



Donahue Institute

EO418 COMMUNITY DEVELOPMENT PLAN

**AND SUPPLEMENTAL INFORMATION FOR THE MASTER PLAN
OF JUNE 2002**

FOR THE TOWN OF ERVING, MASSACHUSETTS

DECEMBER 2003

UNIVERSITY OF MASSACHUSETTS DONAHUE INSTITUTE



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**For the Town of Erving, Massachusetts
and the Franklin Regional Council of Governments**

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Economic Development

I. Usher Mill Complex - Site Assessment

Site Name:	Usher Plant Complex
Town Parcel Number:	6-10-1
Location:	Arch Street, off of Route 2 in Erving, MA
Proposed Zoning District:	Central Village (CV)

This site assessment provides an overview of the historical context, physical layout and features, as well as the regulatory factors that will affect the redevelopment of the Usher Plant. The purpose of generating this description is to determine which specific site characteristics lend themselves to the most appropriate reuse. The purpose of the site assessment is to provide a companion piece to the Structural Assessment and Cost Estimates Section to help determine the direction of future redevelopment.

The site assessment analyzes key site characteristics that will affect and influence the redevelopment potential of the Usher plant site. Information for this analysis comes from numerous visits to the site, interviews with town officials and owners. Additional information for this analysis comes from two past studies conducted by the Center for Economic Development at the University of Massachusetts – Amherst on the Usher Plant. Information regarding the desired potential reuse options of the site was obtained through Town archives; community input at three open Town Meetings designed to generate input on redevelopment of the site; as well as from personal interviews with representatives of the Town of Erving.

The following factors were considered to assess the reuse potential of the Usher Plant site:

1. Zoning
2. Utilities Infrastructure
3. Accessibility
4. Visibility
5. Regulatory Matters
6. Funding Options
7. Brownfield Assessment Process
8. Leadership Assessment / Organizational Options for Redevelopment

Parcel Numbers

The Select Board maintains records of conversations and correspondence with the owners of the mill site, including the latest offer (made in a letter in 2000) to turn over some parcels to the town in exchange for forgiveness of back taxes. At public meetings held to gather input on the Usher Mill redevelopment process, however, residents felt that it would be useful for the Town to acquire all of the parcels in tax-title in the vicinity of the Usher Mill between the railroad tracks and the Miller's River (for details, see Appendix K, Notes from Public Meetings). The table below summarizes parcels in the more immediate vicinity of the mill, while a complete summary of parcels nearby can be found in Appendix A.

Usher Mill Parcel and Parcels in the Vicinity			
<i>Parcels Owed by the Housens</i>			
Parcel #	Owner	Status	Notes
6-10-1	Housin, Morris et.al.	in tax title	Parcel on which the mill buildings sit
6-4-79	Housin, Morris et. al	in tax title	
6-4-80	Housin, Morris et.al.	in tax title	
6-4-83	Housin, Morris et.al.	in tax title	
6-4-84	Housin, Morris et.al.	in tax title	
<i>Parcels in the Vicinity:</i>			
Parcel #	Owner	Status	Notes
6-4-81	Erving Paper	taxes are paid	All three of these parcels would be necessary in order to make the Housen parcels contiguous.
6-4-82	Erving Paper	taxes are paid	
6-4-85	Erving Paper	taxes are paid	
6-8-11	Erving Paper	in tax title	An adjacent parcel, North of the railroad.
6-4-78	Erving Paper	in tax title	This parcel is adjacent to the Town of Erving sign

Responding to opinions voiced by residents at the public meetings, the Select Board has been in touch with Morris Housen, spokesperson for the owners of the Usher Mill complex, to determine exactly which parcels would be available to the town. But no final, formal offer has yet been made and recorded to clarify the exact parcels which would be made available. At the same time, the Select Board has directed the Town Treasurer to determine the exact amount of taxes and interest owed on parcels in tax-title in the vicinity of the Usher Mill plant.

Site Description

The Usher Mill complex, as it exists today, consists of seven buildings located on parcel #6-10-1 on Arch Street between the railroad tracks and the banks of the Miller's

River, directly across from Wendell State Forest with panoramic views of the mountains of Erving State Forest. Additional undeveloped parcels also exist in the same vicinity, resulting in an additional, relatively large area of undeveloped land between the river and the railroad tracks.

The oldest buildings in the Usher Mill complex, were built in 1916 by Heywood Wakefield Furniture Builders. During the 20th century some additional structures were added to the complex, the most significant of which was a warehouse in 1944, to fulfill various industrial purposes at the site. As such, the site should qualify as an historic mill complex according the Massachusetts Rivers Protection Act (See Appendix C for the full text of the Act). The Fred W. Mears Heel Company occupied the site until 1964. In 1964, Harry Usher Housen bought the plant for use by Erving Paper Industries until approximately 1990 when the company moved out of the complex entirely.¹

The Usher Plant has remained vacant and abandoned for approximately 10 years. The buildings noticeably show years of deterioration. Many of the buildings have suffered extensive damage to their windows, interiors, floorboards and roofs, with significant damage to some interior beams. An analysis of conditions of buildings in the complex will be discussed in the Structural Assessment Section.

Of the seven buildings at the site, four have reuse potential. These include the three historic mill buildings built in 1916.² The most promising buildings for redevelopment are two 2-story brick structures: the largest one faces South toward the river (called Building One: Office) and the other, half the size (Building Two: Office), faces East. The third historic structure with development potential is a one-story building - in a saw tooth design with vaulted ceilings and arched windows - that used to house the furnaces (Building Three: Boiler House). The fourth building with reuse potential is a one-story, un-winterized warehouse structure built in 1940 (Building Six: Warehouse).

Three additional structures on the site are each in very bad shape, and have little integrity as buildings, and thus we have assessed them as having no value as developable structures. These three buildings include a former kiln (Building 4: Kiln); a former gymnasium (Building 7: Gymnasium) and a cinderblock and sheet metal structure that encloses the courtyard that connects the two brick buildings (Building 5: Atrium).

Zoning

It is expected that new zoning bylaws for the Town of Erving are to go to Town Meeting for approval sometime in the year 2004. The proposed zoning bylaws divide the entire Town of Erving into the following types of districts: Central Village (CV); Village Residential (VR) and Rural Residential (RR). The intention of the Town in proposing these new districts is to concentrate housing and light commercial uses in areas zoned as

¹Hoke, Amy, Richard Nunes and Tobey Williamson. *Usher Plant Revitalization Plan Erving, Massachusetts*. Department of LARP; University of Massachusetts, 2000.

² Town of Erving Assessor's Office Parcel Card 2003.

Central Village³. If passed, the new zoning bylaws would place the Usher Plant site parcels within a Central Village district, thus designating it as a most suitable area for mixed-use development (housing and commercial / office development; and, with a special permit, light industrial).

Below is a list of the uses allowed by right, with a special permit and not allowed within the Central Village zoning district.

Central Village Uses:

By Right:

- Single family dwelling;
- Accessory Apartments;
- Temporary Mobile Homes;
- Two-family dwellings;
- Bed & Breakfast with 6 rooms;
- Farming or Forestry;
- Commercial Greenhouse (5 or > acres);
- Wildlife Preserve or Conservation Use;
- Educational Uses;
- Church/Religious use;
- Family Day care (< 6 people);
- Child Day Care;
- Business/Professional Office (< 6 people);
- Home Businesses;
- Retail (< 5,000 sf);
- Farm Stand;

By Special Permit:

- Multi-family Dwellings;
- Commercial Greenhouse (< 5 acre lot);
- Commercial Recreation;
- Public Utility Facility;
- Wireless Communication;
- Certain Municipal & Educational uses;
- Family Day Care (6 > people);
- Nursing Home;
- Professional Office (6 > people);
- Banks;
- Restaurants;
- Auto Sales;
- Laundry mats;
- Theaters;
- Motels/Inns/Hotels;

³ Conversation with Peggy Sloan, FRCOG, Director of Planning and Development, October 10, 2003.

- Building Materials (sales and storage);
- Retail (5,000-10,000 sf);
- Manufacturing/Processing and Laboratories;
- Freight or Transportation Facilities;
- Gasoline Station and/or Auto Repair;
- Sawmill;
- Warehousing.

Not Allowed:

- Retail (> 10,000 sf);
- Gravel mining and Earth Removal
- Treatment, Storage, Burial or Disposal of Radioactive Waste.

The proposed zoning bylaws allow all of the reuse possibilities we have been asked to consider for the Usher Plant site - housing, commercial and office space, light industrial and mixed-use. These uses are permitted automatically or through special permits. The use of the special permits process will allow the town to be more selective and regulatory as the plant is redeveloped, so that redevelopment occurs in a manner consistent with the goals of the community.

Utilities Infrastructure

The Usher Plant site has well- water and sewer lines which run to a pumping station, next to a buried 100,000 gallon water tank. The water tank was installed to provide fire protection for the mill and is fed by a nearby brook. Despite the tank's proximity and size, there is some doubt that it could supply sufficient water pressure for a modern sprinkler system for the complex⁴.

The site does not have gas or propane lines. The Usher Plant Complex is currently without electrical power due to the removal of an electrical transformer station from the site.

There is also no high-speed data telecommunications available in the town of Erving. Telephone Company DSL is not available. Erving is served out of the Orange central office, which has recently has been upgraded to allow DSL service. However, Erving is too far from the central office to get DSL; generally a service area needs to be within 15,000 cable feet. According to the Com Cast website, Erving is offered “business class” cable broadband⁵. This type of broadband has some limitations but is generally considered better than dial-up in terms of speed. In regards to parking, the site has a designated parking area immediately across from Buildings 1 & 2 on Arch Street.

⁴ [Developers tour the Usher Mill](#), The Montague Reporter, November 20, 2003

⁵ http://biz.verizon.net/offers/q4_dsl/Default.asp

Access

The site has a disconnected rail spur that could be re-established to provide rail access via the adjacent Boston and Maine Railroad.

There is only one point of road access to the Usher Plant, via Arch Street, which connects to Route 2, the major East – West thoroughfare in northern Massachusetts. The road passes under a railroad bridge and this point is very narrow with a low underpass: the Arch Street underpass is 12'6" high by 11 feet wide.

In the past, the dimensions of the underpass have not been an issue for the Erving Fire Department because of the types of equipment they use. However, as noted by Town Planning Board member Scott Fritz, the low height of the underpass would restrict access of emergency equipment used by other towns in a Mutual Aid response to a fire or other emergency. For instance the Towns of Turner Falls and Greenfield, Mutual Aid responders to a fire in Erving, have fire trucks that are 13 ft high.

Guilford Railroad Company has given approval for the town to lower the road beneath the underpass but town sewer lines run beneath the road at that location so the road can only be lowered a few feet. According to Peggy Sloan, it might be feasible to go after a Public Works Economic Development (PWED) grant to fund this aspect of the project. It also might be feasible to develop an emergency at-grade crossing for the site.

The average daily traffic on Rt. 2 in Erving's center in 2001 was 8,875 vehicles.⁶ The major roads that connect to Route 2 are Route 63 near Miller's Falls in Montague and Route 122 in New Salem/Orange area.

Visibility

The site's visibility is significantly obscured by the Boston and Maine Railroad train trestle, which is also a barrier to trailer-trucks due to the trestle's narrow width and low height clearance. However, the Usher Plant's smokestack and on-site water tower are Erving center's two highest point, and are landmarks for the site. Motorist on Route 2 can identify the site by these two features. The lack of visibility might increase costs, such as marketing and advertising for businesses interested in the site. In addition low visibility might have an impact on the future user's sense of security, by making them feel isolated from the rest of the town's village center. On the other hand, the high railroad embankment and bridge create a geographically more cohesive site by bounding it along one side while buffering traffic noise and other negative impacts of the steady traffic on Route Two.

⁶Hoke, Nunes and Williamson 2000.

Regulatory Conditions

Zoning

Several regulatory issues might have an impact on future redevelopment and reuse of the Usher Plant site. First is the site's zoning, which dictates what is allowed by-right in the Central Village district, what is allowed by obtaining a special permit, and what uses are prohibited. As previously mentioned, the new proposed zoning in the central village would allow for all of the proposed reuses cited in past studies, such as senior housing, retail, light manufacturing and mixed-use by obtaining a special permit. By allowing such proposed uses by special permit, the town will be able to retain control of new uses at the site and make sure that the reuse is in accordance with the goals and objectives of the community.

Rivers Protection Act

The second regulatory issue that impacts the redevelopment of the Usher Plant is the Massachusetts Rivers Protection Act (RPA), which was enacted by the Massachusetts Legislature in 1996. The Rivers Protection Act, which is part of the Massachusetts Wetlands Protection Act (MGL, Ch. 131, §40), is a legislative framework designed to prevent any kind of environmental dangers to rivers and their ecosystem, which would arise from adjacent land uses. As such, it curtails new development close to rivers and prohibits runoff into streams.

The RPA created a new resource area, the "*Riverfront Area*", which is defined as a 200-foot riparian zone from each side of the river's annual high water mark. The following resources are protected in Riverfront Areas: land under water bodies, banks of water bodies, vegetated wetlands with the presence of at least 50% of wetland vegetation, and land periodically flooded by overflow from a water body or from runoff across the land.

In its exact terms, this law prohibits new construction within a band that extends 200 ft from either side of a river's mean annual high water level. Fortunately (and surely to foster cleanup of existing mill sites), riverfront areas that are or have been occupied by historic mill complexes (which were in existence before 1946) are exempt from this legislation. As a result, rehabilitation and likely new construction are possible on the grounds of many mill buildings in Massachusetts.

