	62
Less than 20 percent	378	37	12	13	12	25	8	9	8	62
Cost Burdened 35% +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% HOs earning bet 75-99.9K	13.9%	14.2%	24.0%	12.4%	11.3%	4.9%	2.3%	8.9%	11.6%	8.0%
<b>\$100,000 to \$149,999:</b>	230	0	0	0	0	21	13	0	8	21
Cost Burdened 35% +	0.0%	--	--	--	--	0.0%	0.0%	--	0.0%	0.0%
% HOs earning bet 100-149.9K	6.9%	0.0%	0.0%	0.0%	0.0%	4.1%	3.8%	0.0%	11.6%	2.7%
<b>\$150,000 or more:</b>	74	0	0	0	0	0	0	0	0	0
Cost Burdened 35% +	0.0%	--	--	--	--	--	--	--	--	--
% HOs earning > \$150K	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Cost Burdens by Income and Tenure										
Renters	Greenfield town	Core Area	Block Group 1, Census Tract 413	Block Group 2, Census Tract 413	Block Group 1, Census Tract 414	Secondary Area	Block Group 1, Census Tract 412	Block Group 3, Census Tract 413	Block Group 4, Census Tract 413	Core Plus Secondary
Total:	3,639	1207	412	348	447	887	135	258	494	2094
<b>Less than \$10,000:</b>	827	342	135	110	97	220	34	38	148	562
Cost Burdened 35% +	13.5%	17.1%	16.0%	19.3%	16.3%	16.3%	21.5%	14.7%	15.8%	16.8%
% of HHs earning < \$10K	59.3%	60.2%	48.9%	60.9%	75.3%	65.9%	85.3%	100.0%	52.7%	62.5%
<b>\$10,000 to \$19,999:</b>	912	332	116	90	126	239	12	93	134	571
Cost Burdened 35% +	50.3%	29.5%	15.5%	50.0%	27.8%	62.3%	0.0%	79.6%	56.0%	43.3%
% of HOs earning bet 10-19.9K	25.1%	27.5%	28.2%	25.9%	28.2%	26.9%	8.9%	36.0%	27.1%	27.3%
<b>\$20,000 to \$34,999:</b>	951	282	78	88	116	238	37	60	141	520
Cost Burdened 35% +	12.4%	8.2%	10.3%	0.0%	12.9%	2.1%	13.5%	0.0%	0.0%	5.4%
% HOs earning bet 20-34.9K	26.1%	23.4%	18.9%	25.3%	26.0%	26.8%	27.4%	23.3%	28.5%	24.8%
<b>\$35,000 to \$49,999:</b>	512	151	50	34	67	107	27	31	49	258
Cost Burdened 35% +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% HOs earning bet 35-49.9K	14.1%	12.5%	12.1%	9.8%	15.0%	12.1%	20.0%	12.0%	9.9%	12.3%
<b>\$50,000 to \$74,999:</b>	247	64	25	17	22	32	7	18	7	96
Cost Burdened 35% +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% HOs earning bet 50-74.9K	6.8%	5.3%	6.1%	4.9%	4.9%	3.6%	5.2%	7.0%	1.4%	4.6%
<b>\$75,000 to \$99,999:</b>	137	22	0	9	13	46	13	18	15	68
Cost Burdened 35% +	0.0%	0.0%	--	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% HOs earning bet 75-99.9K	3.8%	1.8%	0.0%	2.6%	2.9%	5.2%	9.6%	7.0%	3.0%	3.2%
<b>\$100,000 or more:</b>	53	14	8	0	6	5	5	0	0	19
Cost Burdened 35% +	0.0%	0.0%	0.0%	--	0.0%	0.0%	0.0%	--	--	0.0%
% HOs earning > \$150K	1.5%	1.2%	1.9%	0.0%	1.3%	0.6%	3.7%	0.0%	0.0%	0.9%

## Appendix F: Maps

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- Map F.1: *Orthophoto Base Map*
- Map F.2: *Landuse*
- Map F.3: *Zoning*
- Map F.4: *Opportunities Identified by Community Members*
- Map F.5: *Neighborhood Challenges Identified by Community Members*
- Map F.6: *Sidewalk Inventory*
- Map F.7: *Infrastructure Analysis Scatter Plot*
- Map F.8: *Action Strategy*



**Legend**

- Hillside Boundary
- Rivers & Streams
- Streets & Roads
- Neighborhood Parcels
- Railroad
- Bike Path

