Understanding Development Opportunities in Western Massachusetts

Center for Housing Data

Way Finders

June 2025







At Way Finders, we believe that stable, affordable housing is the foundation of thriving communities. For decades, we have worked to understand and address the housing needs of Western Massachusetts, advocating for policies and programs that expand access to housing. While previous studies have helped us better understand housing needs in our region, a critical question remained: How can we meet that need, and where, specifically, can we build?

The Massachusetts Housing Partnership's Center for Housing Data has developed the Western Mass Parcel Explorer, a powerful tool to help our region address this missing piece. We are grateful to MHP for bringing their deep expertise and a shared commitment to uncovering the challenges and opportunities unique to Western Massachusetts—an area where housing development often receives less attention than in the eastern part of the state. Together, we have developed a comprehensive, first-of-its-kind dataset that provides communities with the tools to assess development potential, identify barriers, and make data-driven decisions to increase housing stability.

With this tool, we aim to empower local leaders, advocates, and policymakers with actionable insights. This tool is more than just data—it is a catalyst for change. By shifting the conversation from "Not in My Backyard" to "Yes in My Backyard," we can build the housing we need, and create healthier, more inclusive communities across Western Massachusetts. This document provides an overview with examples of how this tool can be effectively used to help us all imagine together where we could build more housing and along the way, build a thriving region. We invite you to explore these findings and join us in shaping a future where everyone has a place to call home.

Keith Fairey President & CEO Way Finders, Inc.



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Purpose and Goals

Western Massachusetts faces many of the housing supply and affordability challenges plaguing the Commonwealth as a whole within a unique regional context. The area's four counties – Berkshire, Franklin, Hampden, and Hampshire – are home to over 800,000 people spread across some of the most rural and least dense areas of Massachusetts as well as in five Gateway Cities. The region has deep roots in agriculture, manufacturing, and education, and offers opportunities for urban, suburban, and rural living, along with second homes and vacation properties in destination communities. It is also home to dynamic and collaborative organizations that work in close partnership to develop housing solutions that fit the area's needs, honor its historical resources, and mitigate the challenges to building affordable housing in this part of the Commonwealth.

Our collaborative effort between Massachusetts Housing Partnership's Center for Housing Data (CHD), Way Finders, and the Western Massachusetts Housing Coalition launched in 2023 to analyze and better understand development potential in all parts of Berkshire, Franklin, Hampden, and Hampshire Counties. The effort was sparked by emergent trends and needs across the region including: an increase in investor home purchases and speculation leading to attrition in affordability and increased housing instability for some residents; a desire for a proactive approach to affordable housing creation and anti-displacement efforts amid changing market conditions; and, a need for centralized and detailed data to better understand the challenges and opportunities of development from the granular level to the regional scale in order to identify the tools and resources needed to respond. The end-product of the work is a comprehensive, first-of-its-kind dataset including all parcels in the region with synthesized information about their suitability for development or redevelopment as housing. Way Finders will be able to leverage this data tool to advocate for policies and necessary resources that bolster housing development and promote housing affordability in western Massachusetts.

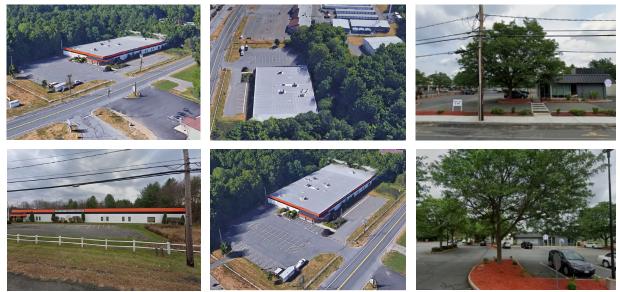
The purpose of this memo is to provide a summary of field work conducted in western Massachusetts, offer a methodological overview of our data-driven approach to exploring development opportunities, and present the results of four scenarios that use our novel database to identify and quantify certain types of development opportunities across the four counties in the region. Using the materials presented in this memo, the CHD team aims to collect feedback from stakeholders, collaborate with partners to test our database on additional development scenarios, and leverage these engagements to improve our approach and expand the geographic scope of the work. We anticipate Way Finders and partner agencies can also use this memo and its foundational dataset to augment their ability to identify potential development sites, expand and increase supportive programs,



and promote policies and strategies that help address the counties' housing challenges in line with community and regional visions.