Nevertheless, developers must still be very careful about the way they go about redeveloping an historic mill complex site. According to interviews with some development practitioners, it is difficult to clearly identify universal parameters for development within areas affected by the Riverfront Protection Act because the state has developed no explicit policy for the wetlands program. Wetlands professionals must rely on precedence based on previous court decisions to inform them of what is possible. Consequently, policy continues to evolve on a case-by-case basis. Given this status, it is strongly recommended that future developers of the Usher Mill Complex - or any site

effected by the Rivers Protection Act - work from the beginning with a professional consultant with expertise and experience on the Rivers Protection Act.

Furthermore, since the implementation of the law is handled by a city- or town-level Conservation Commission, it is important that any development has the full support of the townspeople. If any disagreement exists between a developer and a Conservation Commission, the Department of Environmental Protection provides a higher-level ruling body.⁷

General points about redevelopment in Riverfront Protection areas include the following⁸:

- Redevelopment of a qualifying historic mill complex would be exempt from Riverfront Protection Act review. However, if buildings are taken down on a site, the developer must apply for a separate permit to rebuild at the later date. The project at that point needs a review.
- Levels of interior and exterior 'dirtiness' affect a developer's ability to tear down and redevelop.
- The more degraded the site, the more potential there is to redevelop it. The ability to develop a site is dependent on the developer's ability to give back by restoring degraded riverfront areas.

Given these general points, any future developer of the site must be very careful to properly demolish and maintain the Usher Mill Complex site in order to protect future redevelopment rights. For example, a site that had contamination and rubble removed and topsoil laid and grass planted would at that point be considered un-degraded and would not be developable. This scenario has implications for potential development of the Usher Mill Site. If the Usher Mill site is first developed as a recreation area, with open space, landscaping and plantings, this type of development might preclude future development on the site.

Permanent Public Access to the Millers River

According to the National Organization for Rivers, public rights to rivers are primarily a matter of federal law, based on law recognized since ancient times in all civilized societies. State governments can manage river resources, but in ways that do not conflict with federal law. Since state governments often hold river resources "in trust" for the public, they cannot sell or give them away to private ownership or control. The beds and banks of navigable rivers are public land, up to the ordinary high water line. Courts have held that the public can engage in other responsible recreation along with fishing and boating within this zone, such as picnics, camping, walking, resting, reading, photography, and

⁷ Conversation with Sue Gillon, Massachusetts Department of Environmental Protection, 2003.

⁸ See also Appendix D.

painting. When walking along the river, the public can walk above the high water line where necessary to get around obstacles, in the manner least intrusive to private land. The public can use the banks of these rivers year round, even if the water has dried up. On rivers that are not navigable, the public can only use the banks as necessary to make use of the water, and the right to use the banks comes and goes with the water.⁹

Building Codes

Other regulatory issues that confront the Usher Plant are the building codes that relate to elevator and ADA standards. There is an elevator located in the Usher Plant, but it does not meet current public safety code. According to a representative from the Massachusetts Department of Public Safety (DPS), elevator safety codes are amended each year and it is the owner's responsibility to request an elevator inspection. The DPS only keeps historical records of elevator inspections for seven years, and they have no record of the Usher's elevator being inspected within that time period. During the past 10 years the Usher Plant has been abandoned, the elevator codes have changed and the owners have not requested an inspection. Therefore it is safe to conclude that the current elevator in the plant does not meet current state elevator safety codes, and would need to be repaired or replaced as part of any future rehabilitation project.¹⁰

In addition, the building is not in compliance with the Americans with Disabilities Act (ADA). Title III of the ADA Act of 1990 discusses public accommodations. It states that all new construction and modifications must be accessible to individuals with disabilities. For existing facilities, barriers to services must be removed if readily achievable. Public accommodations include facilities such as restaurants, hotels, grocery stores, retail stores, etc., as well as privately owned transportation systems.¹¹

Funding Options

Money for mill renovation is difficult to acquire. "It's a high-risk venture right now. A lot of banks won't finance a empty building," said Joe F. Sciolla, president CRESA Partners¹². Even if the financing is available, there are usually not enough potential tenants willing to pay higher rents to justify the investment. Therefore, developers will have to seek alternative sources of funding and financing from public or quasi-public state and federal agencies and/or programs. There are state and federal funding sources and programs that provide financing for brownfield remediation and construction. The FRCOG has already tapped into federal EPA funding to finance the brownfields assessment process at the site. In addition, there are insurance and tax incentive programs that developers can take advantage of to help soften the cost of redevelopment. Programs such as the National Park Service's Historic Tax Credits, the State's Economic Development Incentive Program and Brownfield Assistance Programs

⁹ <http://www.nationalrivers.org/us-law-public.htm>

¹⁰ Interview with James Hawkins, Town of Erving Building Inspector, 2002.

¹¹ <http://www.usdoj.gov/crt/ada/reg3a.html>

¹² Shona Crabtree, "A future from old bricks and glass," Lawrence Eagle-Tribune. Feb. 20, 2002.

have helped to reduce the cost and risk associated with mill development. “The ability to know what government programs exist, and how to access them is critical in having a successful redevelopment project.¹³”

Brownfield Assessment Process

Many mills have a history of chemical and toxic use, as well as asbestos in their buildings, which can significantly increase a project’s timeline and raise costs to potentially unfeasible amounts. A brownfield site can be defined as “real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant.¹⁴” If deemed a brownfield, there is a fear of liability on the part of current owners that they be responsible for full site remediation. Mills to be redeveloped typically require an Environmental Site Assessment (ESA). The ESA has three phases:

Phase I – This phase involves gathering as much information about a site as possible including any past previous activities. Next, qualified engineers determine if further site investigation is needed based on the site’s history conduct an analysis. This cost is on average from \$1,000 – \$5,000.¹⁵

Phase II – This includes collecting isolated soil and water samples from a site, identifying potential contaminants, and preparing a work schedule for assessing the property. This cost is on average from \$50,000 - \$70,000.¹⁶

Phase III – This involves the physical cleanup of the site. At this point, a Licensed Site Professional would remove any barrels, drums or containers of hazardous waste. They would also treat or dispose of any contaminated soils and remove any potential contaminates from aquifers, streams or rivers. The cost of this phase ranges based on the type and extent of the contamination, and could be in the range from \$150,000 up to the millions.¹⁷

Fortunately for the Town, the Franklin Regional Council of Governments successfully acquired a U.S. EPA Brownfields Grant to complete a 21E Assessment of the Usher Mill Complex along with numerous other sites in Franklin County. The FRCOG contracted with Tighe and Bond Engineering, Inc. to complete the Phase I and Phase II Environmental Assessments for the Usher Mill site. The process has been designed to meet both Federal and State standards. As of November 2003, both phases were almost complete.

Preliminary results reported by Nancy Milkey, Environmental Specialist & Project Manager at Tighe and Bond on November 10, 2003, indicated that the Usher Mill Complex appears to be remarkably clean. No major contamination has been found during the soil and groundwater tests run thus far. Soil tests have shown a minor exceedance of

¹³ Chester Sidell, Personal Interview, 2003.

¹⁴ Environmental Protection Agency, www.epa.gov/brownfields, 2003.

¹⁵ J. Fitzgerald and N. Leigh, *Economic Revitalization: Cases and Strategies for City and Suburb*, 2002.

¹⁶ Fitzgerald and Leigh, 2002.

¹⁷ Fitzgerald and Leigh, 2002.

polycyclic aromatic hydrocarbons (PAHs), created from burning. According to Milkey, these PAH's typically come from coal ash disposed in ground and used as fill. The PAH's are not a problem if they are from coal or wood as these are not reportable to the EPA. Groundwater tests revealed some detections of environmental contaminants: some volatile organic compound (VOCs) and barium were detected but levels did not exceed the standards. Milkey reported that these chemicals are likely naturally occurring. In all, the tests have thus far found essentially no major problems with the site. While a few tests must still be finished, the results so far bode well for the site in terms of its redevelopment potential. The assessment will be available upon its release from Tighe and Bond.

Leadership Assessment / Organizational Options for Redevelopment

Economic development consultants brought in to facilitate town meetings during the course of this study outlined a range of organizational strategies the town could take to facilitate the redevelopment of the complex. A major point from consultants was that the town work through a public/private partnership in order to successfully redevelop the site. Regional public organizations already involved in the process - the Franklin Regional Council of Governments (FRCOG); the Franklin County Housing and Redevelopment Authority (FCHRA); and the Franklin Regional Economic Development Initiative (FREDI) can offer invaluable help in the process. These groups provide coordinated leadership and as well as specific guidance on everything from economic development matters to project funding.

Another specific recommendation was that the Town create a new entity - a non-profit or private corporation - as a vehicle to develop the site rather than take on the task as a town government. At present, the town's existing resources could not adequately staff a fully- effective redevelopment effort. As the town's chief executive authority, the Town's three-member Board of Selectmen operates as a collective decision-making body. The Select Board has been, and will continue to be the lead department on the Usher plant project until designated otherwise. But as a collective body, the Board cannot make quick or binding decisions without adequate public process and this would prove to be too slow and cumbersome by private-sector development standards.

According to economic development consultants involved with the process, the town could adopt any of the following organizational strategies to promote redevelopment of the site:

- Create an Economic Development Investment Corporation (EDIC) controlled by the Town
- Work with Rural Development, Inc. to set up a single-purpose non-profit or for-profit corporation (i.e. Usher Mill Development, Inc.) to redevelop the site. The corporation would shield liability and could go after funding based on the value of the land.
- Offer Tax Increment Financing (TIF) to future developers of the site.
- Develop a real estate investment trust (REIT) as a mechanism for taking ownership and protecting from liability.

No matter which option the Town decides to pursue, it was recommended that the Town accept a phased plan for development of the site to allow additional financial flexibility for developers.¹⁸

Redevelopment Options

During the last ten years that the Usher Plant has stood vacant, the town and the plant's owners have at various times tried to begin the process of redeveloping the site. The momentum of their efforts has fluctuated considerably, but the overall goal of redevelopment still seems to be the preferred option. In the past, the owners have opted not to incur costs associated with aggressive physical maintenance or redevelopment of the site.

According to the Town, the owners have retained a positive relationship with the town, as well as with the Franklin Regional Council of Governments. Dialogue and negotiations between the Town of Erving and the Housen family have remained fairly consistent during the past decade.

Other past redevelopment efforts that have occurred since 1990 include a 1991 study by the Local Union 28, which looked at the feasibility of reusing the Usher Plant as a regional school. Also, in 2000 the Town of Erving contracted with graduate planning students working for the Center for Economic Development at UMASS Amherst to produce a revitalization plan for the mill. This plan explored various redevelopment scenarios that the town residents, community leaders and plant owners have envisioned for the mill.

Housing, Including Elderly Assisted Living

Town leaders, seniors and other citizens in the town have expressed a need and desire for housing related to older, independent adults, low-income elders, as well as some type of elderly assisted living facility.¹⁹ Demographics, namely an increasingly aging town population, indicate a growing need for such housing. According to the Franklin Regional Housing and Redevelopment Authority, there is a current lack of senior housing regionally, and siting some of this in The Town of Erving would help to meet these regional needs. The size of the complex could complement mixed-use development that could provide other necessary services associated with senior housing such as an activity center, pharmacy, public transit and medical services. According to a mill developer interviewed in Lawrence, he said that if he were to redevelop a rural mill in western Massachusetts that he would seriously consider housing, especially affordable housing for an aging population. He felt that it was a market that “has legs.”²⁰ (Paley, B., 2003).

¹⁸ For a full range of organizational options and technical points see Appendix E - Organizational Structure and Appendix K - Notes from Public Meetings.

¹⁹ For details see Appendix K - Notes from Public Meetings.

²⁰ Jack Paley, Frontier Development, Lowell, MA; Personal Interview, 2003.

Recreation

Many town residents feel that a redeveloped Usher Mill site should complement and promote a wide variety of natural and outdoor recreational resources and activities in the immediate vicinity and in the region. The Usher Complex would be ideal as a location for public facilities, retail and other types of commercial development around the theme of outdoor activities because of its attractive, natural location along the Millers River and its great accessibility off of Route 2.

A new, well connected regional initiative, the North Quabbin Project, is gearing up to capitalize on these same assets by promoting hiking, kayaking, skiing and other outdoor activities in the North Quabbin region. The project plans to train 18 to 30 guides in the region over the next three years, as a mechanism to develop businesses related to outdoor activities.²¹

The Miller's River is a primary resource in Erving for a variety of activities. White water rafters use the banks of the river near the Usher Plant as a take off point for spring rafting trips. Fly-fishermen frequent the Miller's River for some of the best trout fishing in the region. The Millers River is rated in the top ten Trout Rivers in the United States along with the Green field Rivers and Deerfield Rivers. Recently Erving Planning Board member Scott Fritz has contacted Trout Unlimited, the National Wildlife Federation, and the National Wild Turkey Foundation to discuss the possibilities of having these agencies provide funding and expertise in stocking this area with fish and wildlife and is waiting for a response.

The mill site is also in the immediate and close vicinity of two state forests - Erving State Forest and Wendell State Forest. These state forests attract both summer and winter-time users for a wide variety of activities including swimming, fishing, and hiking trails in the summer and cross-country skiing and winter sports in the winter.

As a recreational facility, the site could publicize regional outdoor opportunities as well as provide resources for those taking part in these activities. For example, the site could provide a spot for picnicking, a rest area, and commercial food services for people who have traveled to the region for day hikes, climbing, fishing or other types of tourism. The facility could also house complementary retail stores selling hiking, climbing, boating, fishing and outdoor recreation gear, travel and tour books. One resident suggested that a brew pub would be an excellent place for townspeople and sportsmen alike to wind down and enjoy the site in the evening. Lodging catering to outdoor enthusiasts - an increasingly popular concept in New England²² - could also be developed.