**Hillside Neighborhood Revitalization Plan**

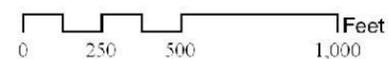
Greenfield, Massachusetts

**Orthophoto Base Map**

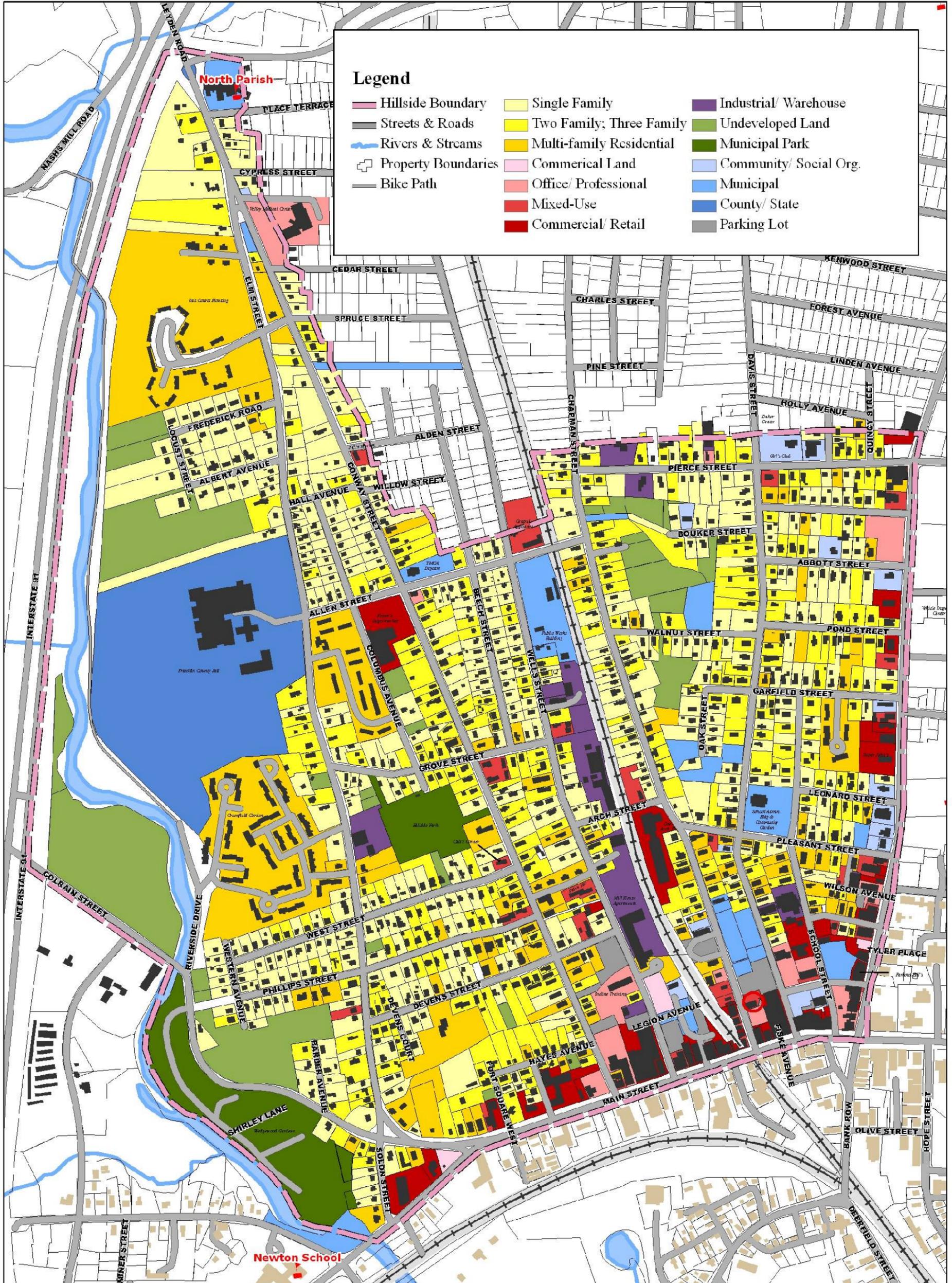
Prepared By:  
 Dodson Associates  
 Landscape Architecture & Planning  
 Ashfield, MA 01330

Prepared For:  
 Town of Greenfield  
 June 11, 2008

Map Data Sources: Orthophotography, MassGIS 2005  
 Property Boundaries: Greenfield Assessor's Data 2006  
 Road Names: MassGIS 2006  
 Hillside Neighborhood Target Area: Greenfield Planning Dept.







