



Meeting Agenda

1. Project introduction
2. Preliminary Housing Needs Assessment findings
3. Group discussion to Identify priorities and goals

Our team

The CommunityScale team includes:



Jeff Sauser
Principal
Project Director



Nels Nelson
Principal
Technical Lead



Sarabrent McCoy
Associate
Planner



Jeff Levine
Levine Planning Strategies
Owner

Project overview

Task 1: Housing Needs Assessment (April / May)

- Literature review and goal-setting
- Data analysis
- Housing production target

Task 2: Stakeholder and Community Engagement (Throughout)

- City officials meetings
- Local stakeholder interviews
- Community meetings

Task 3: Housing Production Strategy (May / June)

- Strategies and recommendations

Task 4: Housing Plan Deliverable (June / July)

- Housing Plan document
- Housing Plan website

Implementation

Different solutions for different situations

There is an overall toolbox of strategies to address needs.

What tools you use depends on the specific needs and interests of a community - just like you wouldn't use a screwdriver to fix a sink.

Each tool also has settings to adjust.

Address expiring uses	Land trusts	Accessory dwelling units	Setbacks, lot sizes, parking	Inclusionary zoning
Housing trusts	Tax concessions	Housing safety	40R districts	Density bonuses
Land sales / gifts	Site preparation	Rental assistance	Homebuyer assistance	Tenant protections

DRAFT

Greenfield Housing plan 2024

Introduction

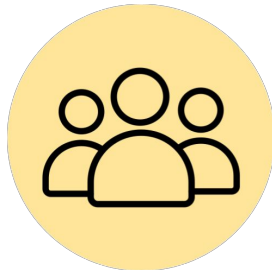
Overview

This report profiles the local community's people and housing stock, establishes an approach to meeting projected demand, and recommends the new housing mix best suited to meet local and expected need through 2034.

The study consists of the following sections:



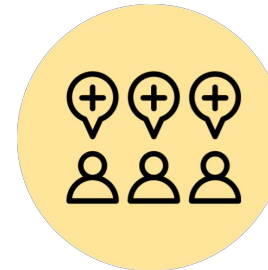
Overview, introducing the purpose of this report and key findings from the analysis.



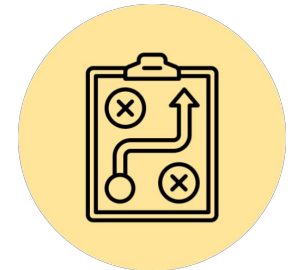
People, profiling characteristics such as income, employment, household structure, and cost burden.



Place, detailing characteristics such as job locations and existing housing.



Demand, including how many units are needed in total and what is the optimal mix of unit types and prices.



Results, summarizing the housing production volume and mix needed to capture growth and close attainability gaps.

Community goals

Greenfield housing principles and goals

The City has made progress on many of its previous housing goals - and most still apply today.

The following observations were identified as key housing market trends by local leaders and stakeholders interviewed during this HNA process. These trends help shape the study's analysis and align findings within local context.

Sustainable Master Plan Housing Element (2014)

- Increase housing choices and access
- Reflect changing population and preferences
- Enhance energy efficiency
- Provide options for diverse populations, including those experiencing homelessness or in transition
- Revise zoning to accommodate new options by-right (in ways compatible with existing neighborhood character)

Greenfield Housing Study (2014)

- Revise zoning, including to allow ADUs, increase residential density, allow co-housing, and add inclusionary zoning with density bonuses.
- Expand housing options, including more rental units, co-housing, upper story downtown units, and open space/cluster development.
- Preserve affordable housing stock, including tracking deed restriction expirations, replacing aging affordable housing stock, and implementing the Community Preservation Act (CPA).

Downtown Revitalization Plan (2023)

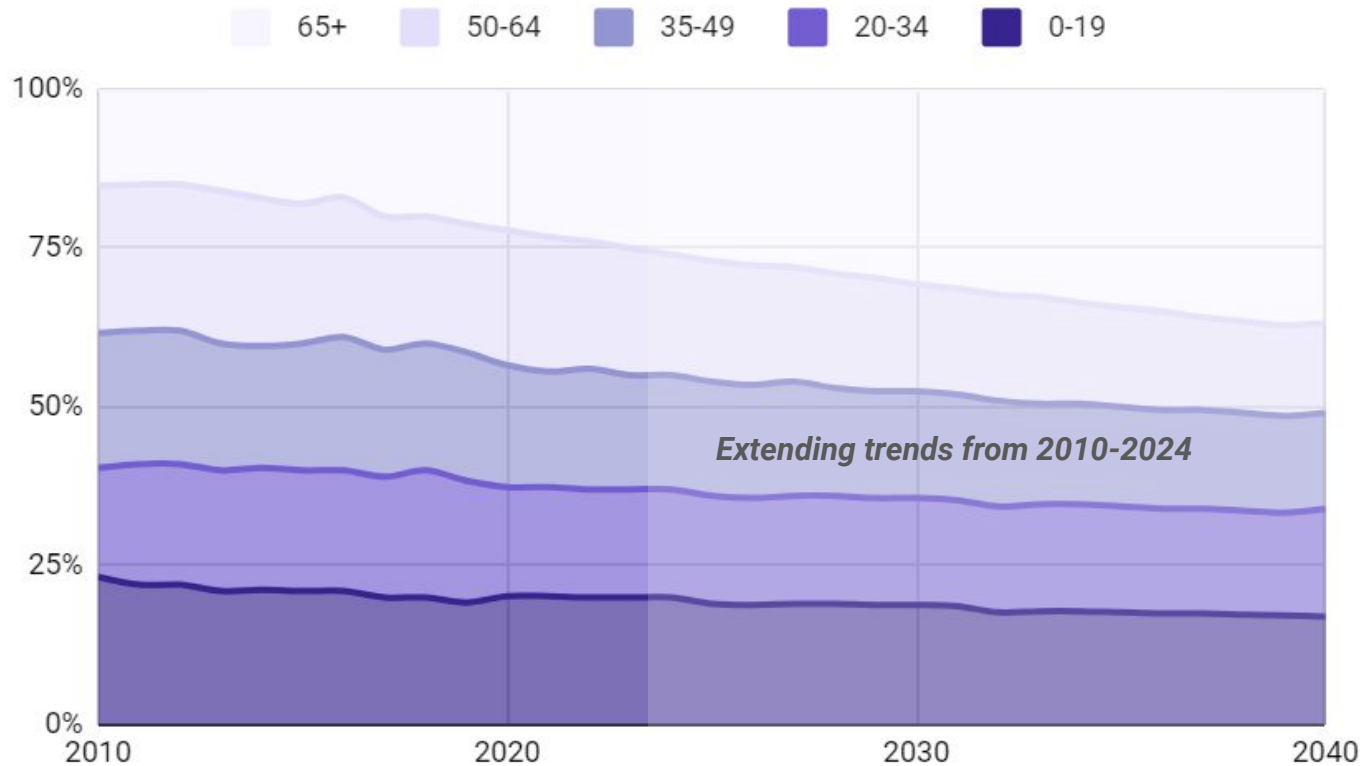
- Support both market rate and affordable housing development
- Address barriers to housing stock improvement.
- Redevelop vacant and underutilized buildings.
- Repurpose large homes into multifamily
- Accommodate alternative housing options (congregate elderly, cohousing, accessory dwelling, tiny homes, live/work, etc.)

Community Preservation Plan (2023)

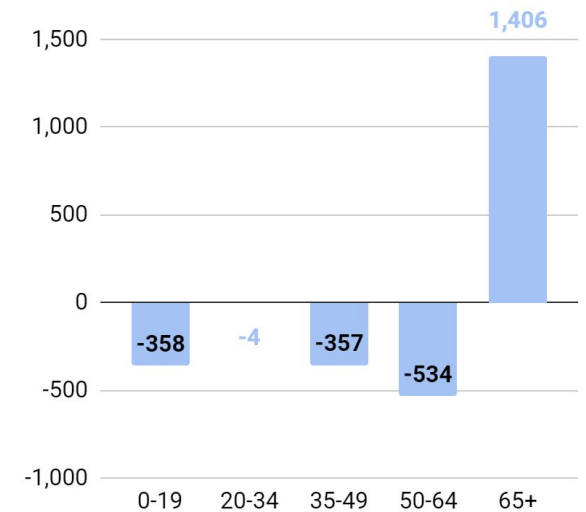
- Create greater housing choice and foster a diversity of housing options throughout the city.
- Promote affordable safe, and energy efficient rental options, such as through building rehabilitation.
- Increase options for first-time homebuyers.
- Support ADA upgrades to existing affordable housing stock.
- Improve access to open space and recreational facilities from residential areas.