With its large, industrial-sized buildings, the site could also house recreation-related light-industry - perhaps a manufacturer of recreational related products like rods

²¹ Richie Davis, "North Quabbin region launches new eco-tourism business effort," Greenfield Recorder, Friday, June 13, 2003.

²² For models see the Appalachian Mountain Club facilities throughout New England, <http://www.outdoors.org/lodging/index.shtml>

and flies or other gear. Or the warehouse could be used as a storage facility for a whitewater rafting company or retailer.

Retail/Restaurant Market Analysis

Comments from townspeople during the three town meetings conducted as well as results from the 2000 revitalization study suggest that retail use would be a desirable redevelopment option for many. Commercial businesses could provide local amenities to the town, as well as complement the existing tourist market in the region.

The authors of the 2000 revitalization plan²³ conducted a regional market analysis, which looked at five different types of retail including, sporting goods, restaurants, groceries, alcoholic beverages and pharmacies, it considered the percent of the market share each establishment would need to capture to pay the lease on 3,000 square feet of space at \$7.00/sf within a 5 and 10 mile radius. The analysis indicated that a pharmacy would be able to capture the *least* amount of market share and still be able to pay their lease. This means that there would be less risk to the investor to attract a pharmacy retailer, as opposed to a sporting goods retailer, which according to the 2000 study, would have to capture the *most* market share in order for them to pay their lease.

Artists Space

The market for arts and crafts studios, as well as retail space for artists has been suggested as a viable redevelopment option. As the 2000 Usher plant CED report points out, although Erving is relatively remote from obvious artisan centers, the location should not be ruled as a liability. For instance, the Leverett Craftsman and Artisan Center is a successful example of the ability to attract a regional market regardless of location.

Mixed-Use and Small Business Incubator

Massachusetts has a rich tradition of ingenuity and business acumen. Vacant mill space offers the opportunity for the region to continue this heritage by providing an environment, which fosters creative ideas and entrepreneurship. Larger employers are reluctant to consider these spaces as viable options, choosing to develop new on greenfields instead. Mill properties should be targeted at growing businesses and others who want accessible, flexible and cheaper space.

The North Quabbin Woods Project, a new initiative to revitalize the regional economy through the sustainable use of forest resources, shows that the region is home to a large number of wood products craftsmen and manufacturers.²⁴ These types of businesses are among the most common tenants occupying mill space in the lower Pioneer Valley and Fitchburg / Leominster area to the East. Old mill space is also heavily utilized by artists, printers and other smaller companies requiring space which handles large, heavy equipment while also providing space for showrooms, storage and shipping.

²³ Hoke, Nunes, and Williamson, [Usher Plant Revitalization Plan, Erving, Massachusetts](#), 2000.

²⁴ See North Quabbin Woods Project, <http://www.northquabbinwoods.org/woodproducts/index.html>

Many businesses that locate in mills, especially young start-up companies, are looking for affordable space and are not put-off by the exposed brick, pipes and hardwood floors. Instead they are attracted to it. The concept that has worked for many mill developers is “be flexible”, clean the brick, polish the floors and let the tenant fill in the box.

However, many of the small business “start-ups” that would potentially locate in the Usher Plant may be dependant on the Internet for their business, and would require high-speed DLS, T1 or cable broadband service. As mentioned, Erving unfortunately does not currently have these capabilities in the vicinity of the Usher Plant.

However, the Franklin County Regional Council of Governments is working on a project called Franklin-Hampshire Connect project with the aim of improving telecommunications access across the region. The goal of this project is to aggregate T-1 class and above telecommunications in the larger region and thereby provide competition to an incumbent provider, thus creating more competitive pricing and improved quality of service while requiring the installation of new infrastructure. If this regional effort is successful, Erving and the Usher Plant could become “wired”, and support the needs of new businesses.

II. Usher Mill Complex - Structural Evaluation

This section provides an overview of the structural analysis of the buildings at the site to accompany the market-based site analysis of the previous section. The structural analysis was conducted to offer refurbishment options together with associated cost estimates. While the analysis was thorough, given the rapidly deteriorating condition of the buildings it is to be considered only a preliminary assessment, still requiring sign-off from a structural engineer at the time of development.

Introduction

Located in the center of Erving, the now deteriorating structures that make up the Usher Mill complex belong to one of four mills that are still in existence in this traditional New England industrial town. Of these, only two are currently in use: the new Erving Paper Mill and the “Renovator’s” Mill that has been redeveloped and rededicated as a home of Renovator’s Supply. Of the remaining two mills, the International Paper Mill was vacated recently and remains boarded up. The most crucial issue in the re-use of the Usher Mill is the fact that it was never properly boarded up, which permitted its enclosure to be vandalized and – together with roof problems – allowed the structure to deteriorate in an uncontrolled fashion.

In considering a re-use of the currently abandoned structures, it is important to recognize the advantages that their location presents. Having been built directly on the banks of Miller’s River, between two state forests and almost adjacent to Route 2,

accessibility in combination with already existing recreational activities should be able to offer this site a demand for a whole range of re-use options.

It was identified early on during the investigation of development options for Erving (Hoke et al., 2000) that one of the most crucial points would be an assessment of the condition and reusability of the Usher Mill site. In combination with an environmental assessment of the site, a structural assessment of all buildings was identified as an immediate requirement.

This report provides a preliminary structural evaluation of the Usher Mill buildings and presents refurbishment options together with associated cost estimates. Although it was attempted to offer enough information to allow an educated decision to be made on the viability of any re-use (or demolition), the reader has to keep in mind that unless the environmental questions (possible soil contamination, asbestos in buildings, etc.) have been answered and an overall master plan has been created (by an architectural consultant), the final costs and efforts can only roughly be estimated.

Project Context

The town of Erving, which is currently home to almost 1,500 inhabitants, is a traditional Massachusetts town with an industrial heritage. Its location on Miller's River fostered industrial production for the major part of the last two centuries (and in the case of the current Erving Paper Mill still does today). As shown by Mattos (2002), Erving paid for its high economic dependency on manufacturing with a jump in unemployment in the early 1990s when the old Erving Mill plant closed. Together with other mill closings, local unemployment increased and today, Erving provides a location for only 357 jobs (2001 figure). This fate is typical for old manufacturing towns in Massachusetts that suffered from an overall cost-driven shift away from low-value manufacturing which occurred over the last decades in the United States.

Erving, which is included on Massachusetts' list of Economically Distressed Areas is also typical for local manufacturing towns in that it has a set of old mills that (for several reasons) have been abandoned by the former owners. Fear (and likely knowledge) of hazardous materials problems on these old mill sites together with insufficient public funding for cleanup left many mill sites un-sellable and only created financial burdens for the owners. As a result, any re-use will have to be founded on a solid financial framework based on private as well as public funds and will need to be fully supported by local town governments through tax incentives and an overall tolerant attitude towards any developer.

Redeveloping old mill sites involves a host of regulatory and technological challenges. Regulatory challenges arise from building code requirements, site accessibility, fire and hazardous materials legislation. Also, the Wetlands Protection Act (MGL, Ch. 131, §40) puts limits on new construction next to rivers and prohibits any new runoff. Related to the technological challenges are problems of structural integrity and building performance. All of these challenges make it easier for any industrial developer

to eye an undeveloped green field before looking at redeveloping an old building. Nevertheless, current Massachusetts brownfields legislation (Mattos, 2002) provides options that ease regulatory issues for owners and potential developers. Cleanup funding is also available under certain circumstances. In any case, developing an old mill can be rewarding if location, historic value and public demand create economic incentives to do so.

Successful mill redevelopments can be found all over Massachusetts. High profile examples of these are the historic mills in Lowell or the Sprague Mill in North Adams that now houses Mass MoCA, a contemporary art exhibition space (Figure 1; see also Mass MoCA, 2000). More locally, the “Renovator’s” Mill between Erving and Miller’s Falls is an example of such a rededication of an old building.



Figure 1 - Mass MoCA Interior (Café)

Structurally, historic mill buildings in Massachusetts are in a whole range of conditions. While some continuously occupied mills still are in good and easily upgradeable shape, early abandoned buildings were simply left to deteriorate. Main challenges that are being faced derive from the question of which historic structural elements are worth keeping and which need to be repaired or replaced. In some cases, an entire replacement of the main structural system is necessary while in others, cleaning may be all that is required. If desired, existing structural systems can even be completely reconfigured as can be found in some of the tall gallery spaces at Mass MoCA.

Also, the kind of re-use largely determines the choice of structural and architectural solutions. While an artists’ space, such as Mass MoCA, accepts and maybe even desires a rougher, unfinished look (which is cheaper to achieve) then a minimal repair of the existing structure might be a viable solution. If, however, as in the case for

elderly housing, a whole range of amenities and services are required, then this may need a more thorough refurbishment approach.

Scope

The main goal of this structural assessment is to provide a preliminary (“phase one”) assessment of the structural condition of the Usher Mill site in Erving, Massachusetts. Key structural problems relevant to the oldest buildings on the site (buildings 1, 2 and 3) as well as the warehouse (building 6) on the far end of the site have been identified. Resulting from this, a discussion of potential rehabilitation options and strategies has been initiated. Finally, estimates for the cost of structural rehabilitation of these buildings for different types of uses as well as their demolition have been presented. Where necessary, the need for further investigations has been discussed.

Although the condition of all structural and non-structural elements is reported (where feasible), the main focus has been the wooden members (beams, joists, columns). Also, architectural elements such as doors, windows, partitions, finishes, utilities etc. as well as non-structural building performance criteria such as egress, lighting, fire protection, energy conservation etc. have not been considered in the discussion of cost estimates since they are not part of a structural assessment.

The full report focuses on conversions of the existing structures to possible end-uses as follows:

- Housing
- Commercial / retail / office space
- Light industrial use
- Mixed use
- Mothballing
- Demolition

In the creation of the report, it was assumed that buildings 4 (kilns) and 7 (gymnasium) as well as possibly building 5 (the atrium) would be demolished in any case due to existing structural collapses and lack of potential for reasonable use.

Executive Summary of the Structural Evaluation

The structural analysis was conducted to offer refurbishment options together with associated cost estimates. While the analysis was thorough, given the rapidly deteriorating condition of the buildings it is to be considered only a *preliminary* assessment, still requiring sign-off from a structural engineer at the time of development.

All investigations were based on data gathered during a set of visits to the buildings during spring and early summer, 2003. At this time, the buildings were surveyed and structural damages were evaluated and charted (for most buildings). In addition, a preliminary structural analysis of all wooden members in buildings 1, 2 and 6

was performed according to current design standards. Finally, construction costs were estimated using common costing handbooks and contractors' and manufacturers' budgets.

It was determined that buildings 1, 2 and 3 on the Usher Mill site represent typical industrial structures from the beginning of the 20th century. In addition, lesser quality buildings dating from the middle of that century also exist on the site. Architecturally, the most interesting structures are buildings 1, 2 and 3. Existing structural collapses and overall architectural layout suggest that buildings 4, 5 and 7 have no remaining value and should be demolished. Possible re-uses of buildings 1 and 2 were determined to be ranging from office / residential to retail / light industry. Due to their layout, buildings 3 and 6 were not considered as being able to provide office / residential re-uses.

All buildings were found to be in a damaged but savable condition. Structural damages range from moisture-related mold problems in buildings 1, 2 and 6 to rust-induced steel collapses in building 5. Masonry (walls) and concrete (walls and slabs) were generally found to be in good condition although some repair will be necessary on the exterior faces.

It was determined that the sole cause for the current state of structural deterioration of most of the buildings was the negligence to maintain a sound enclosure after the buildings had been vacated. Roof leaks as well as vandalized windows allowed the uncontrolled intrusion of water into the structures and caused deterioration of the wooden members in buildings 1, 2 and to a lesser extent 6. This deterioration was found to be more widespread in the lower floors than it was on the roof.

Structural deficiencies (partial or full) in buildings 1 and 2 were mainly located in the wooden beams and rafters and were found in at least 40-50% of all of those members. Columns were affected to a lesser degree, but moisture levels were found to be high enough that undiscovered deterioration at their bases would be likely.

Although building 3 did not appear to have suffered any structural damages, it was assumed that it contains asbestos in its ceilings and pipe insulation, which would need to be removed. It was suggested that the extent of hazardous materials in all buildings would need to be evaluated before any final renovation cost estimate could be produced.

Three refurbishment options were presented for buildings 1 and 2. These consisted of either retaining the current structure and replacing its deteriorated parts (option 1/2.A) or removing the entire interior wooden structure and replacing it with a heavy-timber (option 1/2.B) or a light frame structure (option 1/2.C). Option 1/2.C effectively involved the creation of a separate building within the existing walls.

A structural analysis of buildings 1 and 2 showed that although the existing structure (if sound) would be able to carry loads (with minor limitations) from the 50 psf category that includes offices and residential uses, industrial or retail loads would not

receive sufficient support unless the existing structure is either upgraded or its material is re-evaluated. The analysis of building 6 for re-use with light industrial loads (125 psf) showed insufficient strengths in the floor as well as the roof beams. A new structural system using a wood-concrete composite floor was presented as a possible structural upgrade for heavy-timber floors in buildings 1 and 2.