# Hillside Neighborhood Revitalization Plan

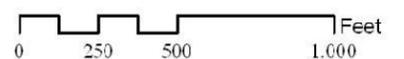
Greenfield, Massachusetts

## Landuse

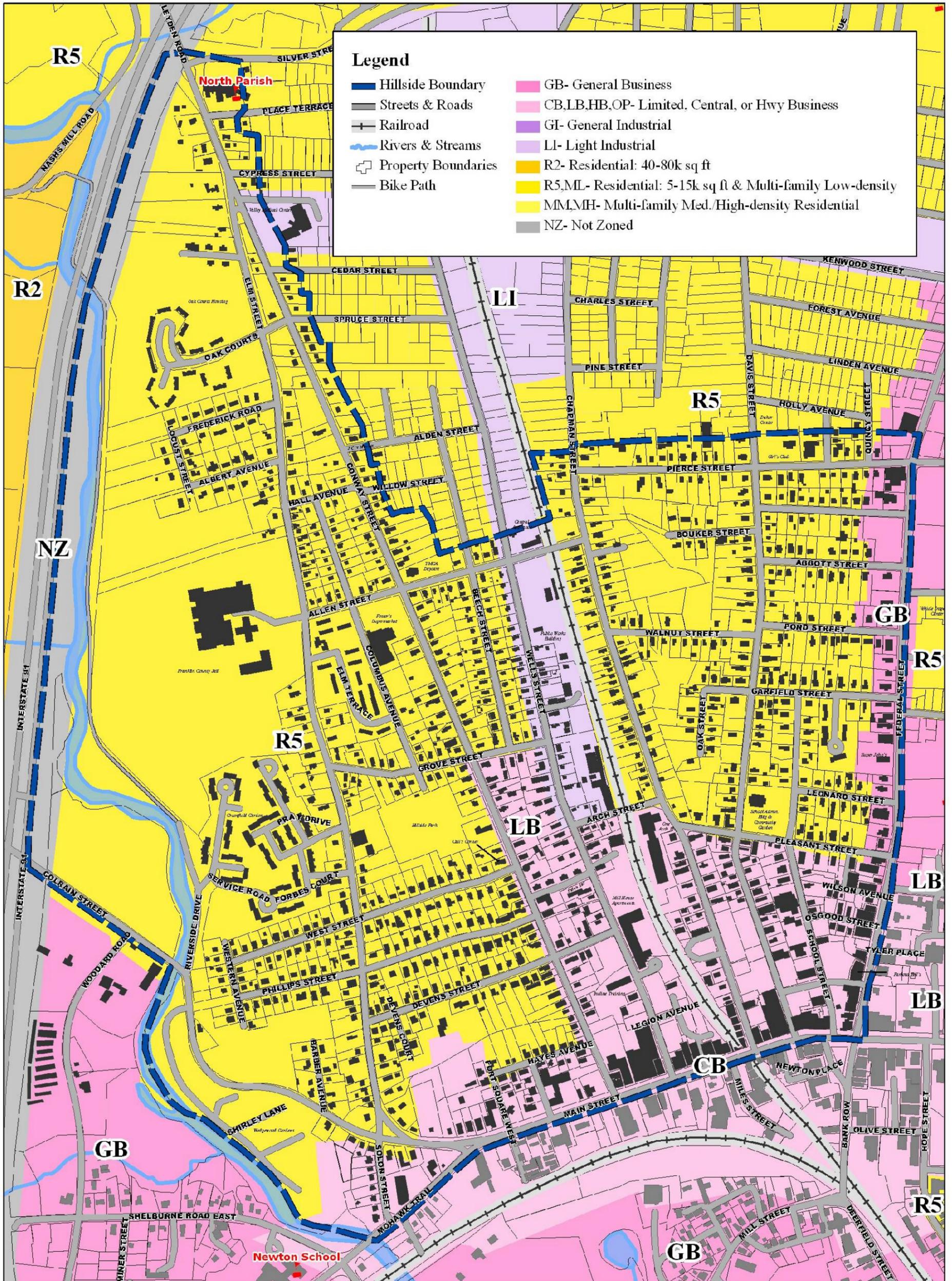
Prepared By:  
 Dodson Associates  
 Landscape Architecture & Planning  
 Ashfield, MA 01330

Prepared For:  
 Town of Greenfield  
 June 6, 2008

Map Data Sources: Orthophotography, MassGIS 2005  
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# Hillside Neighborhood Revitalization Plan

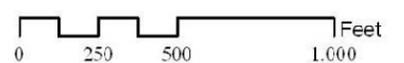
Greenfield, Massachusetts

## Zoning

Prepared By:  
 Dodson Associates  
 Landscape Architecture & Planning  
 Ashfield, MA 01330

Prepared For:  
 Town of Greenfield  
 June 6, 2008

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# Hillside Neighborhood Revitalization Plan