Stakeholder Engagement

Our collaborative engagement began with field work to incorporate the extensive expertise of key stakeholders and partners working on the ground in western Massachusetts. The Way Finders team connected the CHD team to local and regional meetings and organized a full-day tour of sites and properties that exemplify the types of opportunities partners might seek to identify through this data tool. At these sites in Easthampton, Holyoke, Southampton, and South Hadley, the CHD team met with local officials and volunteers involved in positioning these parcels for housing development and held a discussion at the Holyoke site with MassHousing on collaborative efforts among MassHousing, MassDevelopment, Way Finders, the City of Holyoke, and other key stakeholders in the city's High Street area. Throughout the project CHD also gave research presentations, facilitated focus groups and feedback sessions, and held conversations with the Western Massachusetts Housing Coalition, Berkshire Regional Planning Commission, Franklin County Regional Housing and Redevelopment Authority, Franklin Regional Council of Governments, and Pioneer Valley Planning Commission. These conversations informed all subsequent work on this project by uplifting common and specific themes on qualities that make sites attractive or challenging for potential development, context related to speculative investment in existing rental developments, regional planning priorities, and data considerations that CHD incorporated when building the database and crafting development scenarios explored in this memo. CHD prepared a field work report as part of this engagement, included here as Appendix A.



Left and center: Former Harley-Davidson dealership, Southampton site visit, via Google Earth and Google Maps Right: Former Big Y grocery store, Southampton site visit, via Google Maps



Data Sources

To create a database that captures and presents synthesized parcel data for the entirety of western Massachusetts, CHD began with our own Residensity database – a dataset including all parcels in Massachusetts, over 2.1 million records in total. CHD built Residensity in 2023, and continues to regularly update it, as a comprehensive resource for each parcel's standardized size, current use, and residential density, along with key neighborhood- and community-level summary statistics. With Residensity as our foundation, we compiled numerous geographic data layers from MassGIS, the Commonwealth's online collection of cleaned and processed data through the Bureau of Geographic Information. We supplemented this data with: additional publicly available information from the Massachusetts Department of Environmental Protection, the Massachusetts Department of Transportation, and the US Census Bureau; purchased data from CHD's subscription to CoStar's commercial real estate data platform; and, data provided by regional planning partners at the Berkshire Regional Planning Commission, Franklin Regional Council of Governments, and Pioneer Valley Planning Commission.

Data Processing

CHD conducted most data cleaning, processing, joining, and analysis work in ArcGIS Pro 3.2, Esri's desktop geoprocessing software, with additional work in RStudio and Microsoft Excel. While each data layer was cleaned and processed based on its unique structure and characteristics, generally data were reorganized and/or summarized as needed to create one record within each dataset for each unique parcel identifier (LOC_ID) assigned based on the Commonwealth's digital parcel standard. Depending on the dataset, this process included matching and joining new data to Residensity based on existing LOC_ID variables, geocoding data with alternative location information and running a spatial join process to correctly map this data onto parcels, and extrapolating summary information at different geographic levels (such as Census tracts or ZIP codes) to each parcel overlapping that area.



Data Limitations and Considerations

The full collection of variables included in the database is summarized in the following section and detailed in selected summary statistics. This represents a comprehensive collection and synthesis of key information for understanding development potential and speculation risk in western Massachusetts. There are, however, limitations to this data and important considerations for database users and memo readers.

First, certain data key to informing judgments about parcel suitability are not available on a wide geographic scale. CHD determined that some of this data provided significant enough coverage to be included in the database while acknowledging its incompleteness, namely CoStar data on large multifamily buildings and markets. Close attention should therefore be paid to which data points are available for geographies of interest. Second, all included data represent a point-in-time snapshot. CHD endeavored to include the most recently updated version of each contributing dataset, resulting in data from varying time periods for different underlying sources. Some of the data, including water and sewer infrastructure, are over a decade old but was deemed valuable enough to include even without more recent updates. The vintage of each source dataset is included in the data dictionary in Appendix B. Finally, we recognize some data crucial to understanding development potential is not included here, underscoring the importance of using the database as a starting point for assessing suitability and not as a replacement for due diligence and more nuanced site analysis. Notably, zoning data is not yet available at a comprehensive geographic scale, and users should confirm zoning on parcels of interest from other sources.

Final Variables

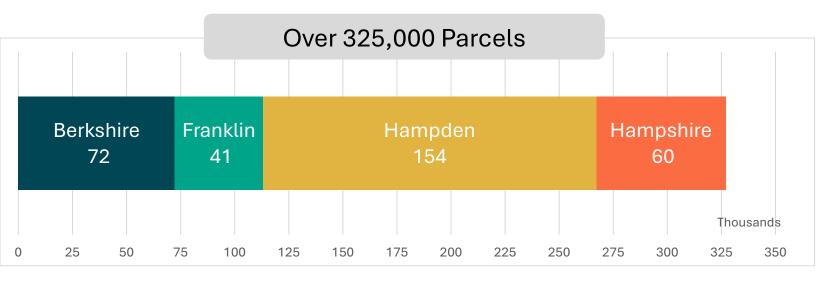
The final dataset includes nearly 100 variables grouped by the following themes:

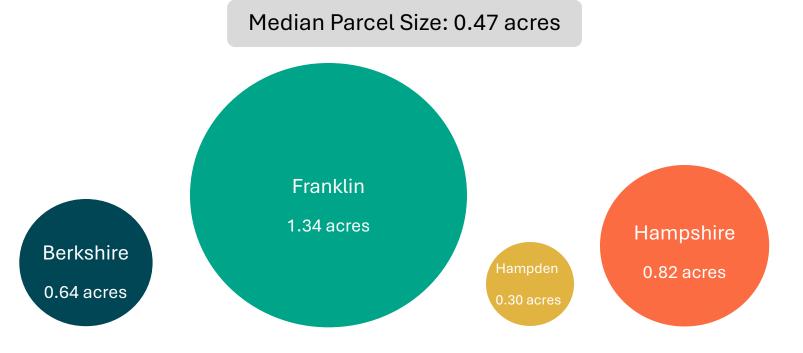
- Current use
- Site composition
- Site considerations
- Access to infrastructure
- Neighborhood development
- Multifamily market
- Neighborhood demographics
- Speculation risk

While not every variable is available for every parcel due to limited availability, analyzing these thematic categories at the summary level offers insight into the potential scale and type of development opportunities across the region as a whole.



Current Use

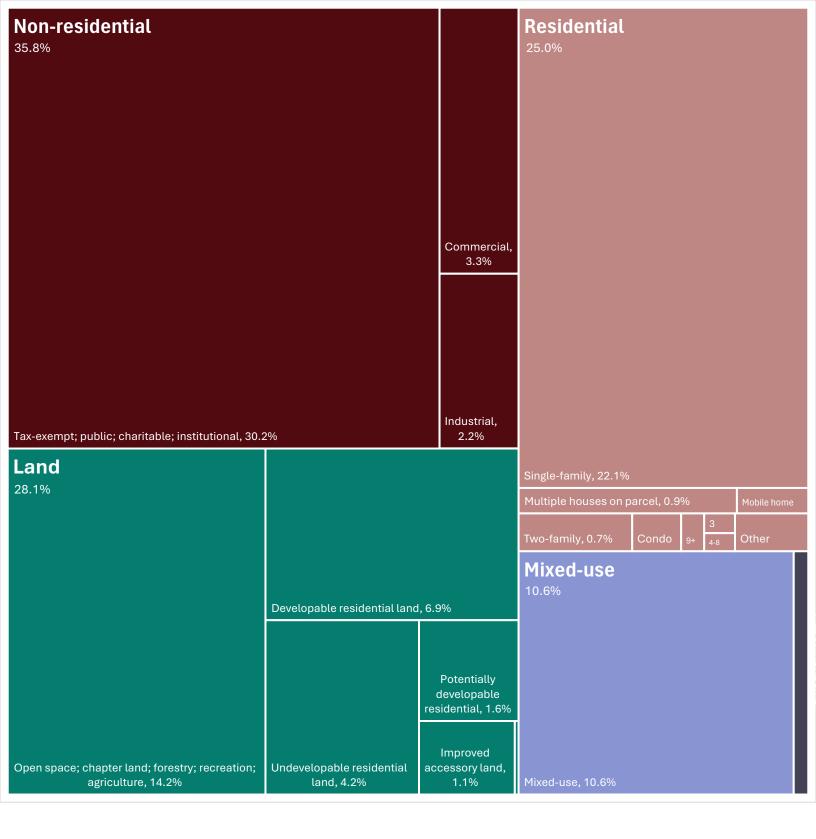




Median Parcel Residential Density: 1.47 homes per acres







Values not shown above				
Mobile home, 0.3%	Condo, 0.3%	Apartments with 9+ units, 0.1%	Three-family, 0.1%	Apartments with 4-8 units, 0.1%
Other residential, 0.4%	Other/Unknown, 0.6%			