Cost estimates showed that option 1/2.A would be the most expensive (due to material inefficiencies and construction difficulties) and option 1/2.C would cost least to refurbish buildings 1 and 2. Since building 6 showed only minor damages, repair and replacement of the deteriorated structural members was the only investigated option for refurbishment. Although this solution is quite cost efficient, any future reuse of building 6 would be determined more by its accessibility and its necessary architectural improvements than by its structural upgrades.

Although demolition of the entire site was estimated at \$420,000, it was assumed that this figure would have to be corrected upward if hazardous waste (asbestos, etc.) removal was included. Also, it is expected that mothballing of the buildings that are deemed to be redeveloped will have to occur in any case since the timeframe until reconstruction commences may be quite long. Although it is likely that any development on the site will be influenced by the Rivers Protection Act, redevelopment as well as new construction should not be hindered by it. It was suggested that any final structural concept for the remaining buildings should use floor load categories that allow for a flexible use of the interior space.

The full structural analysis and technical documents related to the structural assessment of the Usher Mill Study can be found in Appendix G - Structural Evaluation and Appendices, August 2003.

Cost Estimates

Structural Refurbishment

Costs were estimated for the refurbishment and demolition options presented in the previous chapter. This was done using a variety of sources ranging from general-purpose estimating handbooks to preliminary budgets supplied by contractors and manufacturers. See Appendix G(b) - Structural Report Appendix for details.

Table 1 presents an overview of the costs related to the various reconstruction and demolition options.

Table 1 - Refurbishment Cost Estimates (per Building)

Building(s)	Option A	Option B	Option C	Deconstruction	Demolition
# 1	386,000	353,000	332,000	325,000	53,000
# 2	776,000	660,000	617,000	594,000	105,000
# 3	38,000	---	---	198,000	41,000
# 6	50,000	---	---	152,000	120,000
# 4, 5, 7	---	---	---	---	100,000
				Sum:	419,000

Two further (separate) optional upgrades were estimated for buildings 1 and 2 as well: A wood-concrete structural upgrade for options 1/2.A and B and a light-weight concrete floor topping for option 1/2.C. If these were considered, the wood-concrete option would add \$ 50,000 and \$ 99,000 to buildings 1 and 2, respectively and the light-weight concrete topping would add \$ 30,000 and \$ 59,000 to these. Because the light-weight concrete topping increases the load on the structural members, cost increases in the refurbishment option (1/2.C) for the main structure are likely whereas the wood-concrete composite system for option 1/2.B could reduce the overall amount of wood needed thereby making it a cost-efficient upgrade.

Cost figures for options A, B and C (as presented in Table 1) include only structural refurbishment works (less an allowance for timber resale). The following items have thus been excluded:

Hazardous materials (e.g. Asbestos) removal – This item may significantly increase both the refurbishment and demolition costs (depending on the degree of contamination)

Foundation improvements – In developing the structural analysis and the cost estimates, it was assumed that all foundations (point foundations under columns and strip foundations under walls) are capable of taking all loads. This must be verified by a geotechnical analysis and a structural analysis considering the actual size and type of the existing foundations has to be produced

Roof replacement

Roof additions (e.g. skylights) – Since no access to the roof was gained, all roof features have been excluded

New staircases and elevators – These were considered to be architectural features

Utilities and services

Building additions (for architectural detail or usability – e.g. masonry additions or decks)

Architectural features (partitions, doors, windows, finishes etc.)

All insulation

Also, the figures presented are only preliminary since inevitable uncertainties related to the following issues can (possibly severely) influence the totals:

Fluctuations in material and labor costs due to local availability or the overall economic situation

Added overhead since the work is done in existing historical buildings

Skill and quality level of the contractor(s)

Construction process variations, including increased shoring and bracing requirements

Discovery of additional structural deficiencies during the construction process

Architecture and engineering fees

Two sets of figures have been presented for the demolition of the structure. One, termed “Demolition”, refers to the bulk demolition of the respective building using heavy machinery. This typically yields material that – if possible – can only be recycled in a crude fashion (i.e. steel recycling for melting).

The other set of numbers (“Deconstruction”) includes procedures that selectively demolish structural parts. This allows for the removal of these parts in their entirety, permitting a high-value re-use and/or a selective refurbishment process.

All refurbishment and cost estimates have to ultimately be viewed in the context of the actually selected structural systems and construction processes. This may lead to cost-savings or -additions, depending on the combination of systems and processes chosen. Also, demolition costs may be offset to a large degree by the (bulk or piecewise) sale of building materials.

In compiling these estimates, it was found that it was not feasible to separate refurbishment estimates into the different structural categories presented in the structural assessment (50 psf and 125 psf). The number of assumptions made in the provision of cost estimates did not yield significantly enough detail for the inclusion of every replacement member’s exact dimension into the analysis.

Refurbishment

Buildings 1 and 2:

The analysis of refurbishment options shows that it will be quite expensive to refurbish buildings 1 and 2 if a large part of the existing structure is to be retained. This is mainly due to the currently high degree of deterioration of the wood members in the buildings. Since option A involves selective demolition and replacement of structural members, it is imperative that a high amount of temporary shoring (to support the sound parts of the structure) will be necessary during this process. As this involves a large labor component and possibly cannot be done using heavy machinery (due to lack of accessibility), additional costs are likely. Furthermore, the partial nature of this work may hamper subsequent trades from operating in the building in a timely and cost efficient manner. Due to the highest associated costs, this type of refurbishment is typically only justified by a historic value of the existing structure. Since these buildings are not classified as historic structures and there may not be a will to preserve the interior appearance, the higher costs may not justify this option.

If the entire interior structure is to be removed, as envisioned in option B, reconstruction of the interior structural system is facilitated. While the removed wooden structural members can be sold at a reasonable price, a new structure (albeit based on the original structural system due to existing foundations) can be designed and installed. It would then be possible to take advantage of current, high-performance building materials (glulam, Parallel Strand Lumber etc.) and to take advantage of lower costs due to a more

efficient and thus reduced material use. In addition, some costs can be recovered by re-sawing and re-using portions of the old structure – for example as flooring.

A similar approach is taken by option C, which also removes the entire wooden interior structure. In this option, everything that existed between the masonry walls is replaced with a light wooden system using open-web wood/steel trusses in combination with Parallel Strand Lumber headers and columns as well as traditional stud wall systems (2x6) or more dimensionally stable Laminated Strand Lumber walls. Effectively, this system creates a building within a building.

This approach includes some benefits. Primarily, a very light structure is created that may not require any foundation modifications. Also, long trusses can be used for the roof, spanning the entire width of the building thereby allowing for a very spacious upper floor and reducing the loads on the interior foundations. In addition, building utilities can be installed within the truss openings of the floors.

Whichever option is chosen, care has to be taken in combining new and existing (masonry) structural systems. To reduce shrinkage, dry wood or wood-products (which are inherently produced dry) should be used.

In comparison with the other two options, option C provides the lowest-costing structural solution for buildings 1 and 2 – with a higher cost benefit for building 2.

If a wood concrete upgrade were to be specified for buildings 1 and 2, then this would add to the overall costs. Since this system is designed to reduce the amount of wood that is used and replaces a part of it by concrete, cost savings on the wood part are possible. In any case, use of this system would also require a redesign of all structural members.

Building 3:

The investments necessary for refurbishing building 3 primarily revolve around removing the boiler system from the western portion of the building, fixing minor roof leaks (or possibly upgrading the entire roof) and cleaning the walls. If no or only minor hazardous material remediation was necessary for this building, the costs for structural refurbishment would be the lowest among all buildings on the site. However, since this is not very likely, additional costs due to asbestos remediation can be expected.

Building 6:

Due to only minor structural damages, refurbishment costs are very low for building 6. Also, since the damages are localized, repair is possible. Nevertheless, it is assumed in the estimate that the roof only needs to be repaired or replaced in part. As this building's roof area is very large, a full replacement of the roof will add further costs if this should be necessary. As mentioned before, the major cost component for this building will come from architectural upgrades if it is intended to be used as anything other than a warehouse.

Demolition / Deconstruction and Mothballing

As shown in Table 1, a full demolition of the entire Usher Mill site will cost at least \$ 420,000. Since this figure allows for some material recovery and in turn ignores dump fees, the actual cost will very likely be dependent on the quality of the remaining reusable building materials and the type of demolition chosen.

The numbers presented under deconstruction reflect a process that selectively demolishes the buildings. While this does not reflect the demolition costs for entire buildings as a whole, it is meant as a source for an estimation of partial demolition costs assuming that this is needed during the planning process.

The major cost factor associated with mothballing is the selective demolition of adjacent structures in danger of collapse (buildings 4 and 5). Further work related to boarding up windows and sealing the roofs adds only minimally to the cost since only temporary fixes using low-quality materials are employed.

Expert Opinions: Ground Truthing

On November 14, 2003, the study team conducted a tour of the site with experienced architects and developers in order to obtain feedback on the structural analysis as well as supplement the cost estimates for reconstruction. The consulting team invited a variety of professionals - all with experience redeveloping old mill buildings - to tour the Usher Mill complex and then provide feedback on their perceptions of redevelopment potential. A variety of town officials and citizens also attended the tour and meeting afterwards.

The invited developers and architects who stayed for discussion after the tour felt that the site is a very appealing and promising one. The greatest challenges to the project are not structural or architectural but procedural: the development process will have to be initiated in the town or assisted by a proactive town.

The architects and developers strongly advised against replacing or removing the original structural systems from the buildings. The beams and other materials have great historic and aesthetic value that enhance the marketability and value of the mill complex. They felt that the structural assessment done by the consulting team provides a most conservative view of structural conditions at the site. They estimated that a maximum of 30 percent of the beams would need reinforcing or repair. Under this assumption the redevelopment options which totally replace the original structural systems in the buildings as proposed in the Structural Assessment might not be the most cost-effective approaches. A number of the architects and developers at the tour have seen buildings in worse shape redeveloped successfully.

The architects also suggested that, from the perspective of meeting building codes, Options B and C might prove to be more complex than maintaining and repairing

the original structural systems in the buildings. No further lateral structural improvements would be needed if the original beams are kept, and beams could be reinforced or replaced where necessary. The architects also felt that asbestos was likely only in Building Three. As a final note, they felt that it is too late to mothball the buildings due to the advancing deterioration of the structures.

For detailed notes see Appendix I - Ground Truthing Notes.

Architectural and Interior Cost Estimates

This section calculates costs for shell improvement, interiors, and building services. These costs are to be understood as additional costs to the structural improvement costs. For detailed tables see Appendix J - Architectural and Interior Cost Estimates.

The cost estimation tool used was RS-Means, a web-based custom cost estimator. Some items, such as new customized windows, were calculated based on architects' and developers' experience, as they accompanied us for a tour of the mill in November, 2003 (see Appendix I - Ground Truthing Notes).

Costs were estimated for refurbishing buildings No. 1, 2, and 3 for apartment, office, retail, and industrial use. The items included in the cost estimation cover work on the shell. These include the following costs: those related to roof reconstruction and repair and exterior windows; interior features such as partitions, doors, fittings, stair construction, wall/floor/ceiling finishes; services such as elevators and lifts, plumbing, water distribution, rain water drainage, energy supply, sprinklers or standpipes, cooling generating systems, electrical service and distribution, lightning and branch wiring, and communications and security systems.

Exterior doors; necessary foundation work; necessary asbestos removal on one building; and contractor's, architectural and engineering fees were not included in the estimate.

The cost estimation tool used was RS Means, a web-based custom cost estimator. The table below - Overview of Architectural and Interior Costs - presents an overview of the costs relating to refurbishing the buildings for the mentioned use options. For a more detailed item-related listing of construction costs refer to Appendix J - Architectural and Interior Cost Estimates. Please note that these estimated costs for shell improvement, interiors, and services are to be understood as additional costs, to be added to the structural improvement costs that appear in the structural assessment section

Table 2 - Overview of Architectural and Interior Costs

Building	Commercial - Apartments	Commercial – Office	Store - Retail	Industrial – Factory
#1	870,200.00	728,700.00	N/A	562,700.00
#2	1,526,300.00	1,337,300.00	N/A	1,021,800.00
#3	532,000.00	N/A	253,000.00	293,000.00

Source: RS Means

III. Usher Mill Redevelopment - Public Meetings, 2003

Over the course of the project, the consulting team hosted a total of three public meetings to encourage input from the community to determine the direction taken regarding the redevelopment of the Usher Mill complex. These meetings were advertised in advance using a variety of methods including: the Town of Erving Calendar, Town of Erving Bulletin, regional newspapers, and postcard invitations. Over the same period, the consulting team attended numerous meetings with various town officials including the Planning Board, the Select Board and the Town Administrator to update them on the progress of the project including outcomes of the public meetings. Additional meetings were held with a committee appointed by the Select Board to provide oversight related to Usher Mill redevelopment during the EO418 planning process.

A synopsis of the three public Charrettes is as follows:

First Charrette - August 4, 2003

Charrette I brought residents and leadership together to develop a vision and an initial action agenda for the redevelopment of the Usher Mill buildings and site. The consulting team presented major findings of the structural assessment of buildings in the complex. The Charrette generated intensive input on the types of land uses and activities residents would support for reuse, such as senior housing, commercial office space, light manufacturing, and other uses. The Charrette also assessed whether residents were willing to support the Town taking ownership of the site and / or raising public funding to redevelop it in the event a private developer is not interested in acquiring and redeveloping the site.

Residents generally agreed that the site should be redeveloped rather than razed, and that the town should lead redevelopment efforts but there was no consensus on exactly how the town would be involved. Those in attendance requested that the consulting team provide more information: cost estimates, organizational strategies and legal issues needed to be outlined and discussed in more detail.