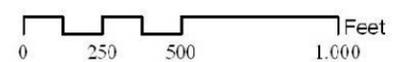
Greenfield, Massachusetts

## Opportunities Identified by Community Members

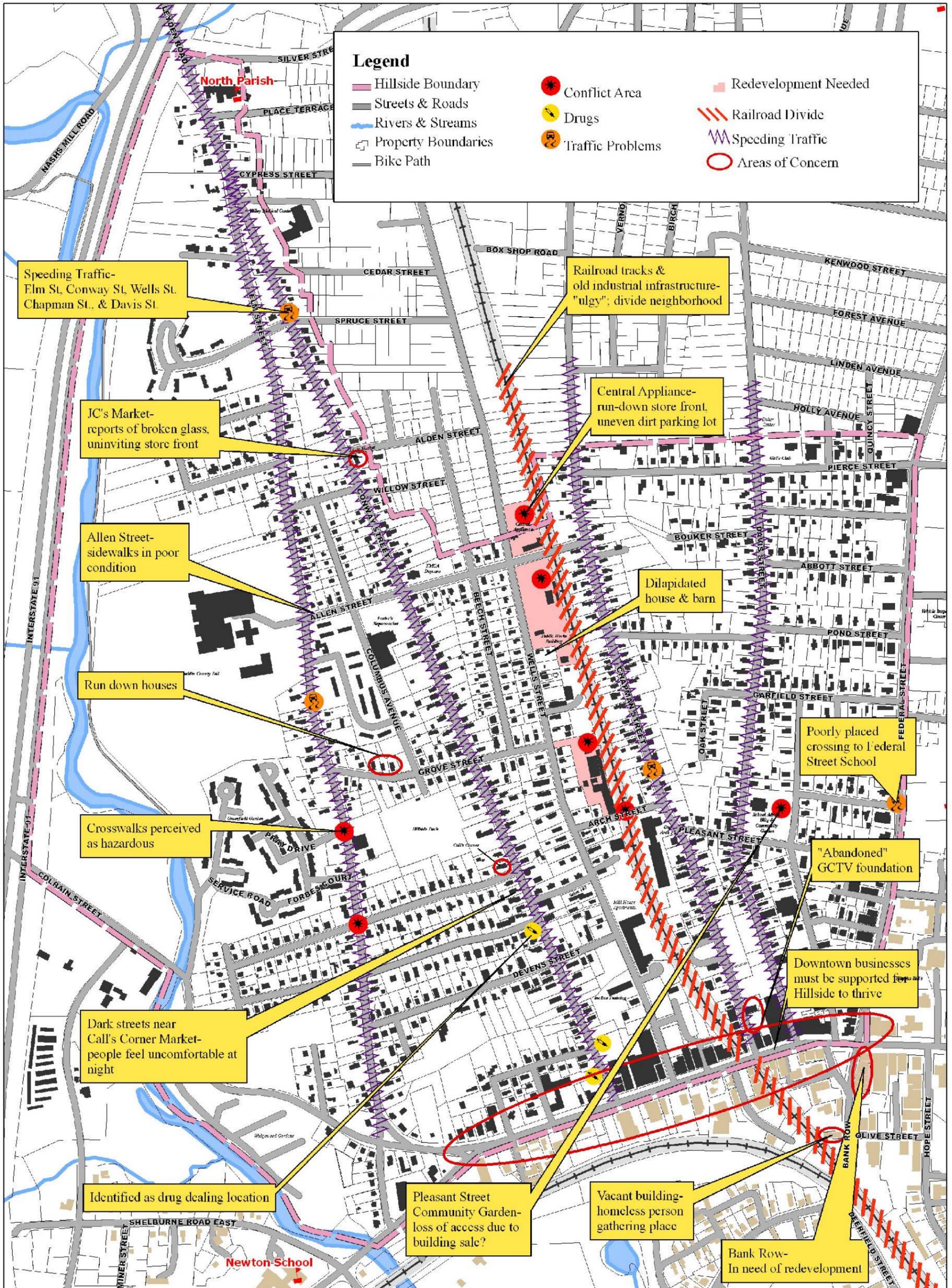
Prepared By:  
 Dodson Associates  
 Landscape Architecture & Planning  
 Ashfield, MA 01330

Prepared For:  
 Town of Greenfield  
 June 11, 2008

Map Data Sources: Orthophotography, MassGIS 2005  
 Property Boundaries, Greenfield Assessor's Data 2006  
 Road Names, MassGIS 2006  
 Hillside Neighborhood Target Area, Greenfield Planning Dept.