People

Population age trend and projection



Net change by age group, 2024-2034



The 65+ population is projected to increase by 30% over the next decade

People**Population age trend and projection**

	Greenfield	Massachusetts
65+ households	36%	25%
65+ 1-person households	21%	10%
65+ 1-2 person households in 3+ bedroom units	26%	19%

**Greenfield's seniors need
smaller, accessible housing
options**

People

Household profiles by income group

AMI level	Total households	Household income range	Monthly affordable housing costs
<30%	2,025	<\$27,930	<\$700
30-60%	1,921	\$27,930-\$55,860	\$700-\$1,400
60-80%	1,139	\$55,860-\$74,480	\$1,400-\$1,850
80-100%	689	\$74,480-\$93,100	\$1,850-\$2,350
100-120%	56	\$93,100-\$111,720	\$2,350-\$2,800
>120%	1,849	>\$111,720	>\$2,800

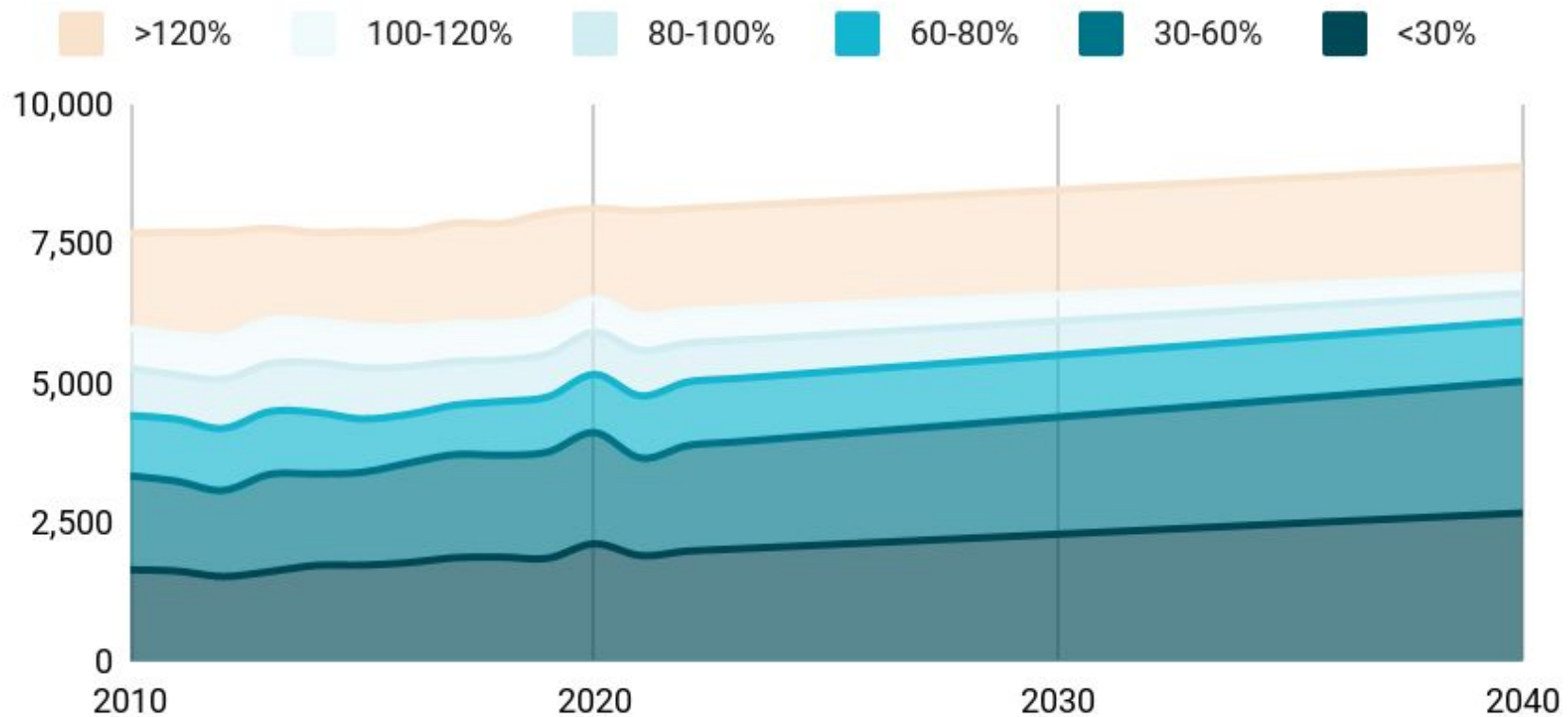
Area Median Income (AMI), 2024: \$93,100

Greenfield median income, 2022: \$53,149

**Greenfield has a
conspicuously low
“missing middle”
population
(80-120% AMI)**

People

Households by AMI group

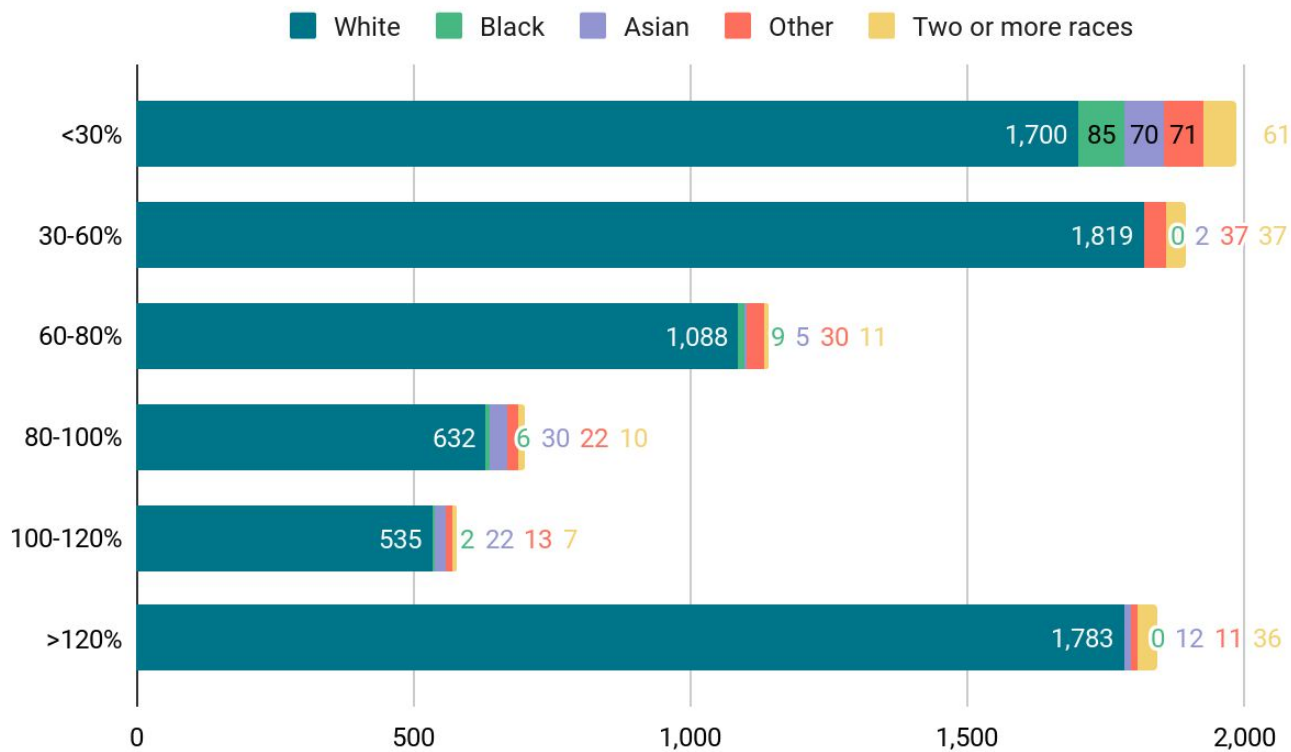


Greenfield's median income:
2022: \$53,149
2010: \$45,261 (\$60,745 in 2022 dollars)

Most of Greenfield's projected growth is among low-income households (based on recent trends extended)