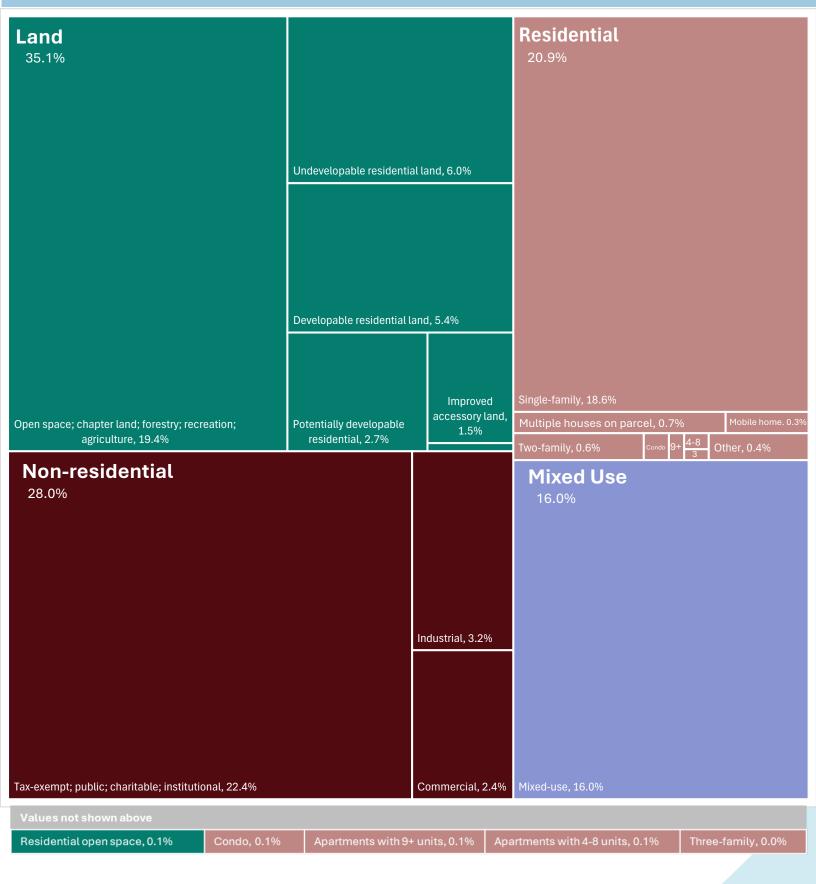


Current Land Use by Acreage, Berkshire County

Non-residential 41.0%		Land 24.3%	(Open sp	pace;	; chapter land agriculture			on;
		Developable residential lan 9.3%	nd, l	Jndeve	lopal	ole residential 3.6%	land,	Potentially developable residential, 1.2%	Improved accessory land, 1.1%
Tax-exempt; public; charitable; institut		Residential 23.7%					Mi) 9.8	ed-us	2
		Single-family, 20.6%					Miyo	d upp 0 804	
		Multiple houses on parcel,	1.5%			Mobile home	PIIXe	d-use, 9.8%	
Commercial, 2.9%	Industrial, 1.5%	Two-family, 0.5% Co	ondo, 0.3%	6 9+	4-8	Other 3	Othe	r/Unknown,	1.1%
Values not shown above									
Mobile home, 0.4% Apartments v	with 9+ units, 0.1%	Apartments with 4-8 units, 0.	1%	Other	resi	dential, 0.2%	Т	hree-family,	, 0.1%