# Hillside Neighborhood Revitalization Plan

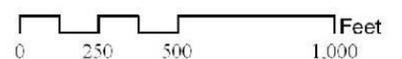
Greenfield, Massachusetts

## Neighborhood Challenges Identified by Community Members

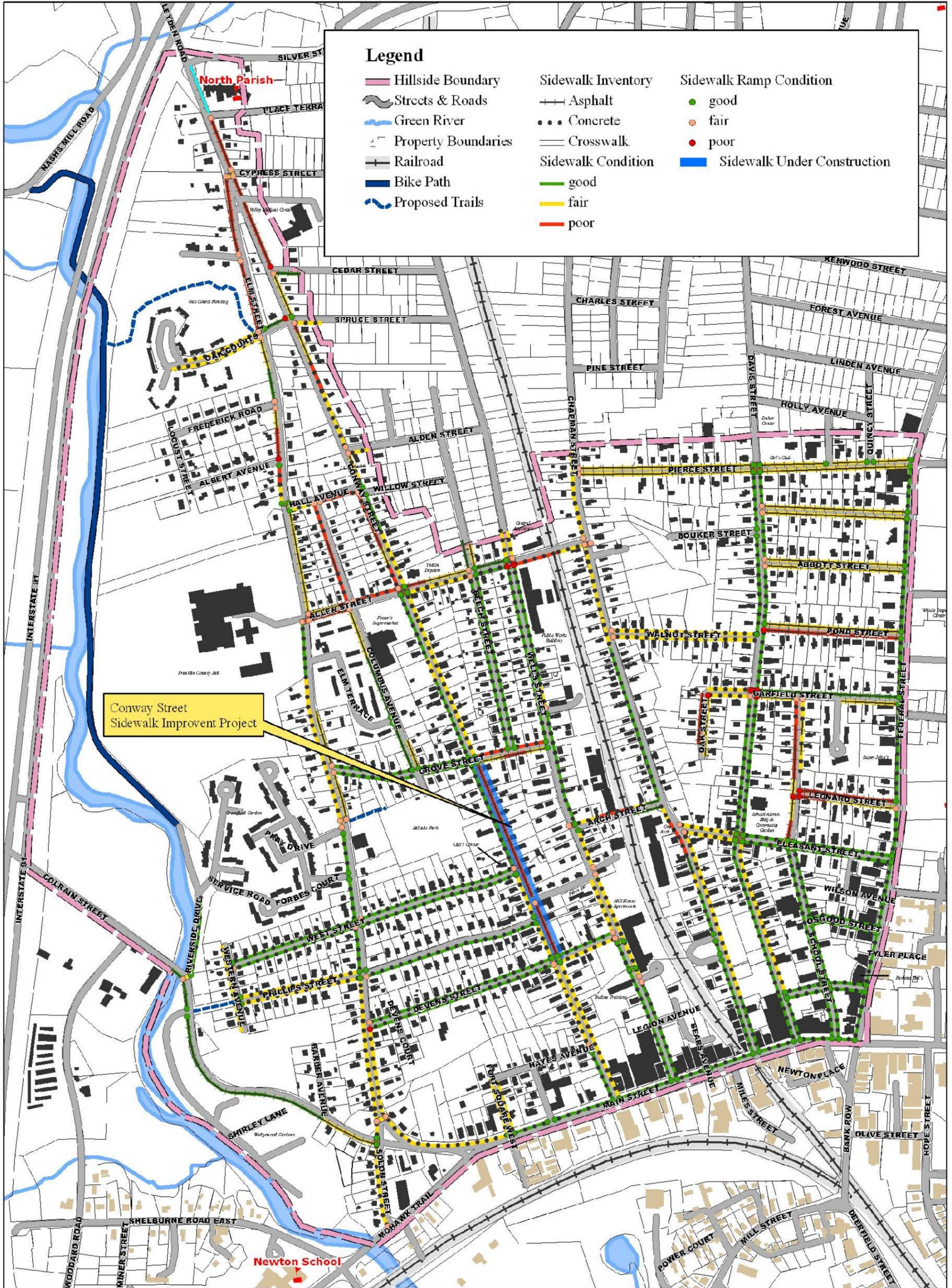
Prepared By:  
 Dodson Associates  
 Landscape Architecture & Planning  
 Ashfield, MA 01330

Prepared For:  
 Town of Greenfield  
 June 11, 2008

Map Data Sources: Orthophotography, MassGIS 2005  
 Property Boundaries: Greenfield Assessor's Data 2006  
 Road Names: MassGIS 2005  
 Hillside Neighborhood Target Area: Greenfield Planning Dept.







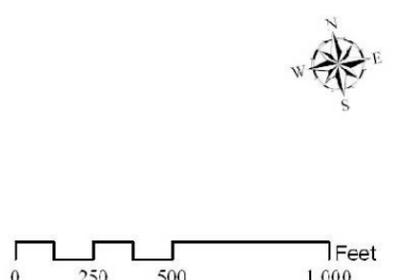
**Hillside Neighborhood Revitalization Plan**  
Greenfield, Massachusetts

**Sidewalk Inventory**

Prepared By:  
Dodson Associates  
Landscape Architecture & Planning  
Ashfield, MA 01330

Prepared For:  
Town of Greenfield  
June 6, 2008

Map Data Sources: Orthophotography, MassGIS 2005  
Property Boundaries: Greenfield Assessor's Data 2006  
Road Names: MassGIS 2006  
Hillside Neighborhood Target Area, Greenfield Planning Dept.