People

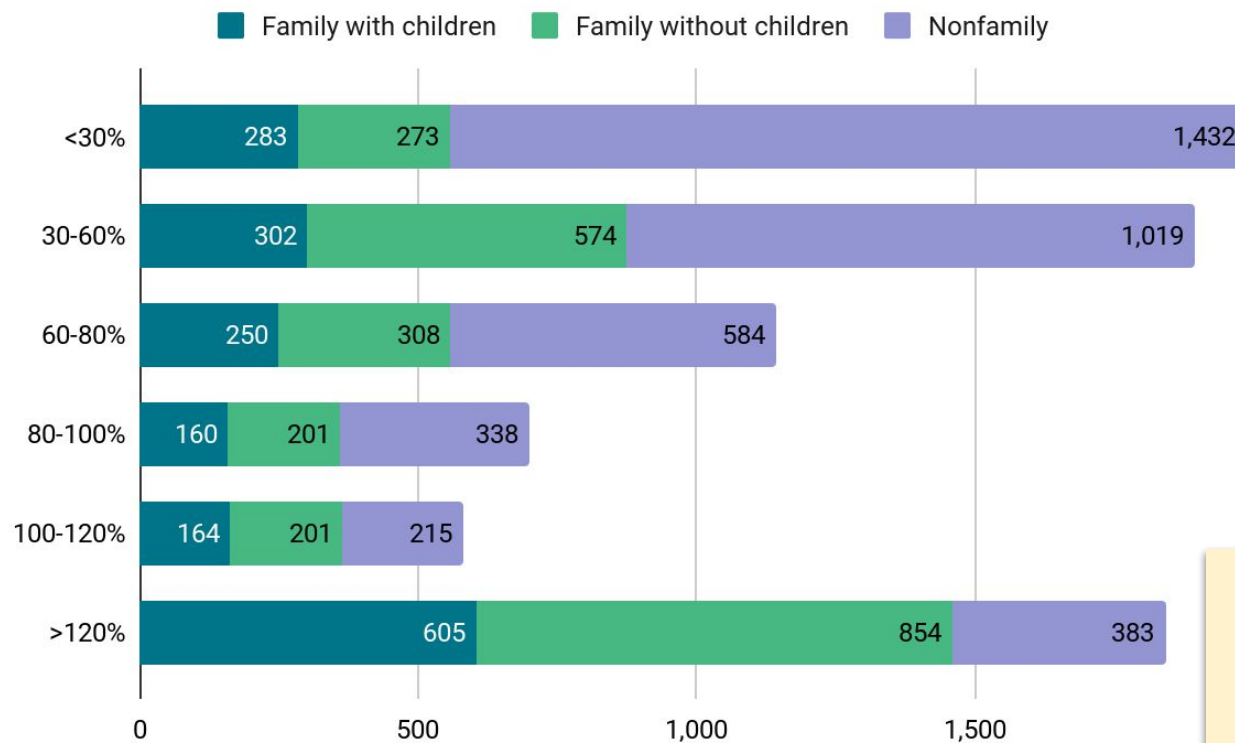
AMI groups, by race of householder



Non-white households are more likely to be low-income in Greenfield

People

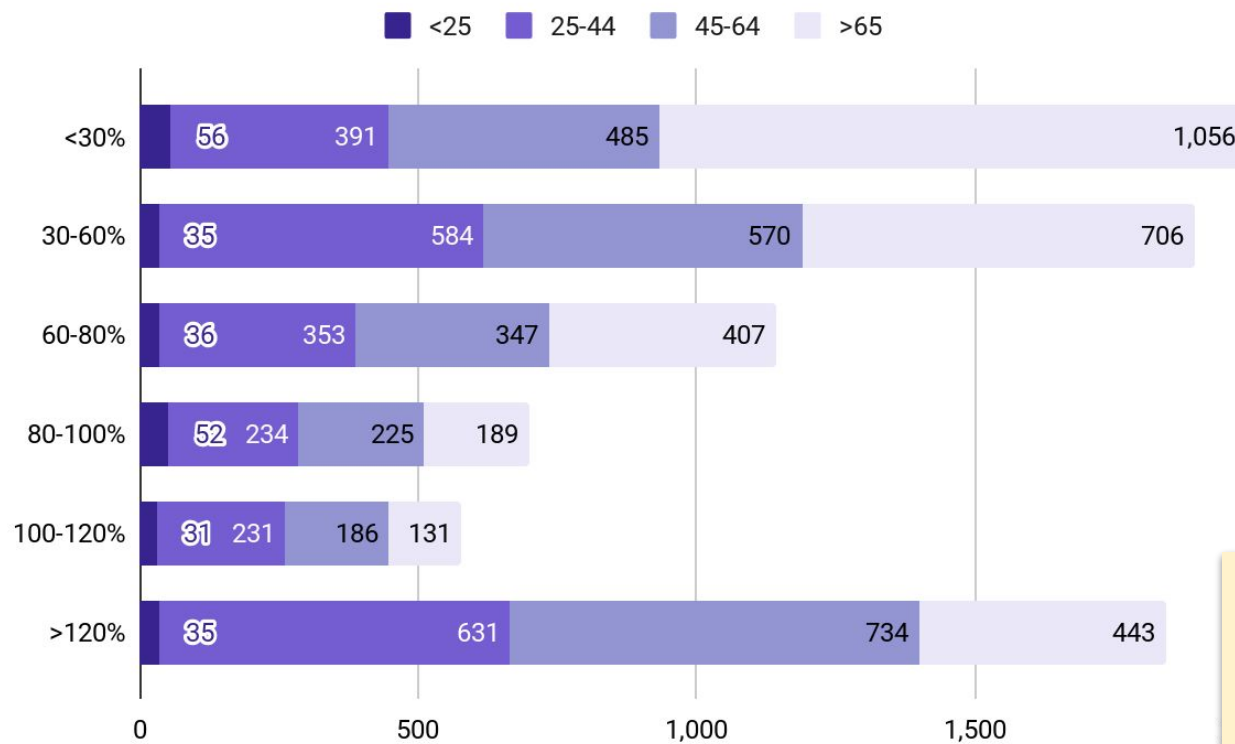
AMI groups, by household type



Family households tend to be higher income than non-family households (which include 1-person households)