Current Land Use by Acreage, Franklin County



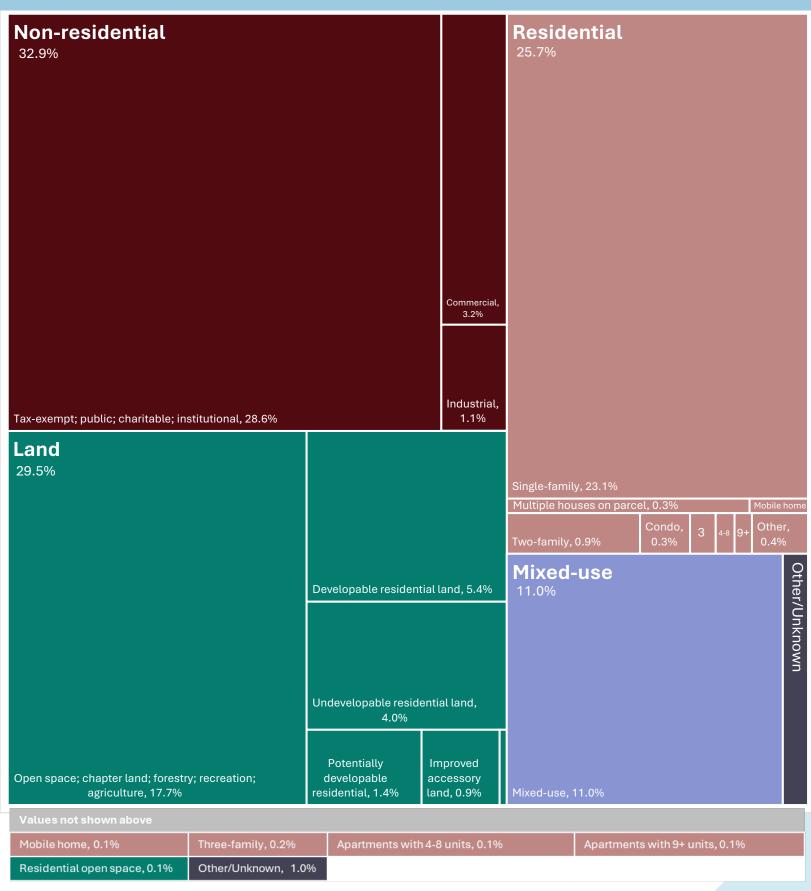


Current Land Use by Acreage, Hampden County

Non-residential 38.8%			Resid	dential %				
Tax-exempt; public; charitable; institutional, 30.3	%							
				mily, 27.5% uses on parcel, 0.3%		Mobile ho	ne. 0.2%	
Commercial, 5.2%	Industrial, 3	.2%	Two-fami		Condo, 0.5%	9+	3	Other
Land 35.2%				Undevelopat residential land,		Mixed 5.8%	use	
Open space; chapter land; forestry; recreation; ag 13.5% Values not shown above	griculture,	Developable re land, 6.1		Potentially developable residential, 1.3%	Improved accessory land, 0.8%	Mixed-use,	5.8%	
Apartments with 9+ units, 0.3%	hree-family, 0.1	%	Apartments w	ith 4-8 units, 0.1%	0)ther resident	ial, 0.3%	

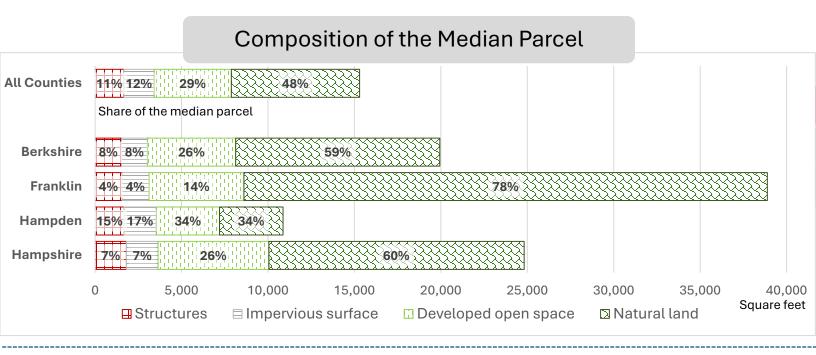


Current Land Use by Acreage, Hampshire County





Site Composition



61,450 (18.8%) of parcels across all counties include environmentally sensitive land area

Berkshire	Franklin	Hampden	Hampshire
12,364	10,634	18,797	19,655
17.1%	26.1%	12.2%	32.9%

Environmentally sensitive land is defined as surface water zone B or C, wellhead protection zone II, interim wellhead protection, special flood hazard area, or NHESP priority habitats of rare species.

82,651 (25.3%) of parcels across all counties include environmentally protected land area

Berkshire	Franklin	Hampden	Hampshire
23,858	16,430	23,652	18,711
33.0%	40.3%	15.3%	31.3%

Environmentally protected land is defined as surface water zone A, wellhead protection zone I, hydrography, Title 5, open and recreational land, or wetlands.



Site Considerations



53,937 (16.5%) of parcels across all counties are in an **historic area**

Berkshire	Franklin	Hampden	Hampshire
10,624	11,663	22,637	9,013
14.7%	28.6%	14.7%	15.1%



28,767 (8.8%) of parcels across all counties contain an **historic structure**

Berkshire	Franklin	Hampden	Hampshire
7,024	4,222	10,939	6,582
9.7%	10.4%	7.1%	11.0%



4,801 (1.5%) of parcels across all counties are adjacent to a **Brownfields site**

Berkshire	Franklin	Hampden	Hampshire
812	382	3,017	590
1.1%	0.9%	2.0%	1.0%





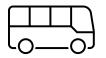
185,362 (56.7%) of parcels across all counties are on an **existing sewer line**

Berkshire	Franklin	Hampden	Hampshire
37,121	13,272	108,601	26,368
51.3%	32.6%	70.5%	44.2%



216,936 (66.4%) of parcels across all counties are on an **existing water line**

Berkshire	Franklin	Hampden	Hampshire
40,280	18,448	123,551	34,657
55.7%	45.3%	80.2%	58.1%

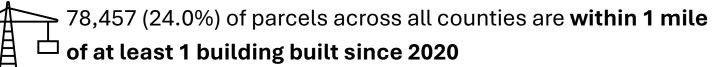


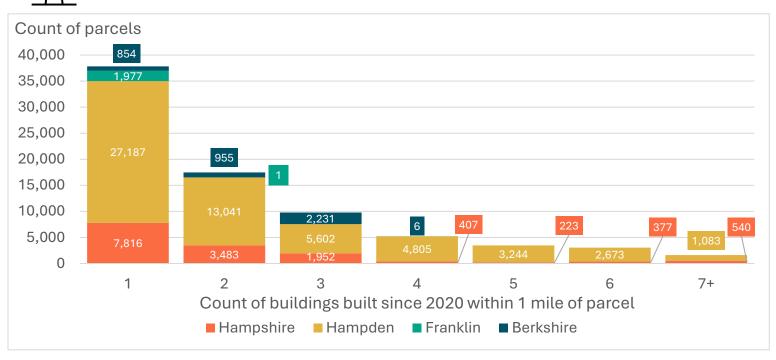
76,883 (23.5%) of parcels across all counties are within ¼ mile of at least one RTA bus stop