**INFRASTRUCTURE ANALYSIS**

- RECOMMENDED IMPROVEMENT
- CATCH BASIN PROBLEMS
- SEWER MAIN PROBLEMS
- HOUSE SEWER SERVICE PROBLEMS
- TARGET AREA

**COLER & COLANTONIO** INC.  
 ENGINEERS AND SCIENTISTS

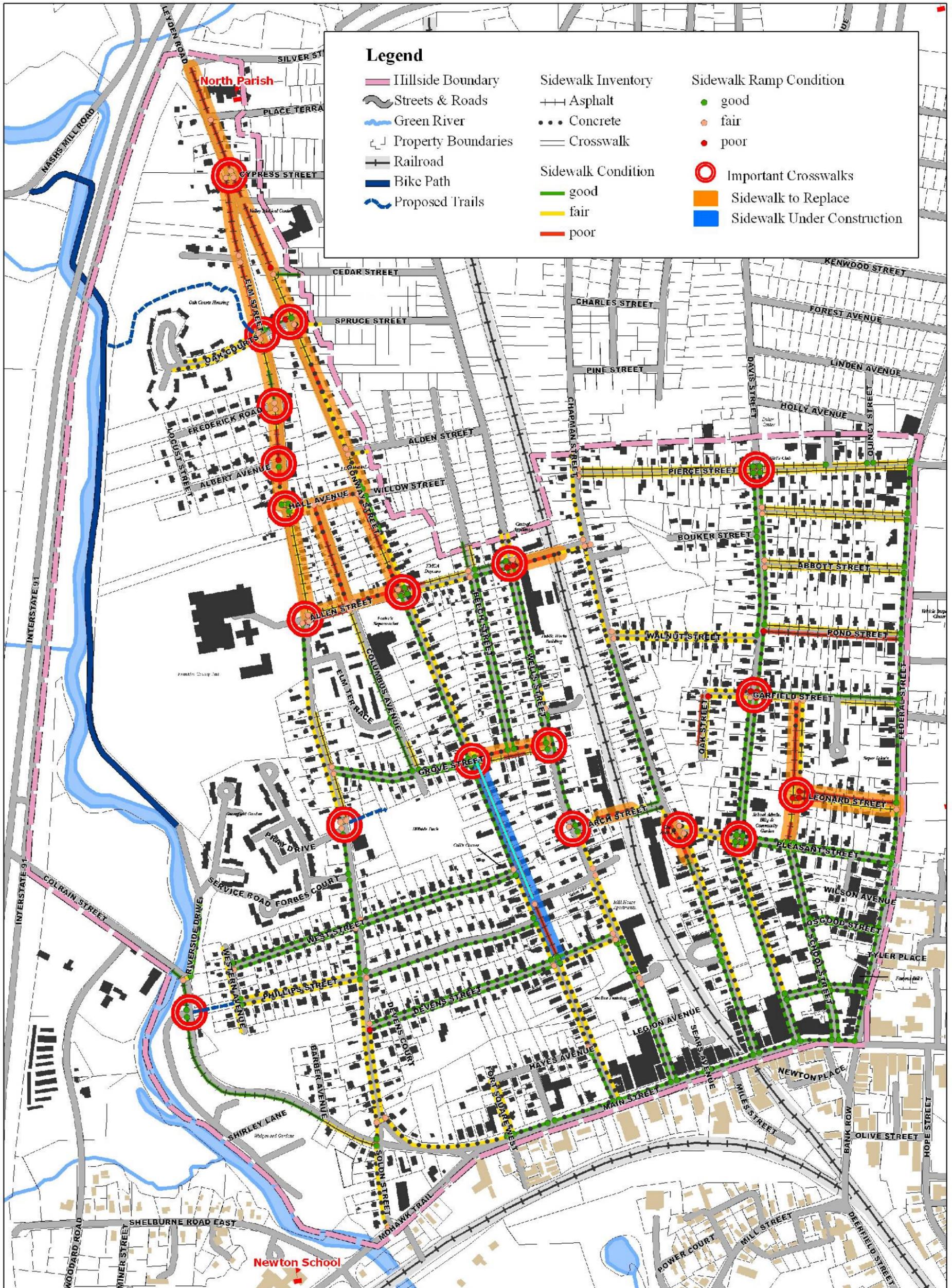
(413) 313-0100  
 Fax (413) 313-0190

55 Bobala Road  
 Holyoke, MA 01040

TITLE:  
 INFRASTRUCTURE ANALYSIS SCATTER PLOT  
 HILLSIDE NEIGHBORHOOD TARGET AREA  
 GREENFIELD, MA

DATE: 06/04/2008		CHECK: JMM	
DRAWN: AAV/ESS		SCALE: 1" = 150'	
DWG. NO.: 26-26.dwg			
150	75	0	150 300





# Hillside Neighborhood Revitalization Plan

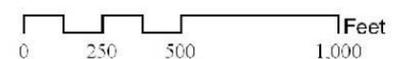
Greenfield, Massachusetts

## Action Strategy

Prepared By:  
 Dodson Associates  
 Landscape Architecture & Planning  
 Ashfield, MA 01330

Prepared For:  
 Town of Greenfield  
 June 11, 2008

Map Data Sources: Orthophotography, MassGIS 2005  
 Property Boundaries: Greenfield Assessor's Data 2006  
 Road Names: MassGIS 2005  
 Hillside Neighborhood Target Area: Greenfield Planning Dept.