People

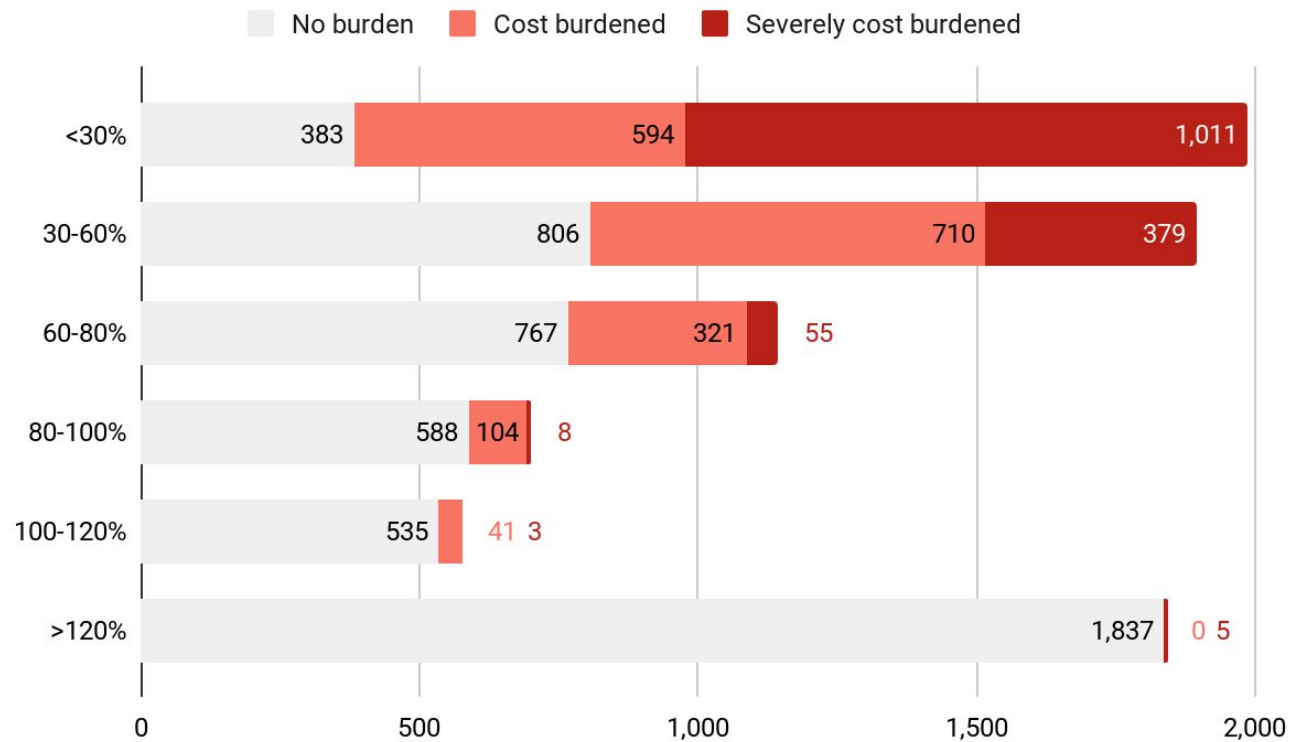
AMI groups, by age of householder



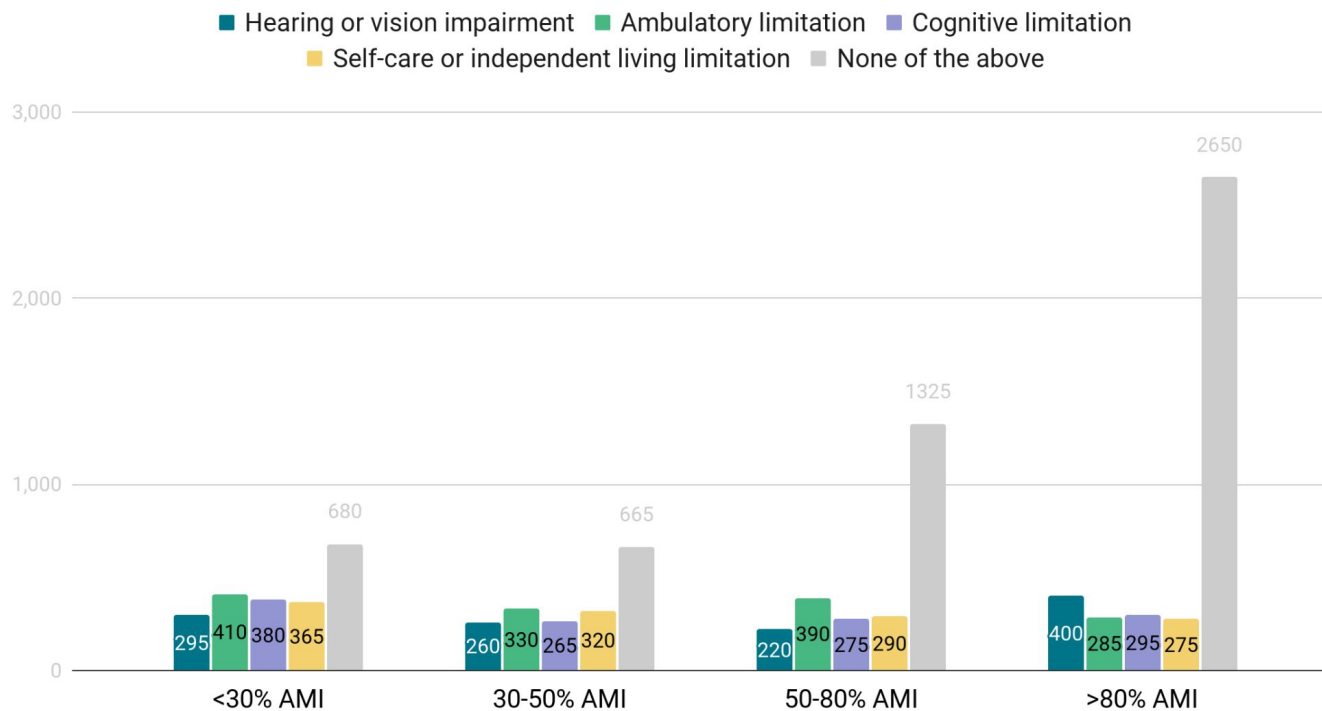
Most households aged 65+ are lower income. Other age groups are more evenly distributed across incomes.

People

AMI groups, by cost burden



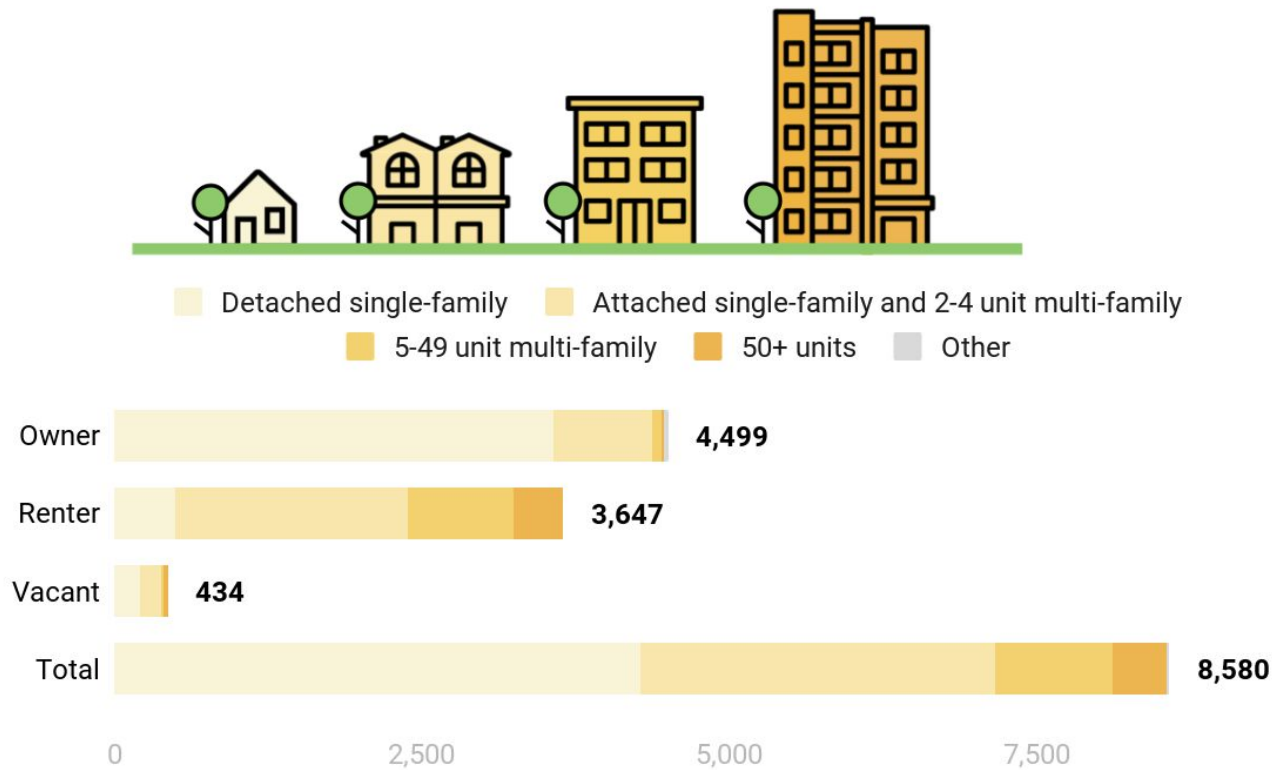
Lower-income households are much more likely cost-burdened (homeowners and renters alike)