Berkshire	erkshire Franklin Hampden		Hampshire
9,377	7,037	50,810	9,659
13.0%	0% 17.3% 33.0%		16.2%



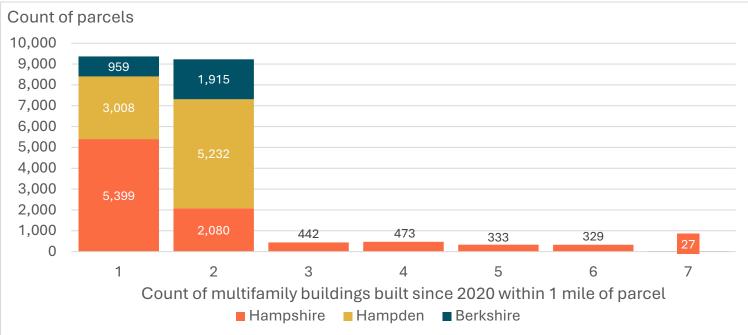
Neighborhood Development







20,197 (6.2%) of parcels across all counties are within 1 mile of at least 1 multifamily building built since 2020





In addition to summarizing overall characteristics of western Massachusetts parcels, we can use this database to find potential development sites that fit criteria we choose based on a project type of interest. We start with a general project type reflecting a recent development, policy, or strategy identified during our stakeholder engagement process, provide a local example, and work through the process of applying various data conditions to filter our results to a manageable group for further due diligence. The following four project typologies demonstrate how we can use the data to identify an initial set of sites to explore that fit regional and community housing priorities.

Scenario 1: Infill opportunities in neighborhoods with existing residential density

Project Typology: Adding housing in areas of high existing residential density offers the opportunity to increase housing options within established neighborhoods. Such **infill development** can take the form of new construction on vacant land or redevelopment of existing structures that are preserved and reimagined, or demolished and rebuilt. One recent example of this type of development is Way Finders' Library Commons project, a combination of three rehabilitated historic buildings and one new construction building providing 38 two- and three-bedroom homes plus supportive services. This development is located in a dense area of Holyoke comprised of larger apartment and condo buildings, single-family and small multi-family buildings, and industrial and commercial structures – along with parks and other community resources.



Library Commons, via WayFinders.org



Analysis: To identify parcels that might accommodate this type of infill development, we looked for underutilized sites with the potential for residential redevelopment. Western Massachusetts has a long history as a manufacturing and light industrial hub, though much of this economic activity has shifted over time. Given these changes, many urban residential neighborhoods have older mills, warehouses, or other commercial or industrial buildings no longer being used to their full potential. To find these possible opportunities, we searched for parcels with a current commercial or industrial use and an assessed value under \$100,000 (the 25th percentile of assessed values for commercial and industrial properties). This low assessed value gave us an indication that the site may no longer be operating as a thriving business. We also only included sites with a Census tract level residential density over four homes per acre (the 75th percentile of density levels). This higher level of residential density ensured we would look within existing neighborhoods more likely to support desirable housing than underutilized sites disconnected from the community fabric.

County-level Results

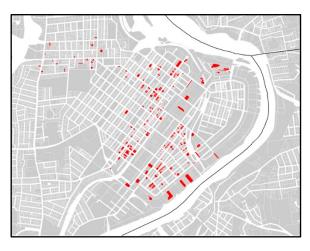
County	Number of Parcels
Berkshire	68
Franklin	31
Hampden	699
Hampshire	5
TOTAL	803

Municipal-level Results

Municipality	Number of Parcels
Springfield	373
Holyoke	267
Pittsfield	68
Westfield	50
Greenfield	31
West Springfield	9
Northampton	5
TOTAL	803



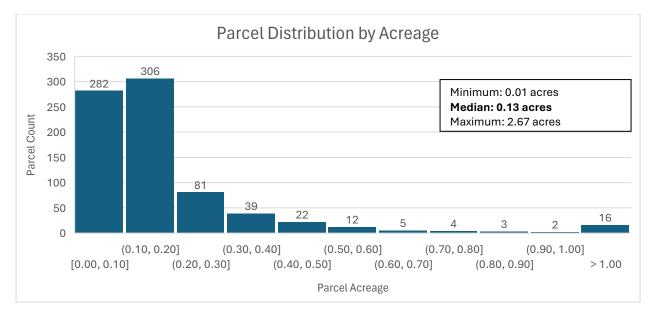
Map Results: Springfield – South End, Six Corners, and Metro Center neighborhoods