**Appendix G: Cost Estimates**

**Table E.1 Cost Estimates of Improvements for Elm Street**

Cost Estimate of Improvements for: **Hillside Neighborhood, Greenfield, MA  
Elm Street**

	Private			
	Quantity		Unit Cost	Subtotal
<b>STREET/ SIDEWALK</b>				
Road/ Parking Areas				
Asphalt	1548	Tons	\$ 80.00	\$/Ton \$ 123,840
Gravel F&I	3072	CY	\$ 24.67	\$/CY \$ 75,786
Fine Grade & Compact	9217	SY	\$ 2.00	\$/SY \$ 18,434
Curbing				
Bituminous		LF	\$ 4.50	\$/ LF \$ -
Granite	5268	LF	\$ 38.00	\$/ LF \$ 200,184
Concrete		LF	\$ 22.50	\$/ LF \$ -
Monolithic		LF	\$ 1.20	\$/ LF \$ -
<b>Sidewalks</b>	2634	LF	\$ 103.00	\$/LF \$ 271,302
Street Opening Repairs		SY	\$ 30.00	\$/SY \$ -

<b>SANITARY SEWER</b>				
New Manholes		EA	\$ 3,000.00	\$ EA \$ -
Rebuilt/Replace Manholes		EA	\$ 4,500.00	\$ EA \$ -
Manhole Frame and Grate		EA	\$ 500.00	\$ EA \$ -
Piping				
SDR 35 PVC 4"		LF	\$ 40.00	\$/ LF \$ -
SDR 35 PVC 6"		LF	\$ 47.50	\$/ LF \$ -
SDR 35 PVC 8"	2050	LF	\$ 52.50	\$/ LF \$ 107,625
SDR 35 PVC 10"		LF	\$ 65.00	\$/ LF \$ -
SDR 35 PVC 12"		LF	\$ 80.00	\$/ LF \$ -
Removal and Instillation of new pipe		LF		\$/ LF \$ -
Connections	2	EA	\$ 750.00	\$ EA \$ 1,500
House Sewer Service Reconnections	20	EA	\$ 750.00	\$ EA \$ 15,000

<b>WATER MAINS</b>				
Piping				
CL52DI 4"		LF	\$ 30.00	\$/ LF \$ -
CL52DI 6"		LF	\$ 40.00	\$/ LF \$ -
CL52DI 8"		LF	\$ 47.00	\$/ LF \$ -
CL52DI 10"		LF	\$ 55.00	\$/ LF \$ -
CL52DI 12"		LF	\$ 63.00	\$/ LF \$ -
CL52DI 14"		LF	\$ 80.00	\$/ LF \$ -
CL52DI 24"		LF	\$ 12.50	\$/ LF \$ -
C900 PVC 4"		LF	\$ 22.00	\$/ LF \$ -
C900 PVC 6"		LF	\$ 24.00	\$/ LF \$ -
C900 PVC 8"		LF	\$ 30.00	\$/ LF \$ -
C900 PVC 10"		LF	\$ 35.00	\$/ LF \$ -
C900 PVC 12"	2765	LF	\$ 45.00	\$/ LF \$ 124,425
Removal and Instillation of new pipe		LF		\$/ LF \$ -
Connections	3	EA	\$ 750.00	\$ EA \$ 2,250
House Water Service Reconnections	33	EA	\$ 750.00	\$ EA \$ 24,750
Hydrants	9	EA	\$ 3,500.00	\$ EA \$ 31,500

<b>STORM DRAINAGE</b>				
New Manholes		EA	\$ 2,500.00	\$ EA \$ -
Rebuilt/Replace Manholes		EA	\$ 2,500.00	\$ EA \$ -
Manhole Frame and Grate		EA	\$ 450.00	\$ EA \$ -
New Catchbasins	1	EA	\$ 2,300.00	\$ EA \$ 2,300
Rebuilt/Replace Catchbasins		EA	\$ 2,300.00	\$ EA \$ -
Catchbasin Frame and Grate		EA	\$ 500.00	\$ EA \$ -
Piping				
HDPE 4"		LF	\$ 30.00	\$/ LF \$ -
HDPE 6"		LF	\$ 32.50	\$/ LF \$ -
HDPE 8"		LF	\$ 35.00	\$/ LF \$ -
HDPE 10"		LF	\$ 38.50	\$/ LF \$ -
HDPE 12"		LF	\$ 41.50	\$/ LF \$ -
HDPE 15"		LF	\$ 43.50	\$/ LF \$ -
HDPE 18"		LF	\$ 46.50	\$/ LF \$ -
HDPE24"		LF	\$ 55.00	\$/ LF \$ -
RCP 12"	2765	LF	\$ 51.00	\$/ LF \$ 141,015
RCP 15"		LF	\$ 46.50	\$/ LF \$ -
RCP 18"		LF	\$ 59.00	\$/ LF \$ -
RCP 21"		LF	\$ 52.50	\$/ LF \$ -
RCP 24"		LF	\$ 57.50	\$/ LF \$ -
RCP 27"		LF	\$ 62.50	\$/ LF \$ -
STC 450		EA	\$ 8,500.00	\$ EA \$ -
House Roof Drain Reconnections	33	EA	\$ 750.00	\$ EA \$ 24,750