People**People with disabilities**

People with disabilities are much more likely to be lower-income

Place

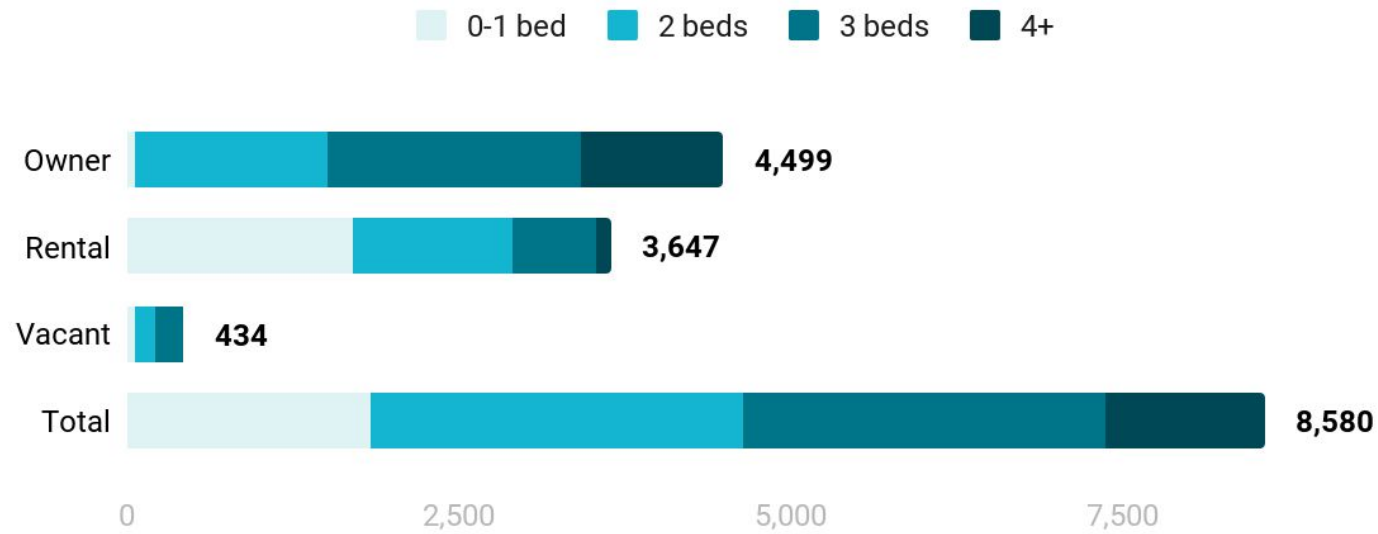
Existing units by structure type



Most single-family homes are ownership and most multi-family are rental

Place

Existing units by bedroom count



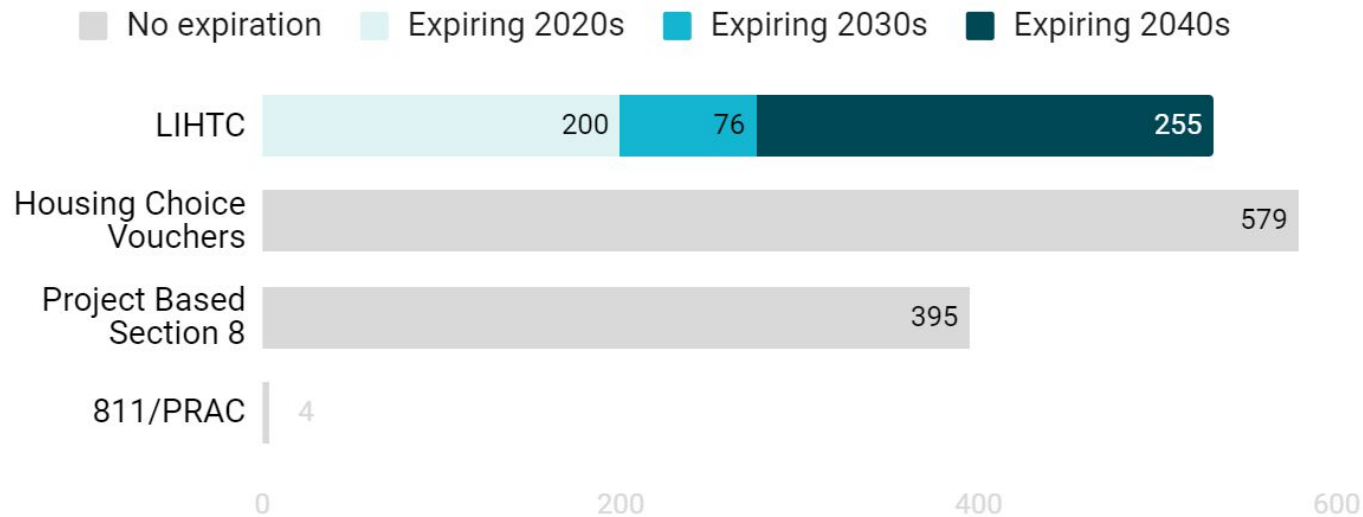
Greenfield has a diverse mix of unit sizes among both owner and rental housing

Place

Age of existing housing

Year built	Units	Share	Cumulative share
2020 or later	35	0.4%	0.4%
2010 to 2019	363	4%	5%
2000 to 2009	329	4%	8%
1990 to 1999	162	2%	10%
1980 to 1989	657	8%	18%
1970 to 1979	750	9%	27%
1960 to 1969	542	6%	33%
1950 to 1959	1,118	13%	46%
1940 to 1949	695	8%	54%
1939 or earlier	3,964	46%	100%

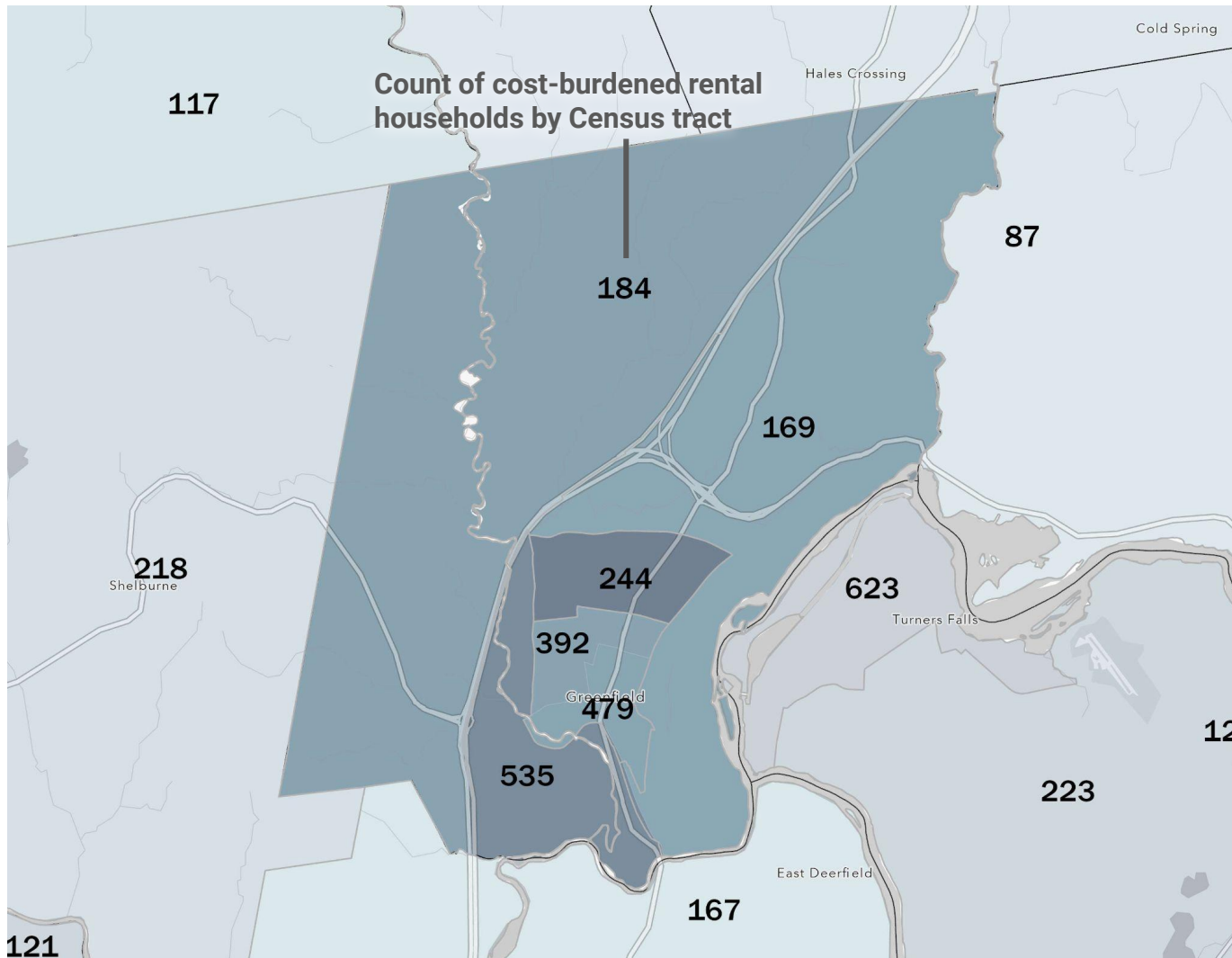
**Most of
Greenfield's
housing stock was
built before 1960**

Place**Committed affordable housing units**

**15% of Greenfield's
housing units are
committed
affordable**

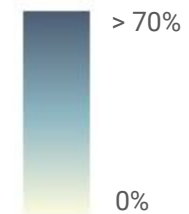
Place

Cost-burdened renters, by Census tract



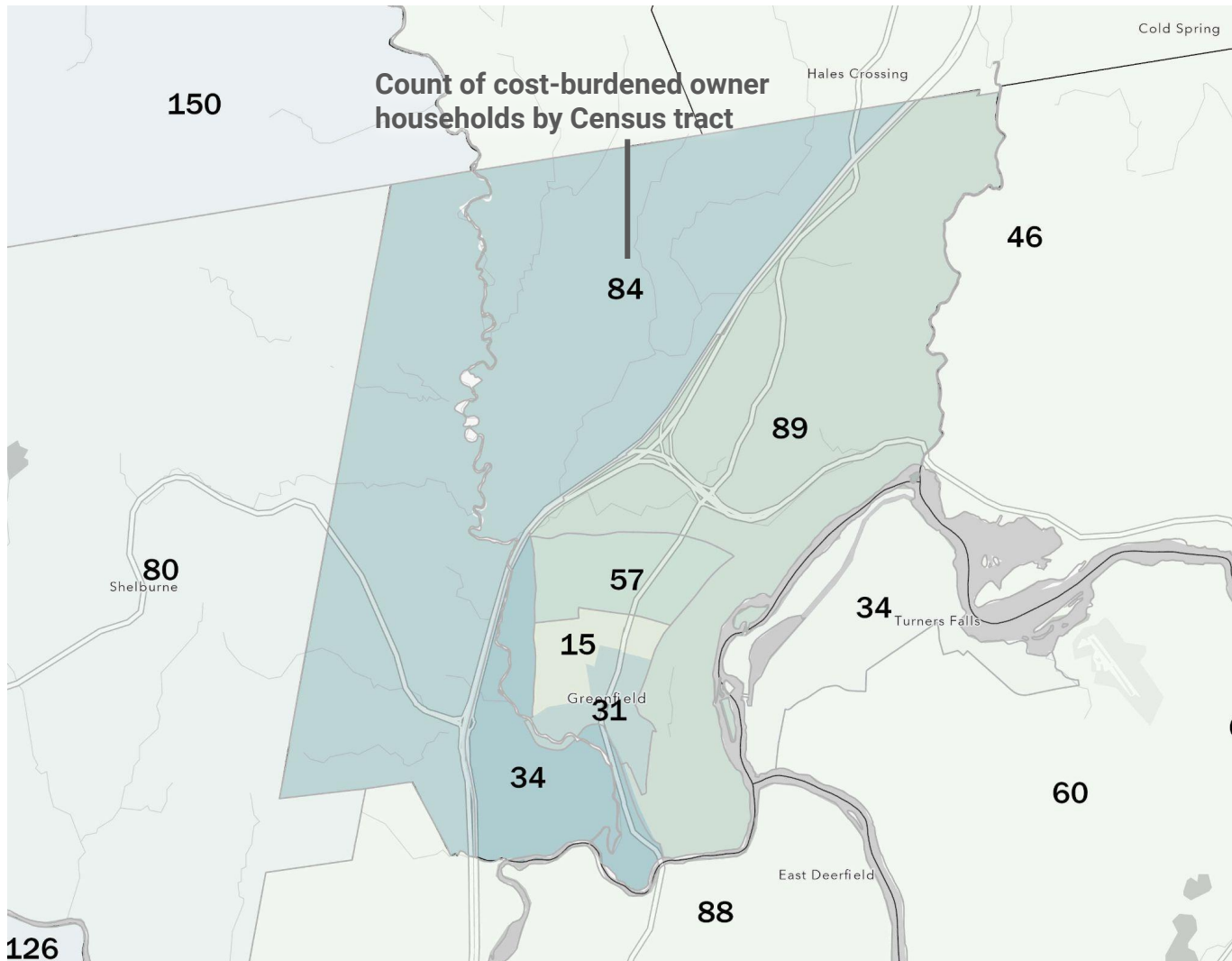
Cost-burdened renters are located throughout the City