Second Charrette - September 3, 2003

The second Charrette focused more specifically on providing critical information to town leadership. Regional leaders in the areas of economic and housing development were also invited. The agenda included a review of key points from the first Charrette, an overview of findings from the structural assessment, a presentation by engineering firm Tighe and Bond, Inc. on the status of 21E environmental assessment process taking place at the site, a review of organizational and structural options available for the Town to pursue in its efforts to promote redevelopment of the Usher Mill site, and presentations by regional leadership summarizing economic development resources available to the Town.

Third Charrette - November 10, 2003

The final Charrette brought town residents, local and regional leadership together to determine a direction to take regarding Usher Mill redevelopment efforts. The agenda included feedback provided by developers and architects who toured the Usher Mill site, preliminary results of the 21E environmental assessment testing process at the site, and a more detailed discussion of organizational options available to the Town to help encourage the redevelopment process.

Major outcomes of this meeting included the exciting news that the mill site appeared to have few problems with environmental contamination. This has been a major hurdle for redevelopment of other sites. A majority of attendees felt that the site should be redeveloped through some sort of public-private partnership and that redevelopment should be done in a way to preserve the historic buildings at the site.

Detailed notes about recommendations and outcomes of each of the three public meetings appear in detail in Appendix K.

IV. Usher Mill Redevelopment - References

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Housing

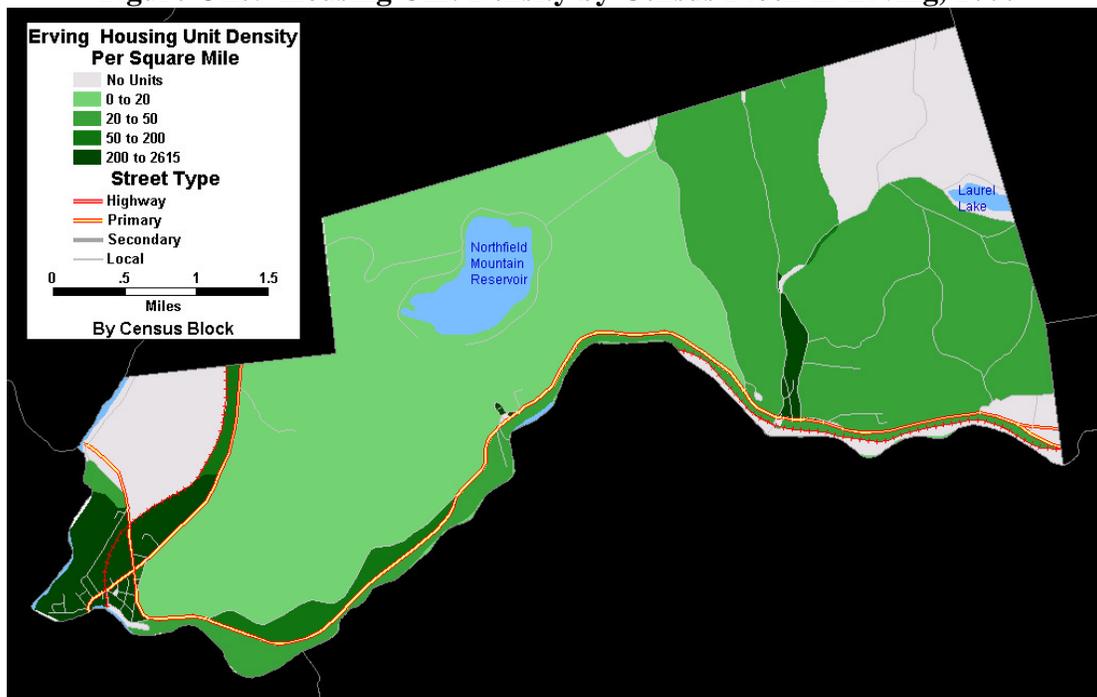
I. Introduction

Erving is a small, rural community in northeast Franklin County. It is home to 1,464 persons and contains 630 housing units, according to the 2000 Census. Because of its small size, it is difficult to do a meaningful analysis of housing supply and housing need without considering regional housing conditions and need. While observations and recommendations can be made about the housing supply within the town and the needs of its existing population, conclusions with respect to goals and future production need to take into account the housing situation in the larger region in which Erving is situated. Based upon both town and regional information, there is need for a moderate number of new housing units in Erving, some of which should be affordable for low and moderate income family and elderly households. These housing units should be built in areas of the town that contain infrastructure that can support new growth.

II. Housing Supply Inventory

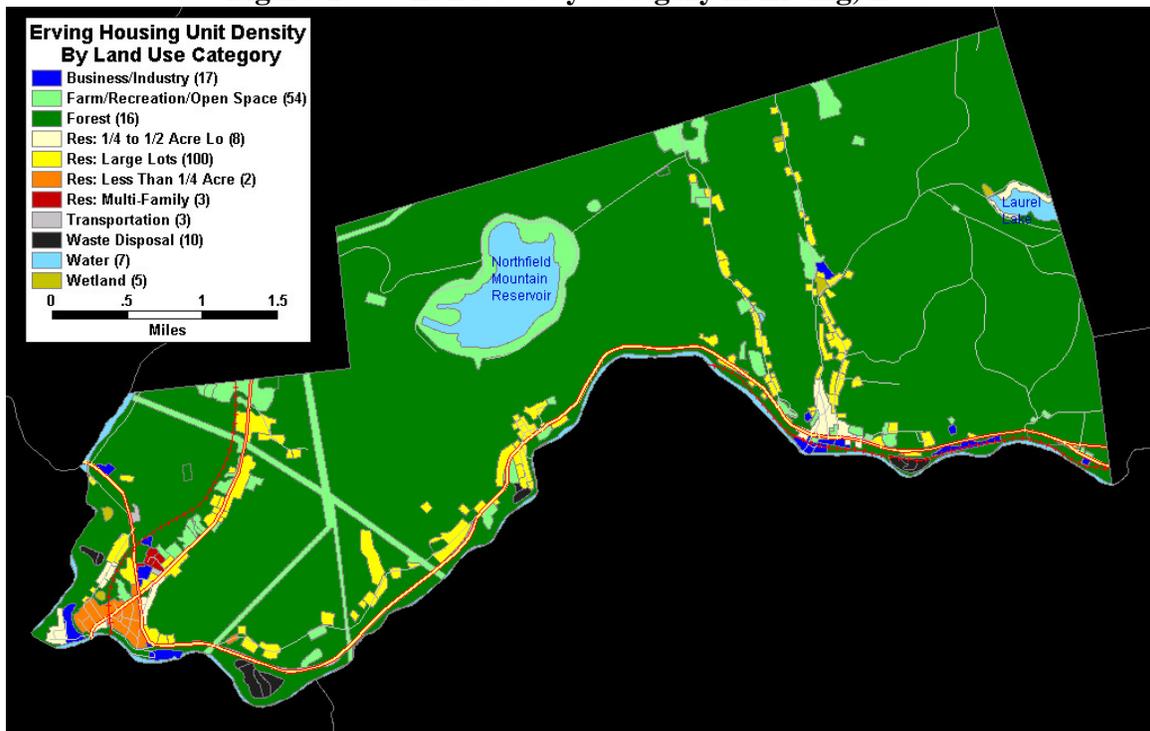
Below are two maps that show the density of housing units in Erving, both by census block and by using aerial photographic analysis. These maps are shown in figures 1 and 2.

Figure One: Housing Unit Density by Census Block in Erving, 2000



Source: U.S. Bureau of the Census, 2000

Figure Two: Land Use by Category in Erving, 1999



Source: Massachusetts Geographic Information Services, 2003.

Figure one shows the density of housing units within each census block in the town. Blocks are created by the U.S. Census Bureau to separate areas into smaller, more manageable units for counting. The block with the highest concentration of housing units are in the southwest corner of the town, in the Miller's Falls area, and in the southeast, near the town center. The rest of the housing density can be found along Route 2. Figure two gives more detail on the location of these units by showing land use information for the Town. It shows that there are two large areas of concentration of housing in Miller's Falls and in the Town Center, and there are many other units on large (over ½ acre) lots along most of the main roads in Erving. Overall, the greatest density of units is located in Miller's Falls, along with the majority of the multi-family housing.

Housing Unit Data

In 2000, there were a total of 630 housing units in Erving. This was a 7.9% increase from 1990, and a 20.2% increase from 1980. Comparing this change to the region and the Commonwealth shows that Erving has grown at roughly the same rate, and from 1990 to 2000 created new housing units at a higher rate. There has been some significant growth in new units since the 2000 Census, as a new subdivision is being constructed in the town. Currently, there are six homes in the subdivision, but it will have 26 when it is complete. The total area of land for this subdivision is 26 acres. It is located away from the two designated village centers.

Table One: Housing Units in Erving, 1980-2000, Comparison with the County and State

Area	Number of Housing Units			Percentage Change		
	1980	1990	2000	1980-1990	1990-2000	1980-2000
Erving	566	584	630	(+) 3.2%	(+) 7.9%	(+) 11.3%
Franklin County	26,832	30,394	31,939	(+) 13.3%	(+) 5.1%	(+) 19.0%
Massachusetts	2,208,146	2,472,711	2,621,711	(+) 12.0%	(+) 6.0%	(+) 18.7%

Source: U.S Census Bureau, 1980, 1990 & 2000

The vast majority of housing units in Erving are single-family detached houses. In 2000, these accounted for 75% of all housing units, both occupied and vacant. This is more than the region and significantly more than the Commonwealth. Conversely, while 43 percent of all housing units in the Commonwealth are in multifamily structures, only 21 percent of Erving's units are.

Table 2: Percentage of Housing Units by Units in Structure, 2000

Units in Structure	Massachusetts	Franklin County	Erving
1, detached	52%	64%	75%
1, attached	4%	2%	3%
2	12%	12%	9%
3 or 4	11%	7%	7%
5 to 9	6%	5%	0%
10 to 19	4%	3%	2%
20 to 49	4%	2%	2%
50 or more	5%	2%	0%
Mobile home	1%	3%	1%
Boat, RV, van, etc.	0%	0%	0%

Source: U.S. Census Bureau, 2000

Unfortunately, Census data does not always give the most accurate picture of a small community, especially over time. Reviewing Census data from 1980, 1990, and 2000 on the number and type of units shows inconsistencies in the county of units in structure. Significantly, the count of single-family detached units decreased from 1980-1990 and then sharply increased from 1990-2000. Unfortunately, the sampling method used by the Census Bureau to estimate the number of units by type of structure seems to be to blame. Even so, this data shows a large numeric increase in the number of single-family units from 1980 to 2000.

Table 3: Number of Housing Units by Units in Structure in Erving, 1980 – 2000

Year	1, Detached	1, Attached	Two	3 and 4	5 or More	Other Type	Total
1980	433	2	57	39	21	14	566
1990	375	37	71	42	32	27	584
2000	473	17	59	45	27	9	630

Source: U.S. Census Bureau, 2000

Looking at parcel data collected by the Dept. of Revenue's Division of Local Services for property tax purposes can be more accurate over time. While the number of taxable parcels do not translate directly into housing units, the change in the number of properties shows the direction of construction trends over time. Between FY1990 and FY2004, the number of parcels classified as single-family increased by 53, from 425 to 478. The number of condominiums (owned units in multi-unit buildings) increased by 10, from 16 to 26. The number of multi-family parcels (defined as buildings of 2 to 4 units) did not increase at all, and the number of apartment parcels (defined as buildings of 5 or more units) decreased from 5 to 4, although this may be a recordkeeping issue rather than a loss of property.²⁵ Therefore, the focus of most development in Erving over time has been in the area of single-family detached housing units.

Most of these housing units contain two or three bedrooms. Fully 395 of 476 (83%) of all owner-occupied housing units were in this range, as were 68 out of 126 (54%) renter-occupied units. Of the 126 rental units, 46 units (36.5%) are 0 or 1 bedroom units, and 80 (63.5%) are two or more bedroom units suitable for families with children. This squares fairly well with existing population distribution in the town, where 33% of all households are single person households. This breakdown can be found in table four.

Table 4: Total Occupied Housing Units By Number of Bedrooms, 2000

<i>Number of Bedrooms</i>	<i>Number of Occupied Housing Units</i>	
Per Unit	Owner Occupied	Renter Occupied
No Bedrooms	2	8
1 Bedroom	4	38
2 Bedrooms	115	39
3 Bedrooms	280	29
4 Bedrooms	62	12
5 or more Bedrooms	13	0
Total	476	126

Source: U.S Census Bureau, 2000

Units in Erving are overwhelmingly owner occupied (79.1% vs. 20.9% rented). The percentage of owner occupied housing in Erving is almost 20% higher than the state as a whole, and 10% above the overall rate for Franklin County. However, Erving ranks in the middle of towns in Massachusetts for this statistic, having the 181st highest owner-occupancy rate out of the 351 municipalities in 2000 (the Town of Boxford was 1st at 97.2% while the City of Chelsea was 351st at 29.0%) and ranks 16th out of the 26 towns in Franklin County (where the Town of Leyden was 1st at 90.2% while the Town of Sunderland was 26th at 44.3%).

²⁵ Parcel counts by class and usage code, FY86 through FY04 . Division of Local Services, Mass. Department of Revenue, 2003.