Other					
Doghouse Manhole		EA	\$ 3,500.00	\$ EA	\$ -
Outlet Structures		EA	\$ 5,000.00	\$ EA	\$ -

<b>Demolition</b>					
Saw Cut Length	300	LF	\$ 1.50	\$/LF	\$ 450
Curb Demo		LF	\$ 12.00	\$/LF	\$ -

<b>SURVEY</b>					
Survey of Streets and Inverts	2765	LF	\$ 5.00	\$/LF	\$ 13,825

<b>Engineering &amp; Permitting</b>					
Engineering Services	2765	LF	\$ 35.00	\$/LF	\$ 96,775

**TOTAL:** **\$ 1,275,711**  
Contingencies 15% 191,356.69  
**GRAND TOTAL:** **1,467,067.93**

This cost analysis is an estimate of the cost to repair the section of Elm Street from the intersection of Elm Street and Allen Street to the intersection of Elm Street and Conway Street. The quantity of the street materials, asphalt, gravel, and fine grade and compact, were based on the assumption that this section of Elm Street will be demolished and repaved. The water main and primary drainage pipe lines are assumed to be replaced along this section of road. The lengths of both pipes were assumed to equal the length of the road to be repaired. The sanitary sewer main is assumed to be replaced from the intersection of Elm Street and Hall Street, north to the intersection of Elm Street and Conway Street. The length of the sanitary sewer pipe given in the cost estimate was approximated to equal the length of this section of road.

These unit cost values are for budgeting purposes only and are only valid for roughly three to six months from June 2008. The cost estimates are only approximate values and should be checked and recalculated closer to grant submissions and construction time.

**Table E.2: Detailed Sidewalk Unit Cost Estimate Summary**

Estimates Based on Standard 4.5 ft Sidewalk Width			Composite for All Street Segments		
			Total Length = 10540.75 Lf.		
Construction Activity/ Material	Unit	Unit Price (Average)	Total Est. Quantity		Sub-Total Cost
Unclassified Excavation	Cu. Yd	\$23.30	5902.82	Cu. Yd	\$137,535.71
Gravel Borrow	Cu. Yd	\$24.32	4743.34	Cu. Yd	\$115,357.97
Fine Grading & Compacting Sub grade Areas	Sq. Yd.	\$5.50	12965.12	Sq. Yd.	\$71,308.17
Calcium Chloride for Dust Control	Lb.	\$0.28	12965.12	Lb.	\$3,630.23
Water for Dust Control	M Ga.	\$152.85	21.08	M Ga.	\$3,222.31
Bitumen for Tack Coat	Ga.	\$18.30	210.82	Ga.	\$3,857.91
Sawing Asphalt Pavement	L. Ft.	\$3.81	7589.34	Lf.	\$28,915.39
Granite Curb Type VB- Straight	L. Ft.	\$38.23		Lf.	\$0.00
Granite Curb Type VB- Curved	L. Ft.	\$51.65		Lf.	\$0.00
Granite Transition Curb for Wheel Ramps-Curved	Lf.	\$44.56		Lf.	\$0.00
Curb Removed and Discarded	L. Ft.	\$8.22		Lf.	\$0.00
Cement Concrete Sidewalk	Sq. Yd.	\$63.61	4292.32	Sq. Yd.	\$273,034.62
Cement Concrete Sidewalk at Driveways (Estimated 6sq yds x number of drives)	Sq. Yd.	\$65.89	810.00	Sq. Yd.	\$53,370.90
Concrete Wheelchair Ramp (Est. 3sq yds x road crossings)	Sq. Yd.	\$84.99	168.00	Sq. Yd.	\$14,278.32
Hot Mix Asphalt Driveway	Ton	\$167.63	421.63	Ton	\$70,677.84
Loam Borrow	Cu. Yd	\$29.48	1897.34	Cu. Yd	\$55,933.44
Seeding	Sq. Yd.	\$2.79	8327.19	Sq. Yd.	\$23,232.87
Hay Mulch	Ton	\$913.49	2.11	Ton	\$1,925.77
Safety Controls for Construction Operations	UD	\$89.75	0.00	UD	\$0.00
Safety Signing for Construction Operations	Sq. Ft.	\$17.53	0.00	Sq. Ft.	\$0.00
Traffic Police for Construction Operations	Man Hr.	\$40.00	2002.74	Man Hr.	\$80,109.70
<b>Total</b>					<b>\$936,391.15</b>