Share of renters cost-burdened



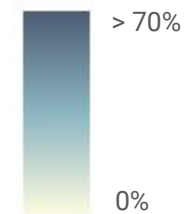
Place

Cost-burdened homeowners, by Census tract



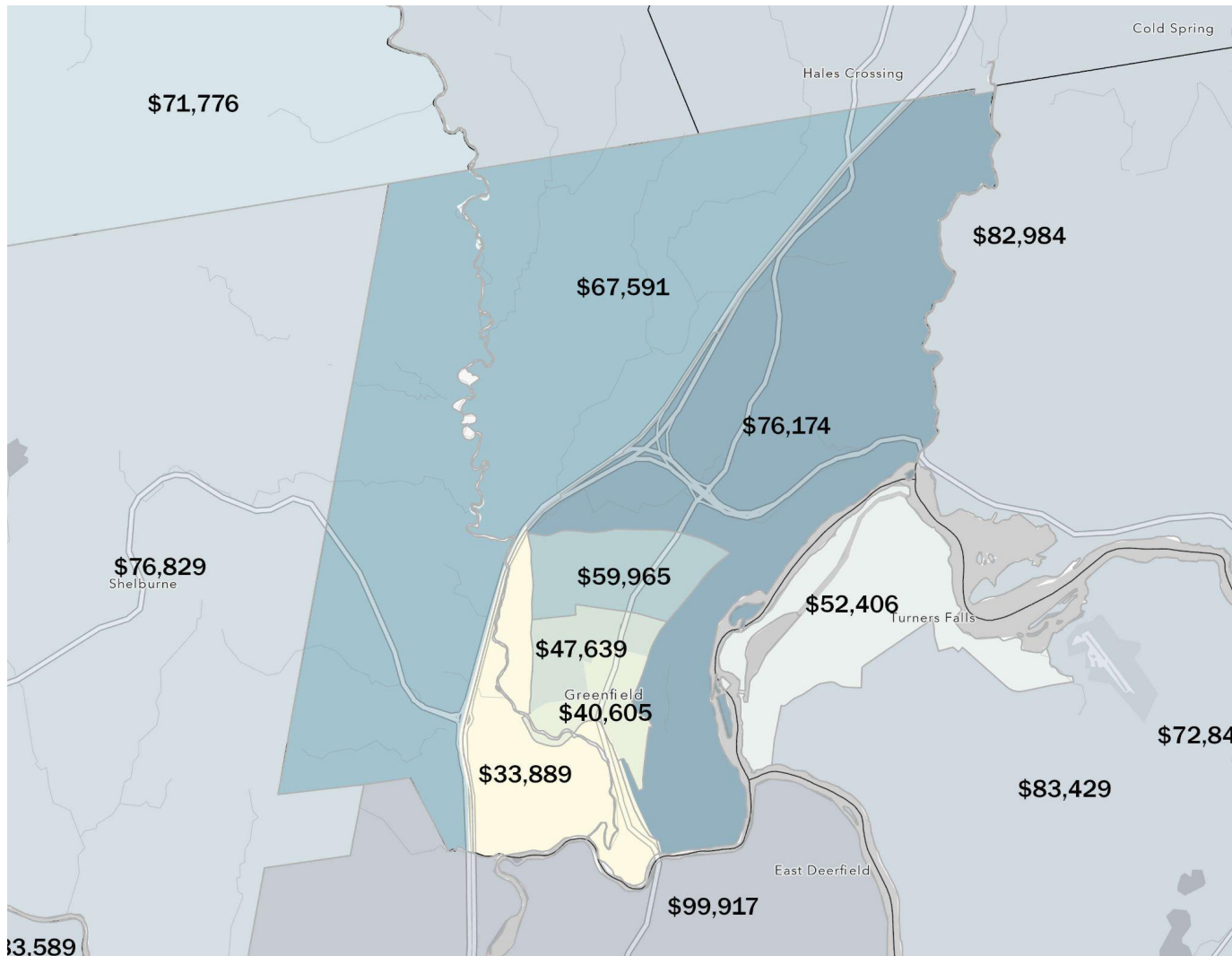
Cost burdened homeowners are more slightly more concentrated further from downtown

Share of homeowners cost-burdened



Place

Median household income, by Census tract



Incomes around and south of downtown are much lower than elsewhere in the city or surrounding towns.