Table 5: Housing Tenancy in Erving, Franklin County and Massachusetts, 2000

<i>Area</i>	<i>Total Housing Units</i>	<i>Occupied Housing Units</i>	<i>Percent Owner Occupied</i>	<i>Percent Renter Occupied</i>
Erving	630	602	79.1%	20.9%
Franklin County	31,939	29,466	69.9%	33.1%
Massachusetts	2,621,989	2,443,580	61.7%	38.3%

Source: U.S. Census Bureau, 2000

Over time, the number of rented housing units has increased faster than the number of owned units. In 1980, 83 out of 485 units were rented (17.1%) while in 2000 126 out of 602 units were rented (20.9%). This is an increase of 20 percent in rental units, versus a 13.1 percent increase in owner-occupied units. See table 6 for details.

Table 6: Housing Tenancy in Erving, 1980-2000

	<i>1980</i>		<i>1990</i>		<i>Change in Occupied Housing Units 1980-1990</i>	<i>2000</i>		<i>Change in Occupied Housing Units 1990-2000</i>
	<i>Number of Units</i>	<i>Percent of Occupied Units</i>	<i>Number of Units</i>	<i>Percent of Occupied Units</i>		<i>Number of Units</i>	<i>Percent of Occupied Units</i>	
Owned	402	82.9%	421	80.0%	4.7%	476	79.1%	13.1%
Rented	83	17.1%	105	20.0%	26.5%	126	20.9%	20.0%
Total	485	100.0%	526	100.0%	8.5%	602	100%	14.4%

Source: U.S Census Bureau, 1980, 1990 & 2000

Like the rest of Massachusetts, the majority (69%) of the housing stock in Erving was built before 1970, and much of it likely has issues with lead paint, energy efficiency, and aging physical systems. There was a decline in the production of housing units during the 1990s. Only 37 houses (6.2%) were built from January 1990 to March 2000, as compared with 77 in the 1980s and 75 in the 1970s. 46% of the units in Erving were built before 1940, the earliest date that the Decennial Census tracks for housing construction.

Erving's rental housing units are older than the owner-occupied units. Of 126 rental units, only 15 (8.4%) were built since 1980, and only three were built in the 1990's. This is lower than the county as a whole, in which 11% of rental units were built since 1980. 75% of occupied rental units are over 30 years old, as compared to 67% of owner-occupied units. However, only 35% of rental units were built before 1940, as compared to 49% of owner-occupied units. The lack of new construction in the rental housing supply can be seen in the drop in the rental vacancy rate, which fell from 8.7% in 1990 to 3.8% in 2000.

The age of the housing stock and the use of and demand for rehabilitation loans by Erving homeowners indicates that generally a fairly significant number of homes in town are in need of moderate to extensive repairs and upgrading, and that this likely to continue. The Franklin County Regional Housing and Redevelopment Authority closed six housing rehabilitation loans for low and moderate income homeowners in the past

year, and FCRHRA reports continuing demand for their housing rehabilitation programs from Erving.

Table 7: Age of Occupied Housing Units by Units in Structure, 2000

<i>Units in Structure:</i>	<i>Built 1999 to March 2000:</i>	<i>Built 1995 to 1998:</i>	<i>Built 1990 to 1994:</i>	<i>Built 1980 to 1989:</i>	<i>Built 1970 to 1979:</i>	<i>Built 1960 to 1969:</i>	<i>Built 1950 to 1959:</i>	<i>Built 1940 to 1949:</i>	<i>Built 1939 or earlier:</i>	<i>Total of Type</i>
Owner Occupied:										
1, detached or attached	4	10	15	50	55	18	34	36	201	423
2 to 4	0	0	0	14	0	0	0	0	30	44
5 to 19	0	0	0	0	0	0	0	0	0	0
20 to 49	0	0	0	0	0	0	0	0	0	0
50 or more	0	0	0	0	0	0	0	0	0	0
Mobile home	0	0	0	6	3	0	0	0	0	9
Boat, RV, van, etc.	0	0	0	0	0	0	0	0	0	0
Total Owner Occupied	4	10	15	70	58	18	34	36	231	476
Renter Occupied:										
1, detached or attached	0	2	1	4	7	2	6	4	18	44
2 to 4	0	0	3	3	4	10	7	5	23	55
5 to 19	0	0	0	0	4	4	4	0	3	15
20 to 49	0	0	2	0	2	5	3	0	0	12
50 or more	0	0	0	0	0	0	0	0	0	0
Mobile home	0	0	0	0	0	0	0	0	0	0
Boat, RV, van, etc.	0	0	0	0	0	0	0	0	0	0
Total Renter Occupied	0	2	6	7	17	21	20	9	44	126
Total Occupied:										
1, detached or attached	4	12	16	54	62	20	40	40	219	467
2 to 4	0	0	3	17	4	10	7	5	53	99
5 to 19	0	0	0	0	4	4	4	0	3	15
20 to 49	0	0	2	0	2	5	3	0	0	12
50 or more	0	0	0	0	0	0	0	0	0	0
Mobile home	0	0	0	6	3	0	0	0	0	9
Boat, RV, van, etc.	0	0	0	0	0	0	0	0	0	0
Total Occupied	4	12	21	77	75	39	54	45	275	602

Source: U.S. Census Bureau, 2000

Of the total of 630 housing units in Erving reported in the 2000 Census, only 28 (4.4%) were reported as vacant, giving the town an overall vacancy rate of 4.4%. The town's vacancy rate has tightened considerably since the 1990 census, which reported 58 vacant units out of 584 total units, for a 9.9% vacancy rate. This is shown in table 8.

Table 8: Vacancy By Reason in Erving, 1980-2000

<i>Year</i>	<i>Total Vacancies</i>	<i>For Rent</i>	<i>For Sale</i>	<i>For Seasonal or Occasional Use</i>	<i>Other</i>
1980	92	16	2	53	10
1990	58	10	15	15	18
2000	28	5	7	4	12

Source: U.S. Census Bureau, 1980, 1990, 2000

The reasons for vacant housing units have also changed over time. Vacant properties for rent to year-round occupants have declined from 16 in 1980 to 5 in 2000, while there has been some fluctuation in units that are vacant and for sale, which are lower than in 1990 but higher than in 1980. Another data anomaly seems to be the number of vacant units that are reserved for seasonal or occasional use (i.e. vacation homes). The dramatic decrease from 1980 to 1990, and again in 2000 implies that vacation homes are being converted to year-round use. Reviewing the geographic data, however, illustrates another possibility. While the land use data from MassGIS in figure two above shows that there are housing units along the north shore of Laurel Lake, the block data from the Census claims that there are no housing units in the block that contains the lake. Perhaps these units are seasonal and have not been counted by the Census in 1990 or 2000? Unfortunately, it is difficult to discover if this is so.

Table 9: Vacancy Rates by Tenure and Area, 2000

<i>Year</i>	<i>Massachusetts</i>	<i>Franklin County</i>	<i>Erving</i>
Rental Property Rate	3.7%	2.9%	3.8%
Owner-Occupied Property Rate	1.0%	2.1%	1.5%

Source: U.S. Census Bureau, 1980, 1990, 2000

Table 9 shows vacancy rates for owner-occupied and rented year-round properties. For rental properties, Erving has a slightly higher vacancy rate than both the Commonwealth and Franklin County. However, this is less than the theoretical "ideal" vacancy rate of 5 percent for rental properties.²⁶ According to some economists, vacancy rates below this ideal rate can cause rents to increase above what many families can afford, and rates above the ideal can place income pressure on property owners. The owner-occupied vacancy rate was 1.5 percent, higher than the Commonwealth's 1 percent rate in 2000, but lower than the County's 2.1 percent rate. While there is no "ideal" vacancy rate for owner-occupied property, a shortage here can also drive up prices due to scarcity. Some evidence of scarcity can be seen in the short time that vacant owner-occupied homes stay on the market. The time on the market for properties in Erving in 2003 has averaged 46 days²⁷, about half of the 90 day time that is considered a normal market by realtors. These vacancy rates suggest that the existing housing stock may not provide enough real housing opportunity for households from outside the community looking for housing, or for new households forming within the community to stay in Erving. In addition, it seems that there is no opportunity to increase housing supply

²⁶ http://www-dateline.ucdavis.edu/011003/dl_vacancy.html

²⁷ Thanks to Jim Baker from Upton Massamont Realtors

through the rehabilitation of existing structures, as all the units that exist seems to be in use. Future housing growth is likely to come only through new construction or adaptive re-use of existing structures built for uses other than housing.

According to the 2000 Census, the median house value for owner occupied housing units in 2000 was \$96,300, considerably lower than Franklin County as a whole (\$119,000). After adjusting for inflation, the median owner-occupied housing value actually declined by 22.4% since 1990 based on values reported by owners to the Census Bureau. The median monthly cost of a rental unit, \$515, compared favorably with Franklin County (\$541) and the state as a whole (\$684). Adjusted for inflation, median rent levels in Erving actually declined by 13.7% between 1990 and 2000.

Between 1999 and 2002, there has been a fairly active sales market in Erving, averaging about 35 sales per year, or about 7.5% of the overall owner housing stock. The median sales price in 2002 was \$110,000, the first year it has been over \$100,000. Nevertheless, this is less, adjusted for inflation, than median sales price in 1988. There was a severe decline in sales prices between 1989 and 2000, with some recovery in the last two years. Houses which do come up for sale are very affordable, even as compared with overall Franklin County home prices. Homes at prices typical of most recent sales in Erving will be generally affordable to families with incomes in the range of \$35,000-\$40,000, or about 60-70% of area median income for a family of four.

Table 10: Home Sales in Erving, 1988-2003

<i>Year</i>	<i>Number</i>	<i>% Change</i>	<i>Median Sale Price</i>	<i>% Change</i>
2003*	7		\$95,000	
2002	33	371.4%	\$110,000	15.8%
2001	30	-9.1%	\$98,000	-10.9%
2000	31	3.3%	\$79,500	-18.9%
1999	42	35.5%	\$69,500	-12.6%
1998	28	-33.3%	\$64,750	-6.8%
1997	25	-10.7%	\$75,000	15.8%
1996	29	16.0%	\$45,000	-40.0%
1995	23	-20.7%	\$56,000	24.4%
1994	22	-4.3%	\$45,000	-19.6%
1993	14	-36.4%	\$69,950	55.4%
1992	23	64.3%	\$67,000	-4.2%
1991	6	-73.9%	\$67,500	0.7%
1990	28	366.7%	\$52,500	-22.2%
1989	39	39.3%	\$85,000	61.9%
1988	36	-7.7%	\$94,450	11.1%

**2003 includes data from January to May*

Source: Banker and Tradesman

Public and Subsidized Housing

There are no project based subsidized housing units in Erving, and the Franklin County Regional Housing Authority reports that there are currently no families with rental assistance vouchers occupying any units in Erving. There are 354 Franklin County families on the Regional Housing Authority's waiting list for rental assistance (the list excludes the Town of Greenfield), of which 12 are from Erving. The list does not fully reflect the demand for rental assistance for low income families, because the Housing Authority closes applications most of the time due to the unavailability of resources. However, the 12 families from Erving represents a larger number than other communities of comparable size, and while Erving contains 2.5% of the total population of the county excluding Greenfield, Erving families constitute 3.5% of the waiting list for rental assistance.

There is currently very little housing in Erving that conforms to Chapter 40B rules. Overall in 2001, there were two units that were counted under the 40B rules as being affordable. This represents 0.32 percent of the 625 housing units counted in the town by DHCD.²⁸ There have been more units constructed that comply with Chapter 40B provisions, bringing Erving's total up to 5 units in 2003. However, this is far from the Commonwealth's stated 10 percent goal of 63 units.

Availability Of First-Time Homebuyer Program

Most first-time homebuyer programs offered in Franklin County are through the Franklin County Regional Housing and Redevelopment Authority (HRA). HRA offers **counseling** to first-time home buyers through a cooperative program with MassHousing, the Citizen's Housing and Planning Association (CHAPA) and area banks. In addition, the Massachusetts Housing Finance Agency (MHFA) is offering a program in coordination with the federal Rural Housing Agency called **Country Homes**, which offers an MHFA first mortgage (of up to 75% of the home value at low fixed rate for 30 years) coupled with a Rural Housing second mortgage (a 502 Direct Loan for the balance for 33 years with rates dependent upon income) to cover the entire cost of purchasing a home.²⁹ This program is targeted to rural communities throughout the Commonwealth.

Rural Development, Inc. (RDI) also offers homeownership opportunities in Erving and throughout Franklin County. RDI is a non-profit entity created by the HRA to provide more home ownership opportunities throughout Franklin County. It offers the **RDI Home Ownership Program** to "assist income-eligible participants to obtain a low-interest long-term mortgage and builds quality Energy Star single family homes. RDI is the general contractor and the new homeowners attend First Time Homebuyer Workshops, a series of pre-construction meetings, and do approximately 200 hours of

²⁸ <http://www.state.ma.us/dhcd/components/hac/HsInvRev.pdf>

²⁹ http://www.masshousing.com/pressroom/press_2000/npr000512.htm

labor under the guidance of RDI.³⁰ RDI plans to build approximately 12 houses per year. So far, it has completed five homes in Erving and has plans for more.

The HRA also operates a **Section 8 Home Ownership** program, which allows families to apply their Section 8 rental voucher toward a portion of their mortgage payment. Families are usually required to pay 30 percent of their income toward the mortgage payment. The HRA started offering this program in 2002. The HRA runs this program in conjunction with the Greenfield Housing Authority.³¹ In addition, the HRA administers the **Massachusetts Home of Your Own** program in Franklin County along with the Citizens Housing and Planning Association (CHAPA) and the RDI. This program assists with down payment or closing cost assistance to expand homeownership opportunity for persons with disabilities.³²

Owner-Occupied units occupied by households with income of no more than 95% of the MHI for the Town are eligible for assistance under affordable housing programs. Rental units occupied by households with income no greater than 80% of the MHI for the Town are eligible for assistance under affordable housing programs.