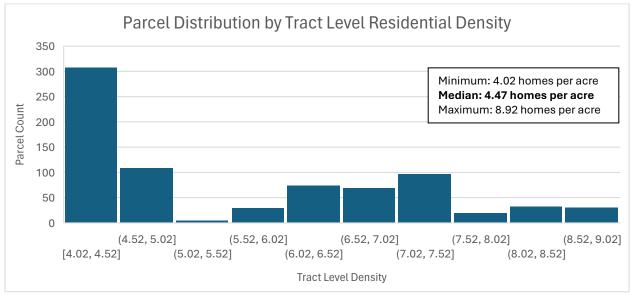


Map Results: Holyoke – South Holyoke and Churchill neighborhoods

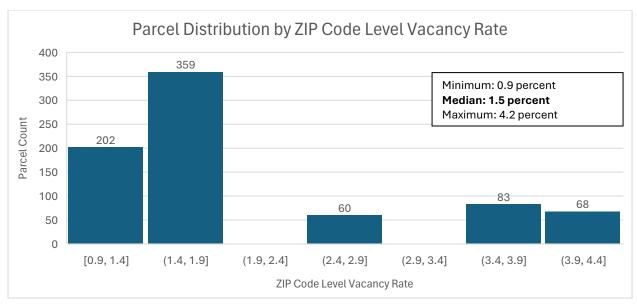


Results: This analysis yields 803 parcels, primarily in Hampden County and largely concentrated in the cities of Springfield and Holyoke, reflecting higher residential density levels in these areas. The parcels are roughly evenly split between those with at least one existing structure (389) and those with no existing structures (414). Key characteristics of these 803 parcels are summarized below, showing that they are generally small, in modestly dense Census tracts, and in relatively tight rental markets with low vacancy rates and high shares of renter households:

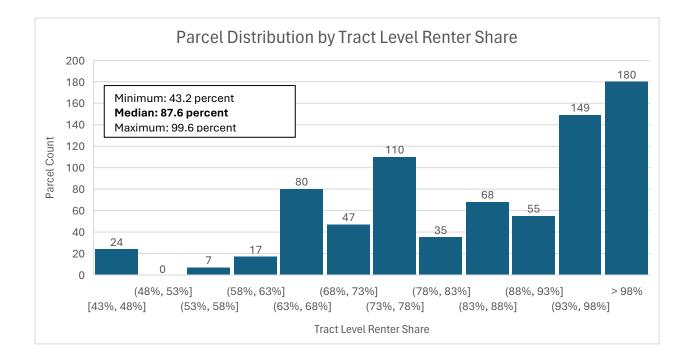




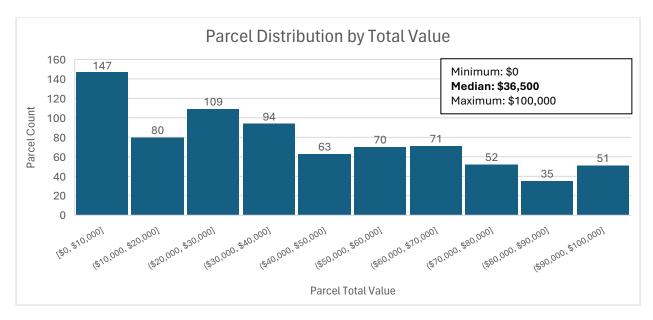




Note: includes the 772 parcels in ZIP codes covered by CoStar market reports







As we only searched for parcels with a total assessed value under \$100,000, those values range from \$0 to \$100,000 with a median of \$36,500.

Deeper Dive: If we continue to refine this search, we can home in on potential opportunities. If we add additional filters that identify only the parcels of our 803 that have no existing structure —to avoid the need for demolition —we narrow our group to 414 parcels. If we explore the neighborhoods around these parcels, we can gain a better understanding of density levels and parcel sizes of nearby existing multifamily buildings. Multifamily buildings with eight or more units —a size that increases project feasibility— in these neighborhoods are typically on parcels of at least 0.10 acres and setting that as our minimum leaves us with 266 parcels. As we inspect these parcels, we find examples like the three shown below (red outlined in blue) in Springfield next to an existing multifamily building (gray crosshatched) that has 27 units.