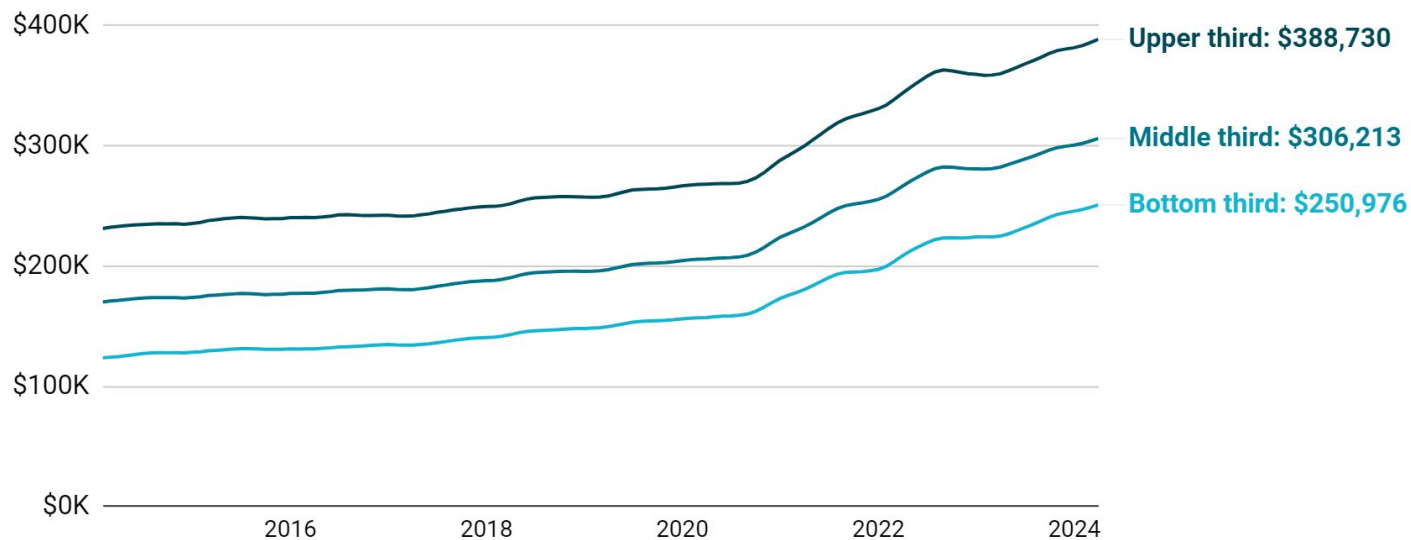
Median income



Place

Home sales prices

Home sales prices

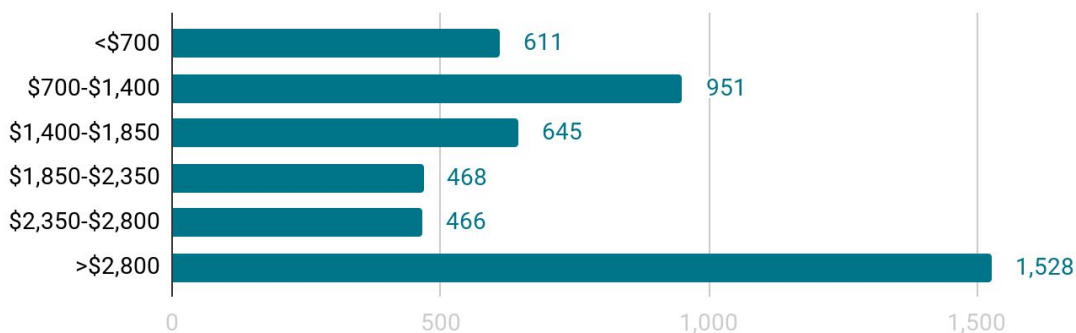


**Top third:
\$3,300/mo**

**Middle third:
\$2,550/mo**

**Bottom third:
\$1,750/mo**

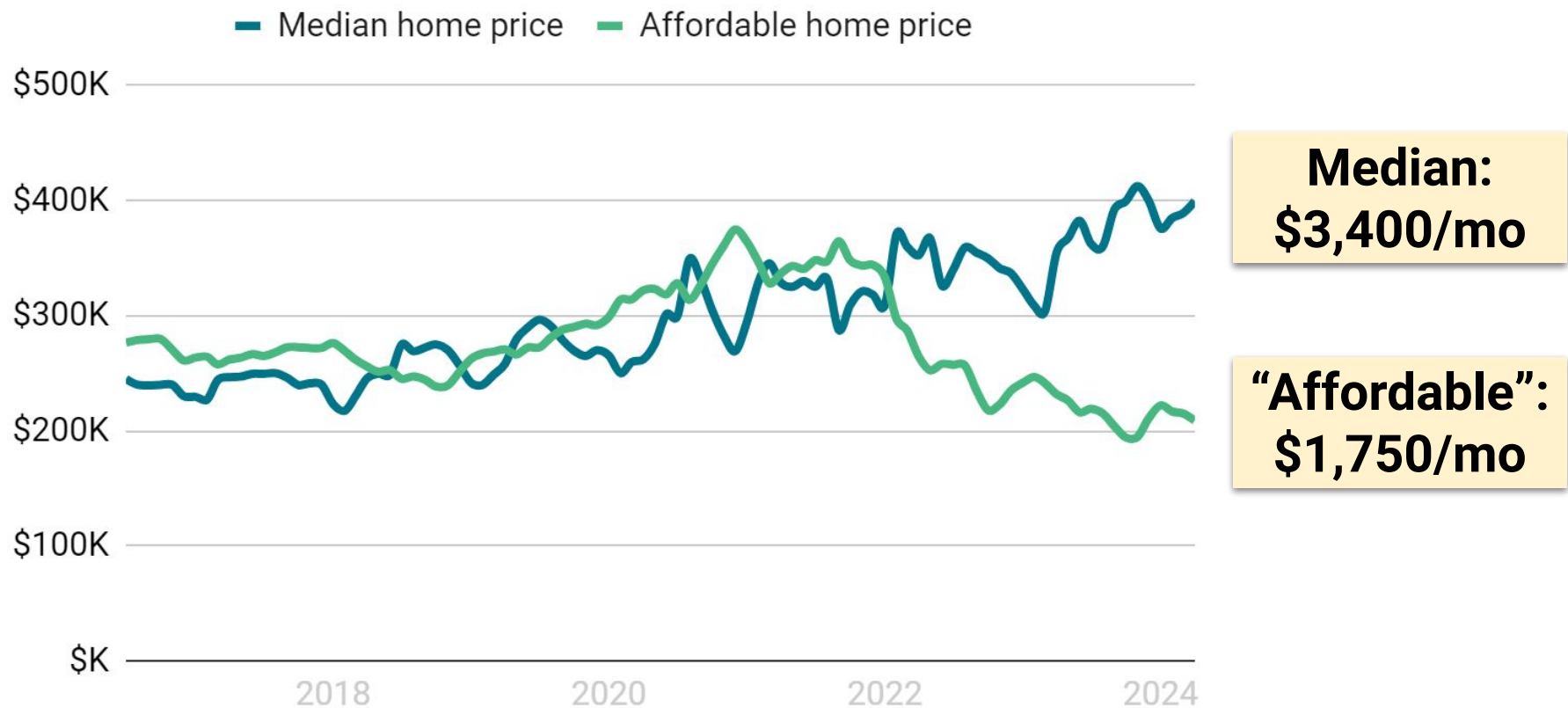
Owner households by current monthly housing costs



About 45% of Greenfield homeowners pay less than \$1,750/mo

Place

Homeownership is increasingly out of reach



Place

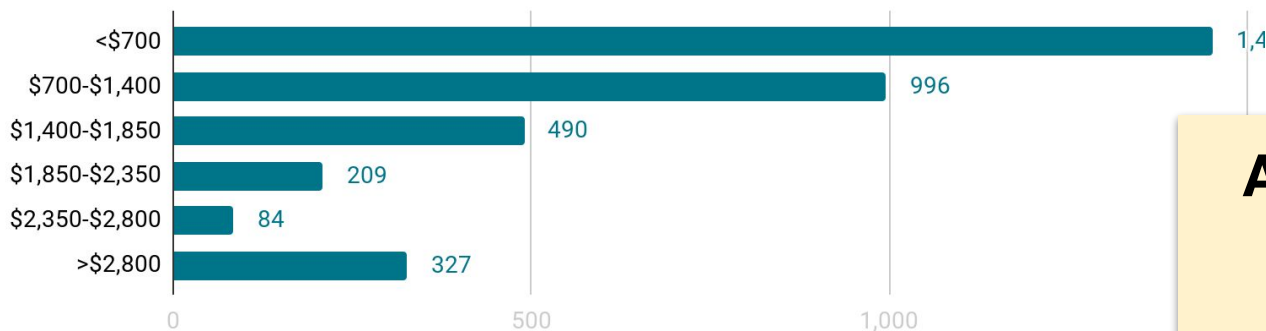
Renter costs

Recent asking rents in Greenfield

Unit size	Greenfield asking rents		Recent development asking rents across Western Mass	
	Avg rent/unit	Avg rent/sf	Avg rent/unit	Avg rent/sf
Studio	\$878	\$3.18	\$1,919	\$4.55
1 bed	\$1,449	\$2.15	\$1,804	\$2.69
2 beds	\$1,676	\$1.81	\$2,188	\$2.31
3 bed	\$2,013	\$1.22		

Today's average asking rent in Greenfield is about \$1,600

Renter households by current monthly housing costs



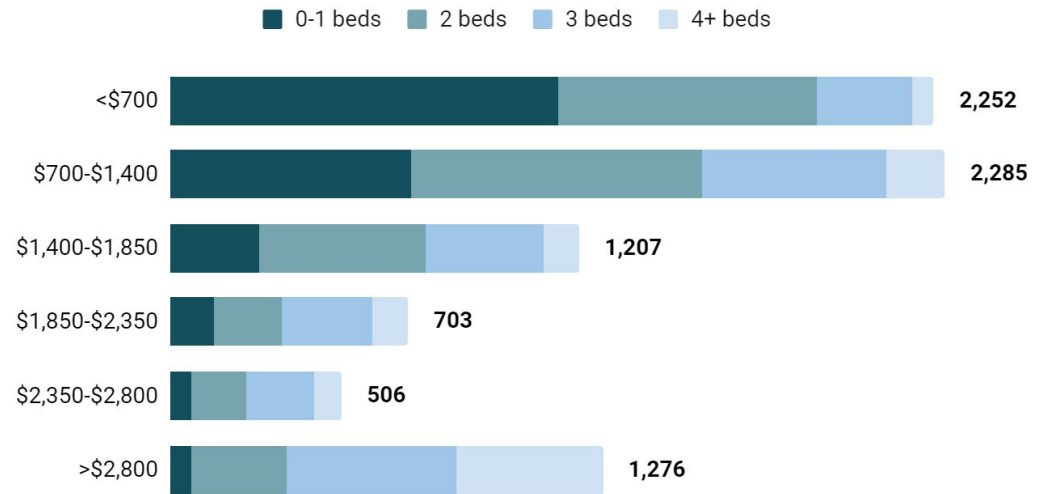
About 40% of Greenfield renters pay less than \$1,600/mo

Place

Housing gap analysis

Greenfield has a shortage of small units (0-1 bed) and not enough low and moderate cost options (below \$2,350/mo)