Erving is a participant in the Soft Second Loan program. It is administered in Franklin County by the HRA for the Massachusetts Housing Partnership (MHP). The program brings together public and private resources to offer mortgages to low-income families. It combines a conventional first mortgage with a subsidized second mortgage to help low- and moderate-income households to qualify for a mortgage and purchase a home for the first time.³³

Table 11: Soft Second Income Limits, 2003
80% of Median Household Income

<i>House Hold Size</i>	<i>Maximum Income</i>
1	\$40,039
2	\$40,039
3	\$43,400
4	\$48,250
5	\$52,100
6	\$55,950
7	\$59,800
8	\$63,700

Erving last completed a Housing Certification in August 2000. Most of the proactive steps taken to encourage housing production have been in concert with other towns in the County, coordinated by the HRA and RDI.

³⁰ <http://www.fcrhra.org/homeownership/>

³¹ <http://www.fcrhra.org/homeownership/>

³² <http://www.fcrhra.org/homeownership/>

³³ http://www.mhp.net/termsheets/1_2_Program_Summary.pdf

III. Assessment of Housing Demand

Although Erving's population is only 1,464, it was one of the fastest growing communities in Franklin County in the 1990's. Its growth rate of 6.5% exceeded the rate for Franklin County (2.1%) and the state as whole (5.5%). Erving is projected to increase its population to 1,498 in 2010, according to the Massachusetts Institute for Social and Economic Research (MISER).

Table 12: Population for Erving, 1980-2000, Comparison to the County and State

<i>Area</i>	<i>1980</i>	<i>1990</i>	<i>2000</i>	<i>2010</i>	<i>Change 1980-1990</i>	<i>Change 1990-2000</i>	<i>Change 1980-2000</i>
Erving	1,331	1,375	1,464	1,498	3.3%	6.5%	10.0%
Franklin County	64,317	70,092	71,535	72,371	9.0%	2.1%	11.2%
Massachusetts	5,737,037	6,016,425	6,349,097	6,556,979	4.9%	5.5%	10.7%

Source: U.S Census Bureau, 1980, 1990 & 2000

In 2000, the age of Erving's residents was distributed very similarly to the County and the Commonwealth. This is a change from the 1990 Census data, which showed that Erving had a larger proportion of older people than did the County or the Commonwealth. This can be seen in table 13. A simple age cohort analysis from 1980 to 2000 shows that Erving attracts and retains younger people, but starts to lose them around retirement age (60 and over) at a slightly higher rate than the Commonwealth as a whole, so that by age 85 and over that proportion of the population is only 61 percent of the state's.

Table 13: Population Distribution (% of total population in each age group)

<i>Age Group</i>	<i>1990</i>			<i>2000</i>		
	<i>Erving</i>	<i>Franklin County</i>	<i>Mass.</i>	<i>Erving</i>	<i>Franklin County</i>	<i>Mass.</i>
Under 5	6.5%	7.3%	7.0%	5.9%	5.2%	6.3%
5-19 Years	22.2%	19.8%	18.9%	19.8%	20.7%	20.1%
20-44 Years	36.1%	40.9%	42.1%	34.4%	34.0%	37.7%
45-64 Years	17.4%	17.6%	18.4%	26.6%	25.9%	22.4%
65-84 Years	16.3%	12.8%	12.1%	12.3%	12.3%	11.7%
85 & Over	1.5%	1.6%	1.5%	1.1%	1.9%	1.8%

Source: U.S Census Bureau, 1980, 1990, & 2000

The number of households in Erving has steadily increased along with the number of housing units. From 1980 to 2000, 132 more households were formed in Erving, an increase of 28 percent. This is a much greater rate of increase than in Franklin County or Massachusetts (see table 14). One of the reasons for this increase is the changing nature of households in Erving and in Massachusetts. These trends are illustrated in tables 15, 16 and 17 below.

Table 14: Number of Households by Area, 1980-2000

<i>Area</i>	<i>1980</i>	<i>1990</i>	<i>2000</i>	<i>Change 1980-2000</i>
Erving	473	524	605	27.9%
Franklin County	24,224	27,688	29,492	21.8%
Massachusetts	2,032,576	2,244,406	2,444,588	20.3%

Source: U.S Census Bureau, 1980, 1990, & 2000

Table 15: Number of Households by Type, 1980-2000

Year	<i>Married-Couple Households</i>		<i>Male-Headed Families</i>		<i>Female-Headed Families</i>		Non-Family Household
	With Own Children Under 18	No Children Under 18	With Own Children Under 18	No Children Under 18	With Own Children Under 18	No Children Under 18	
1980	163	164	3	10	16	28	89
1990	149	173	8	3	26	18	147
2000	120	203	24	17	29	12	200

Source: U.S Census Bureau, 1980, 1990, & 2000

Table 16: Persons in Households by Type, 1980-2000

Year	<i>Family Households</i>				<i>Non-Family Households</i>		
	Householder	Spouse	Other Relation	Unrelated	Male Householder	Female Householder	Unrelated
1980	384	317	501	16	41	48	24
1990	377	319	483	12	61	86	37
2000	405	325	442	48	88	112	44

Source: U.S Census Bureau, 1980, 1990, & 2000

Table 17: Number of Persons per Household by Area, 1980-2000

	<i>Year</i>	<i>One Person</i>	<i>Two Person</i>	<i>Three Person</i>	<i>Four Person</i>	<i>Five Person</i>	<i>Six Person or More</i>	<i>Total</i>
Erving	1980	69	186	85	62	43	28	473
	1990	122	181	101	77	25	18	524
	2000	161	204	128	68	36	8	605
Erving	2000	27%	34%	21%	11%	6%	1%	100%
Franklin County	2000	29%	35%	16%	13%	5%	2%	100%
Massachusetts	2000	28%	32%	16%	15%	6%	3%	100%

Source: U.S Census Bureau, 1980, 1990, & 2000

The major trend in households in Massachusetts is that they are shrinking. There is a higher proportion of households without children, single-person households, and households with single parents now than at any time in the past. Table 15 shows the decline in married-couple families with children in Erving from 1980 to 2000, and a corresponding increase in married-couple families without children. It also shows the increase in the number of single-parent families (both male- and female-headed) with children under 18. Note especially the large increase in the number of male-headed single-parent families from 1990 to 2000.

Table 16 shows the decrease in the number of "other relations" in family households, which are most likely to be children. It also shows the increase in the number of people living in non-family households, especially in female-headed non-family households. This is partly explained by table 17, which shows that the number of households in Erving containing one person increased dramatically from 1980 to 2000, from 69 to 161, while the number of large households (containing 5 persons or more) have decreased substantially in that time period. Even so, the percentage breakdown of household size in table 17 shows that Erving has a slightly smaller proportion of single-person households than the County and a larger proportion of three-person households.

Income and Amount Spent on Housing

Median household income for Erving is \$41,994, slightly higher than Franklin County (\$40,768). Both of these are considerably lower than the median household income for the state (\$50,502), reflecting Franklin County's status as the lowest income county in Massachusetts.

Table 18: Median Housing Costs as a Percentage of Gross Income by Area , 2000

Area	For Owners with Mortgage		For Owners without Mortgage		For Renters	
	Median Monthly Costs	Median % of income spent on housing	Median Monthly Costs	Median % of income spent on housing	Median Monthly Costs	Median % of income spent on housing
Erving	\$775	18.9%	\$218	10.0%	\$515	23.0%
Franklin County	\$978	21.7%	\$336	12.2%	\$541	26.1%
Massachusetts	\$1,353	21.9%	\$406	12.4%	\$684	25.5%

Source: U.S Census Bureau, 2000

While incomes in Erving are lower than those in the County and the Commonwealth as a whole, Erving also contains more affordable housing than these areas. Table 18 contains the costs in 2000 for homeowners and renters in these three areas and shows that the median monthly cost for housing in Erving is less for all types of residents in both monetary amount and percentage of household income.

Table 19: Erving Income and Housing Data, 1990-2000

	1990	1990, CPI Adjusted	2000	Monthly Affordable Housing Cost (30%)
Median Household Income (MHI)	\$30,469	\$40,143	\$41,994	\$1,050
95% MHI	\$28,946	\$38,136	\$39,894	\$997
80% MHI	\$24,375	\$32,114	\$33,595	\$840
50% MHI	\$15,235	\$20,072	\$20,997	\$525
150% MHI	\$45,704	\$60,215	\$62,991	\$1,575
Median House Value	\$94,200	\$124,109	\$96,300	\$437 @ 5.5%, 30yr Fixed, 20% down
Median Gross Monthly Rent	\$453	\$597	\$515	N/A

Source: U.S Census Bureau, 1990 and 2000, Author Calculations

Table 19 shows the income levels in Erving for various program definitions in both 1990 and 2000. As the table shows, there has not been much increase in real income over the last decade, and there has been a decrease in real home value and median gross monthly rent. This contrasts with other parts of the Commonwealth that have seen increases in all these areas. This table also shows that, in theory, every income level in Erving can afford to find housing there, even those at the lowest income levels.

Table 20: Percentage of Owner's Income Spent on Housing Costs by Age, 2000

<i>Owner Age Cohort</i>	<i>Under 20%</i>	<i>20-24%</i>	<i>25-29%</i>	<i>30-34%</i>	<i>35% or more</i>	<i>Not Computed</i>
15-24 years	0	0	0	0	2 (100%)	0
25-34 years	24 (58.5%)	9 (22.0%)	2 (4.9%)	2 (4.9%)	4 (9.8)	0
35-44 years	49 (59.8%)	11 (13.4%)	12 (14.6)	6 (7.3%)	4 (4.9%)	0
45-54 years	65 (65.7%)	10 (10.1%)	8 (8.1%)	4 (4.0%)	12 (12.1%)	0
55-64 years	37 (61.7%)	13 (21.7%)	2 (3.3%)	0	8 (13.3%)	0
65-74 years	38 (79.2%)	4 (8.3%)	4 (8.3%)	0	2 (4.2%)	0
75 years & over	33 (62.3%)	8 (15.1%)	2 (3.8%)	0	8 (15.1%)	2 (3.8%)
Total for Owners	246 (64.2%)	55 (14.4%)	30 (7.8%)	12 (3.1%)	40 (10.4%)	2 (0.5%)

Source: U.S Census Bureau, 2000

Table 21: Percentage of Renter's Income Spent on Housing Costs by Age, 2000

<i>Renter Age Cohort</i>	<i>Under 20%</i>	<i>20-24%</i>	<i>25-29%</i>	<i>30-34%</i>	<i>35% or more</i>	<i>Not Computed</i>
15-24 years	8 (66.7%)	2 (16.7%)	0	0	2 (16.7%)	0
25-34 years	18 (50.0%)	2 (5.6%)	5 (13.9%)	4 (11.1%)	5 (13.9%)	2 (5.6%)
35-44 years	7 (20.0%)	15 (42.9%)	2 (5.7%)	4 (11.4%)	3 (8.6%)	4 (11.4%)
45-54 years	5 (38.5%)	1 (7.7%)	0	2 (15.4%)	3 (23.1%)	2 (15.4%)
55-64 years	0	0	1 (14.3%)	0	6 (85.7%)	0
65-74 years	0	0	0	0	4 (80.0%)	1 (20.0%)
75 years & over	0	2 (12.5%)	0	0	1 (6.3%)	13 (81.3%)
Total for Renters	38 (30.6%)	22 (17.7%)	8 (6.5%)	10 (8.1%)	24 (19.4%)	22 (17.7%)

Source: U.S Census Bureau, 2000

In practice, however, some Erving residents do spend too much money for their housing. While the median percentage of income spent on rent in Erving (23%) is lower than for Franklin County (26.1%) and the state as a whole (25.5%), many households spend 30 percent or more of their income on housing, a level that is generally accepted to be too much. In all, 52 owner-occupied households, or 14% of all owner households, are spending at least 30% of income on housing costs, as compared to 16 percent of all owner-occupied households in Massachusetts. Of householders age 65 and over for which this statistic was computed, about 10% pay above this threshold (see table 20). Table 21 shows this data for renter households, where 28% spent above the accepted amount of their income on rent and associated costs, as did 71% of all elderly renters. Among the 34 households that are spending in excess of 30% of their income for housing costs, there is a fairly even distribution over age range. 5 of these households, or 15%, are elderly households.

Households by Income Level

The 2000 Census identified 41 households containing 98 people living below the poverty level according to their earnings in 1999. These were almost equally divided between family and non-family households. No elderly family households were identified as below the poverty line, but 10 households containing 10 'unrelated individuals' over age 64 (i.e. single person households), were (see tables 22 and 23). Erving's poverty rate of 6.8% is slightly higher than the rate for Franklin County (6.5%), and identical to that of the state as a whole.