Housing needs of current residents



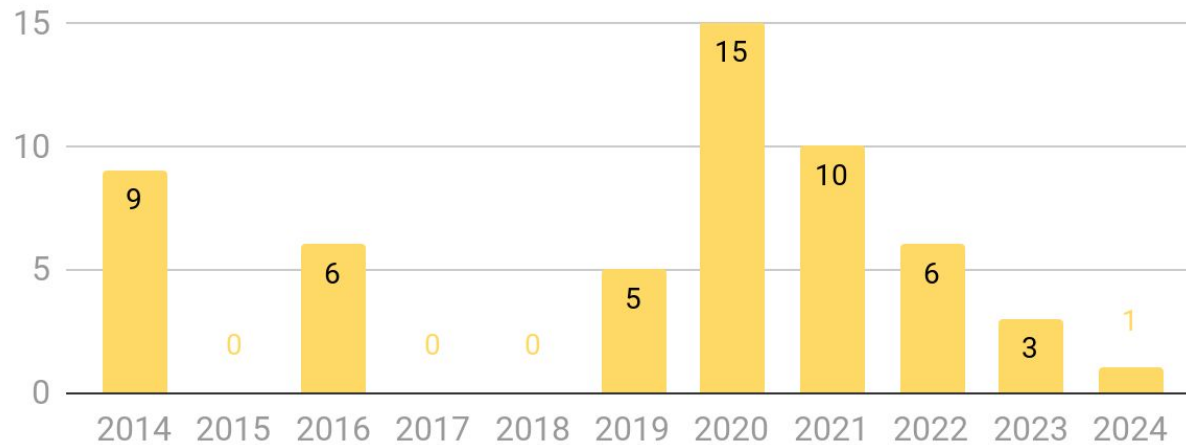
Current housing supply and gaps

Bedrooms	Need	Supply	Gap
0-1 bed	2380	1833	547
2 beds	2754	2806	-52
3 beds	2137	2733	-596
4+	959	1208	-249
Monthly cost	Need	Supply	Gap
<\$700	2252	2,063	189
\$700-\$1,400	2285	1,947	338
\$1,400-\$1,850	1207	1,135	72
\$1,850-\$2,350	703	677	26
\$2,350-\$2,800	506	550	-44
>\$2,800	1276	1,855	-579

Place

Development trajectory

New construction housing building permits issued by year



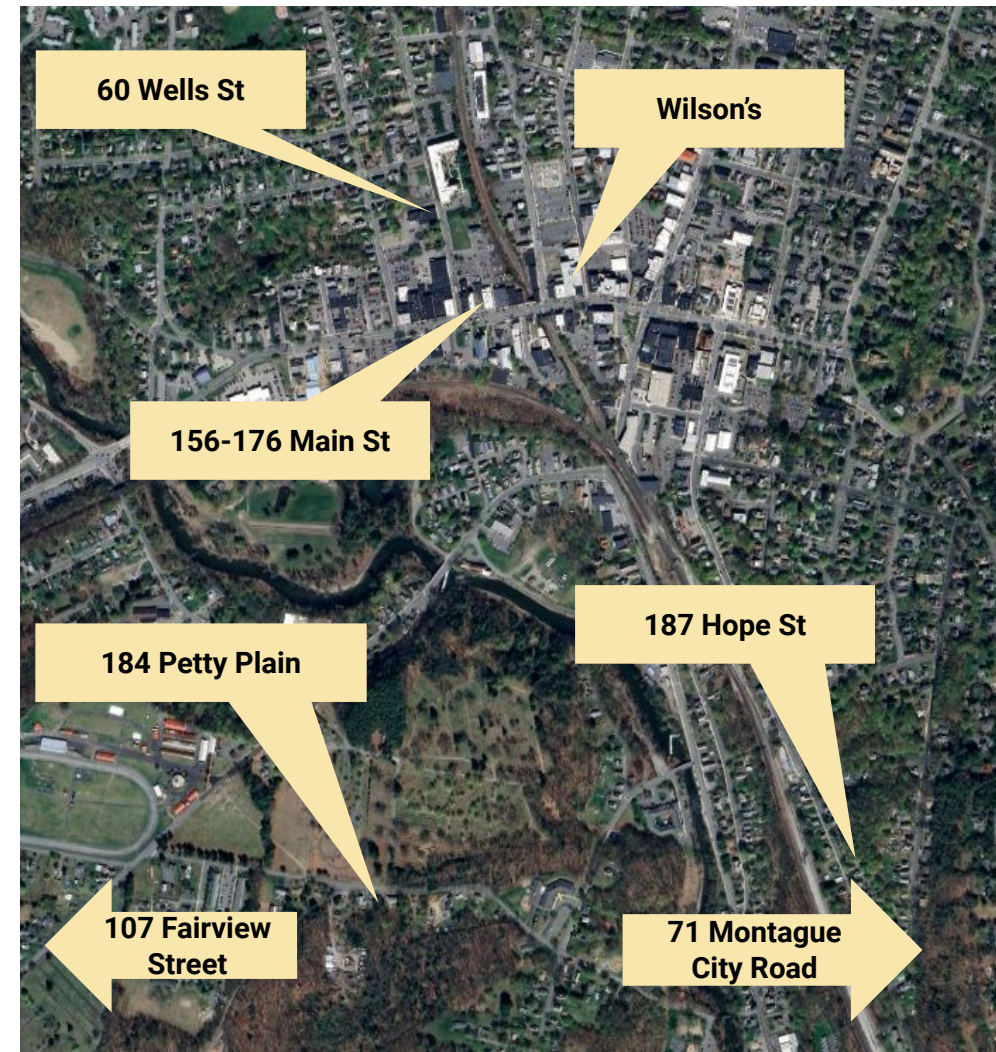
**About 70 units
have been
permitted over the
past decade**

Place

Development pipeline

	Units	Developer	City funding	Other support
Wilson's redevelopment	61 apartments	Community Builders	ARPA and HoDAG	Mass Development
60 Wells Street shelter	36 apartments + 30 shelter beds	CSO	CDGB and CPA	EOHLC funding
156-176 Main Street	20-70 apartments (TBD)	Tim Grader, Rural Development Inc.	CPA	Mass Housing Partnership funding
184 Petty Plain Rd	1 single family	Habitat for Humanity	CPA	N/A
187 Hope St	2-3 duplex/triplex	Oxbow Design	CPA	N/A
71 Montague City Road (Fmr Center School)	13 apartments	Olive Street Development	N/A	N/A
107 Fairview Street	6 duplexes	N/A	N/A	N/A
TOTAL	145-199 units or more			

The pace of local housing development is starting to increase



What's the right mix?

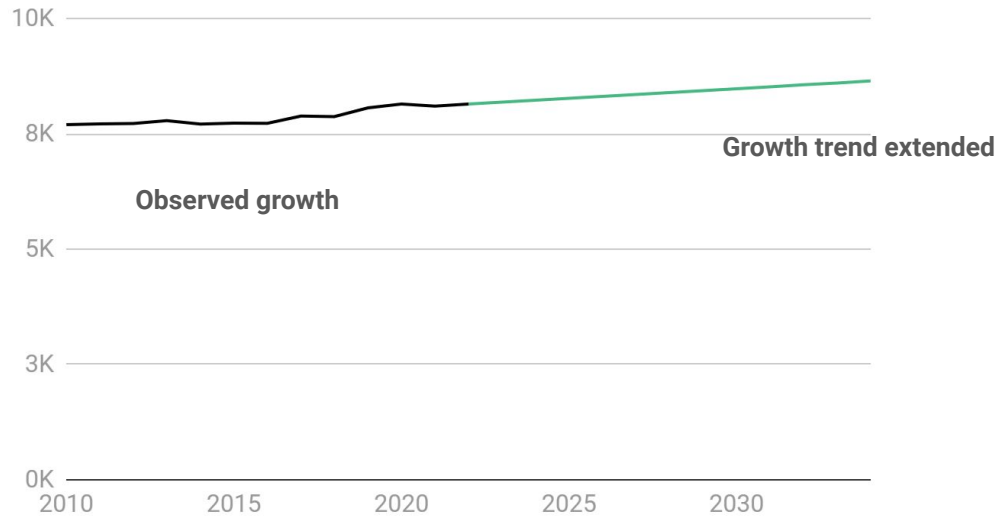
Market rate housing opportunity

There is potential demand for about 45 market-rate units per year in Greenfield

Annual demand for rental housing (Western Mass region)

Rent	Studio	1 bed	2 beds	3 beds
Below \$1,000	624	2183	657	506
\$1,000-\$1,499	343	2955	2290	643
\$1,500-\$1,999	100	670	2644	729
\$2,000-\$2,499	150	180	1028	502
\$2,500-\$2,999	0	136	327	520
\$3,000-\$3,499	44	0	96	283
\$3,500-\$3,999	0	0	0	7
\$4,000-\$4,499	0	0	0	54
\$4,500 and above	0	6	0	70

For the purposes of this study, the "Western Mass region" includes Franklin, Hampshire, Hamden, Berkshire and western Worcester Counties as well as Windham County, VT and Cheshire County, NH.

Demand**Select a growth projection: Greenfield's potential growth trajectories****Household growth projection to 2034**

417 net-new households over the next 10 years

Demand

Target projection into unit count: Housing projected growth

Household growth: 417	Forecasted from 2023 to 2033
Overcrowding adjustment: 0	Local rate of 1.3% is below than the national average of 3.4%
Replacement housing: 69	0.05% of the housing stock is replaced annually
Vacancy adjustment: 0	Local rate of 5.3% is above the healthy market minimum of 5%
Substandard adjustment: 0	Local rate of 0.1% is below the national average of 0.4%
Total units needed: 486	To keep up with growth and maintain a healthy housing stock

Projected growth translates to 486 new housing units needed over the next 10 years



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