Table 22: Number and Percentage of Households by Age and Household Type Living Below the Poverty Level, 1999

	<i>All Ages</i>		<i>Under 25</i>		<i>25 to 44</i>		<i>45 to 64</i>		<i>65 and Over</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
All Households:	41	6.8%	8	44.4%	12	5.7%	11	4.7%	10	6.9%
Family households:	19	4.7%	0	0.0%	12	7.2%	7	4.0%	0	0.0%
<i>Married-couple family:</i>	14	4.3%	0	0.0%	8	6.7%	6	3.9%	0	0.0%
Other family:	5	6.1%	0	0.0%	4	8.5%	1	4.5%	0	0.0%
<i>Male householder, no wife present:</i>	1	2.4%	0	0.0%	0	0.0%	1	11.1%	0	0.0%
<i>Female householder, no husband present:</i>	4	9.8%	0	0.0%	4	19.0%	0	0.0%	0	0.0%
Nonfamily households:	22	11.0%	8	61.5%	0	0.0%	4	6.7%	10	11.9%
Male householder:	7	8.0%	4	57.1%	0	0.0%	0	0.0%	3	9.4%
Female householder:	15	13.4%	4	66.7%	0	0.0%	4	9.8%	7	13.5%

Table 23: Number of Persons Living Below the Poverty Level, by Age Cohort and Household Type in Erving, 1999

<i>Age Cohort</i>	<i>In Married-Couple Families</i>	<i>In Other Families:</i>		<i>Unrelated Individuals</i>
		<i>Male Householder, No wife Present</i>	<i>Female Householder, No Husband Present</i>	
Under 65 years	50 (56.8%)	7 (8.0%)	14 (15.9%)	17 (19.3%)
65-74 years	0	0	0	0
75 years & over	0	0	0	10 (100.0%)
Total for Household Type	50 (51.0%)	7 (7.1%)	14 (14.3%)	27 (27.6%)

Source: U.S Census Bureau, 2000

The two groups most touched by poverty in Erving are the young and the old. Over 44 percent of all householders under age 25 live under the poverty level, and none of these live in family households. Interestingly, the almost 7 percent of seniors living below the poverty line live alone, also outside of family households. In both cases, a higher proportion of female-headed households live in poverty than male-headed households.

Table 24: Poverty Status of Married Couple Families and Presence of Related Children, 1999

<i>Poverty Status</i>	<i>With Related Children Under 18 Years</i>			<i>No Related Children Under 18 Years</i>
	<i>Under 5 Years Only</i>	<i>Under 5 Years & 5-17 Years</i>	<i>5 to 17 Years Only</i>	
Income below Poverty Level	0	4 (21.1%)	6 (31.6%)	4 (21.1%)
Income at or above Poverty Level	24 (6.2%)	18 (4.7%)	72 (18.7%)	195 (50.5%)

Source: U.S Census Bureau, 2000

Table 25: Poverty Status of Other Family Types and Presence of Related Children, 1999

<i>Poverty Status</i>	<i>Male Householder, No Wife Present</i>				<i>Female Householder, No Husband Present</i>			
	<i>With Related Children Under 18 Years</i>			<i>No Related Children Under 18 Years</i>	<i>With Related Children Under 18 Years</i>			<i>No Related Children Under 18 Years</i>
	<i>Under 5 Years Only</i>	<i>Under 5 Years & 5-17 Years</i>	<i>5 to 17 Years Only</i>		<i>Under 5 Years Only</i>	<i>Under 5 Years & 5-17 Years</i>	<i>5 to 17 Years Only</i>	
Income below Poverty Level	0	0	1 (5.3%)	0	1 (5.3%)	0	3 (15.8%)	0
Income at or above Poverty Level	5 (1.3%)	6 (1.6%)	15 (3.9%)	14 (3.6%)	5 (1.3%)	3 (0.78%)	17 (4.4%)	12 (3.1%)

Source: U.S Census Bureau, 2000

Table 25: Affordability by Household Type and Income, 2000

<i>Household by Type, Income, & Housing Problem</i>	<i>Renters</i>					<i>Owners</i>					<i>Total Households</i>
	<i>Elderly 1 & 2 member households</i>	<i>Small Related (2 to 4)</i>	<i>Large Related (5 or more)</i>	<i>All Other Households</i>	<i>Total Renters</i>	<i>Elderly 1 & 2 member households</i>	<i>Small Related (2 to 4)</i>	<i>Large Related (5 or more)</i>	<i>All Other Households</i>	<i>Total Owners</i>	
1. Very Low Income(Household Income <=50% MFI)	20	16	4	24	64	68	44	-	24	136	200
2. Household Income <=30% MFI	12	8	4	12	36	30	8	-	8	46	82
7. % Cost Burden >50% only	66.7%	50%	100%	66.7%	66.7%	26.7%	50%	-	50%	34.8%	48.8%
8. % Cost Burden >30% to <=50% only	-	-	-	33.3%	11.1%	26.7%	50%	-	-	26.1%	19.5%
9. Household Income >30% to <=50% MFI	8	8	-	12	28	38	36	-	16	90	118
14. % Cost Burden >50% only	-	-	-	-	-	-	38.9%	-	25%	20%	15.3%
15. % Cost Burden >30% to <=50% only	50%	50%	-	66.7%	57.1%	42.1%	11.1%	-	50%	31.1%	37.3%
16. Household Income >50 to <=80% MFI	8	22	8	18	56	43	32	8	16	99	155
20. % Cost Burden >50% only	-	-	-	-	-	9.3	-	-	-	4	2.6
21. % Cost Burden >30% to <=50% only	-	18.2%	-	-	7.1%	18.6%	25%	-	25%	20.2%	15.5%
22. Household Income >80% MFI	4	28	8	18	58	46	189	28	42	305	363
27. % Cost Burden >50% only	-	-	-	-	-	-	-	-	-	-	-
28. % Cost Burden >30% to <=50% only	-	-	-	-	-	8.7%	2.1%	-	9.5%	3.9%	3.3%
29. Total Households	32	66	20	60	178	157	265	36	82	540	718

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, U.S. Dept. of Housing and Urban Development, 2004.

The majority of married-couple households live above the poverty level, whether or not they have young children. A higher percentage of single-parent families with young children live below the poverty level, but the majority do not. In total, only 15 families out of 180 families with young children live below the poverty level in Erving (see table 24 and 25).

Another measure of housing availability is the percentage of the median family income earned by households and the number of housing units available to those income levels. Table 25 shows the number of households earning up to 30 percent, 50 percent, and 80 percent of the median family income (MFI) in Erving. Note that the data set is different from that used by the U.S. Census Bureau, so that the number of households reported in this data is higher than reported by the Census. Proportionally, 28 percent of the households in Erving earn less than half of the median family income of \$47,212, while 22 percent earn between 50 and 80 percent (from \$23,606 to \$37,770). As table 26 shows, there is housing available for these families in Erving. HUD measured 253 housing units were available to households earning less than 50 percent of the median family income, while there are only 200 families who require this level of housing affordability. However, there were only 8 vacant units in this price range (four for rent and four for sale), so there is not much extra available. For those earning from 50 to 80 percent of MFI, there are 358 housing units available for 155 persons, mostly owner-occupied units, with no vacancy in rental units and 12 units vacant for sale.

Table 26: Housing Unit Affordability by Size and Tenure, 2000

<i>Renters Units by # of bedrooms</i>	<i>0-1</i>	<i>2</i>	<i>3+</i>	<i>Total</i>	<i>Owned or for sale units by # of bedrooms</i>	<i>0-1</i>	<i>2</i>	<i>3+</i>	<i>Total</i>
1. Rent <= 30% MFI					Value <=30%				
Number of occupied units	8	20	12	40		N/A	N/A	N/A	N/A
%occupants <=30% MFI	0%	20%	33.3%	20%		N/A	N/A	N/A	N/A
%built before 1970	50%	40%	133.3%	70%		N/A	N/A	N/A	N/A
%some problem	0	0	0	0		N/A	N/A	N/A	N/A
Number vacant for rent	0	0	0	0		N/A	N/A	N/A	N/A
2. Rent >30 to <=50% MFI					Value <= 50%				
Number of occupied units	47	26	24	97		4	28	76	108
%occupants <=50% MFI	34%	15.4%	50%	33%		0	57.1%	26.3%	33.3%
%built before 1970	66%	61.5%	50%	60.8%		0	78.6%	77.6%	75%
% some problem	29.8%	15.4%	33.3%	26.8%		100%	28.6%	10.5%	18.5%
Number vacant for rent	0	0	4	4	Number vacant for sale	0	4	0	4
3. Rent >50 to <=80% MFI					Value >50 to <=80%				
Number of occupied units	8	20	16	44		4	84	214	302
%occupants <=80% MFI	100	60	50	63.6		0	52.4	30.8	36.4
%built before 1970	50	40	50	45.5		100	79.8	65	69.5
%some problem	50	20	25	27.3		0	14.3	17.3	16.2
Number vacant for rent	0	0	0	0	Number vacant for sale	0	4	8	12
4. Rent >80% MFI					Value >80%				
Number of occupied units	4	0	0	4		4	52	86	142
Number vacant for rent	0	0	0	0	Number vacant for sale	0	0	0	0

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, U.S. Dept. of Housing and Urban Development, 2004.

IV. Quantifying Housing Need

Census data indicates that relative to other areas, Erving's limited supply of rental housing is reasonably priced and relatively affordable based on the income levels of rental households, and that the balance of elderly, single person and family rental housing reflects the mix of population in the Town. However, since there has been very little new rental housing produced in recent years, there is little opportunity for new renters to come into the market. Also, rent levels may reflect longstanding landlord-tenant relationships in older units, and may not reflect an active rental market for families seeking housing.

About 20% of Erving's 1,464 residents live in rental housing, including much of its young households who suffer most a high proportion of poverty. This percentage has been increasing over time. The lack of recent development of rental housing and an extremely low vacancy rate may mean that more rental housing construction is now appropriate. At any particular point in time there is likely to be little or no rental housing available in town for newly forming households or families interested in moving into the community.

Another need for housing in Erving seems to be in the area of elderly housing. A small amount of subsidized and market-rate elderly housing units would allow residents who live alone in their current houses to move into smaller, more efficient units that are cheaper and easier to live in. This would allow older residents to continue to reside in the town when their housing needs change.

Currently, there is no real affordability gap in Erving. There is enough housing to house people of many different income levels, from low to high. In the future, however, this may not be true. There is some evidence that home prices in Erving have been rising recently, and the short 45 day time on market for vacant properties for sale is an indicator that demand may be increasing. This could cause home prices to rise in the future, reducing the level of housing affordability for Erving's residents. The people of Erving should ensure that there is housing available for all stages of life, from a young person's first apartment, to a young family's first home, to a mature family's full-sized house, to an elder's affordable and efficient apartment. Erving should also ensure that there are always some housing units for every income level, so that current residents or their families will not be priced out of town if prices do go up substantially in the future.

We do not feel that Erving alone is capable of meeting its Chapter 40B goal of 10 percent affordable housing. A small town like Erving, with 630 housing units, few local services, and located in a rural county that contains only 71,535 people (20,000 less people than the Dorchester neighborhood of Boston) is not capable of providing the support necessary for a large amount of affordable housing. However, Erving should be and is a part of a county-wide effort to expand access to affordable housing, and can be expected to cooperate with that endeavor.

V. Goals and Objectives

Erving's housing goals should be modest:

- The creation of 10 elder apartments as a mix of subsidized and market rate units would help older residents continue to be members of the community. There has been an effort to locate a suitable site for this development, and two sites have been identified in town.
- The efforts spearheaded by Rural Development, Inc. to build affordable owner-occupied housing should be continued and supported by the town to ensure that new, low cost housing is available to new families. Five to 10 more units in the next 10 years would be helpful, with a mix of two and three bedrooms.
- Some new market-rate apartment construction should be encouraged, especially housing with one or two bedrooms that is affordable and suitable for under-25 non-family households. This would help to ensure that apartment rents do not disproportionately rise due to scarcity and that young town residents have a housing path that will allow them to continue to reside in Erving if this is their choice. Ten to 15 more units in the next 10 years would help alleviate the shortage.
- Finally, all of this should take place within the village centers that have been laid out by Erving in their draft zoning process. This will help to keep development out of pristine areas. Development should also be most encouraged along existing water and sewer lines to help protect the environment from issues with septic systems.

VI. Future Housing Map

The housing map is attached as an appendix to this document.

VII. Conclusions

Housing planning for Erving depends partly on whether and to what extent the Town has the goal of helping to alleviate the regional need for affordable housing. Franklin County has significant need for additional affordable housing, especially affordable rental housing for lower income families and newly forming households.

Erving's existing housing, both rental and ownership, is generally affordable for those households fortunate enough to have secured housing in town.

There is ongoing need for resources to help with rehabilitation of existing older housing stock in town, and good programs exist through FCRHRA (as long as small cities CDBG funding remains available) to address this need.

There is almost no effective vacancy rate in Erving, and housing opportunity is extremely limited for newly forming households and others seeking housing in the Town.

This is especially true for lower income households in need of rental housing.

Erving's housing stock, both rental and ownership, is generally old, and while there has been some growth in population, there has been very little new housing created in recent years compared to earlier periods.

Any housing growth will need to be achieved through new construction or adaptive re-use of structures designed for other purposes.

There is a portion of Erving's population living below poverty, and there are some both family and elderly households paying higher than acceptable amounts of their income for housing costs.

Both local and regional factors suggest that there is a need for some additional units of housing to be developed in Erving. The primary need is for market rate rental housing. There is also a need for low income elderly housing based on 1.) the burden that some elderly households face in maintaining the properties they currently own and 2.) The fact that some elderly households in Erving and regionally are paying too much of their fixed incomes for housing costs.

There should be some new production of affordable housing in Erving in amounts consistent with the size of the Town and its ability to provide services and infrastructure. We would recommend consideration of a short term goal of 10-15 units of rental housing for low income families, 10 units of rental housing for low income elders (both subsidized and market rate), and five new homes for low and moderate income first time homebuyers. Family units should be primarily a mix of two and three bedroom units, with a very small number of larger units.

FCRHRA and its affiliated non-profit, Rural Development, Inc. are good producers of affordable housing on a scale appropriate to smaller Franklin County communities. The Town should work with FCRHRA on the establishment and implementation of housing production goals.