Our assembled data tells us that these three parcels are classified as commercial parking lots. They are 0.19 acres, 0.13 acres, and 0.16 acres and assessed at \$84,500, \$64,000 and \$71,900. As they are located in a well-developed area, the parcels are along existing water and sewer lines. They are not listed as adjacent to brownfields sites, they fall within the Quadrangle-Mattoon Street Historic District, and all three have listed owners with the same address. They may provide parking for the neighboring apartments or other buildings in the area, but they are within ¼ mile of an RTA bus stop and could offer more parking than the neighborhood demands.

We can use the data tool to explore a second potential opportunity in Holyoke. The parcel shown below is 1.77 acres and classified in the assessors data as developable industrial land with a total value of \$36,400. The site does contain both protected and sensitive land, including wetlands and priority habitat, and is located between the Connecticut River and the Third Level Canal. Nearly 52 percent of the parcel comprises natural land, another 17 percent is developed open space, and the remaining 31 percent is impervious surface. The parcel is also part of The Flats – South Holyoke historic area. Two new multifamily properties listed by CoStar have been built since 2020 within one mile of this property, and the opposite side of Canal Street houses several multifamily properties.





Summary: Commercial and industrial properties may present opportunities for redevelopment as multifamily housing. Our analysis shows there are hundreds of properties that are underutilized in urban areas such as Springfield, Holyoke, and Pittsfield. Such properties with low assessed values in areas of relatively higher residential density could be opportunities for infill redevelopment in neighborhoods with existing homes. The development of these parcels would not only serve to expand the housing supply but would also help to activate and stabilize these parcels, knitting them back into the fabric of the community. To fully explore the development potential on these parcels, additional investigation is needed of area zoning to understand the need for rezoning or site variances to allow for multifamily development. It is also critical to understand the neighborhood mix of residential and commercial or industrial uses and the details of a site's current use and its utility to the community. Potentially hazardous previous uses, which may not always be listed as brownfields sites, and dilapidated conditions can pose costly barriers to redevelopment, while a low assessed value may not capture a site's true high value to a community. These questions can be explored through further due diligence on a smaller pool of potential parcels the data has pointed us to.



Scenario 2: Accessory dwelling units near existing infrastructure

Project Typology: With the recent passage of the Affordable Homes Act in Massachusetts, **Accessory Dwelling Units (ADUs)** are now allowed <u>by-right statewide</u> in areas zoned for single-family homes. This legislative change simplifies the process of building homes on infill sites of all kinds – from denser urban areas to rural towns. Innovative groups such as the <u>UMass DesignBuild Program</u> have been exploring how ADUs can fit into the western Massachusetts housing landscape as statewide and local regulations are codified. In 2024 the program constructed the prototype Hygge House and Paper House in partnership with OneHolyoke Community Development Corporation using innovative modular off-site building techniques and net-zero ready sustainable designs. These types of collaborations and supportive legislative changes are significant, though numerous barriers remain to broader-scale ADU development.



The Paper House ADU, via UMass DesignBuild

Analysis: One crucial barrier to development is regulations that often require a <u>fully</u> <u>upgraded septic system</u> when adding an ADU to serve additional bedrooms on the property. Septic costs will vary depending on local regulations, site conditions, and the size and condition of an existing system, but are likely to run in the <u>tens of thousands of dollars</u> based on other states' experience adding ADUs. Given that this cost can be prohibitively



expensive for many homeowners and community-based developers, we sought to identify parcels located on existing sewer lines with a current single-family use. We initially included only parcels comprising at least one acre (though ADUs can certainly be built on smaller parcels) with less than half that acreage occupied by an existing structure.

County-level Results

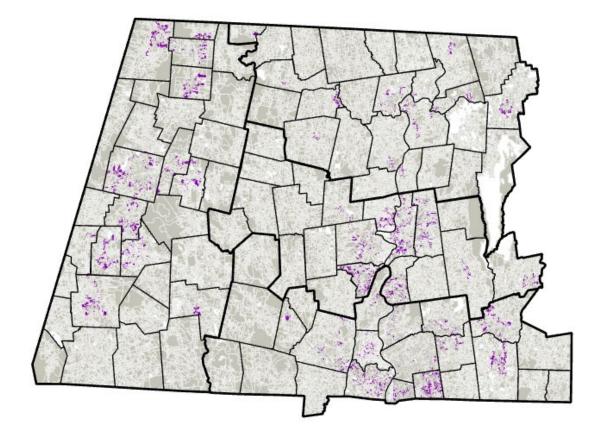
County	Number of Parcels
Berkshire	2,843
Franklin	848
Hampden	3,056
Hampshire	2,176
TOTAL	8,923

Municipal-level Results

Municipality	Number of Parcels	Municipality	Number of Parcels
East Longmeadow	654	Orange	139
Pittsfield	576	Chicopee	120
Hadley	434	Clarksburg	88
Agawam	433	Erving	83
Easthampton	412	Belchertown	70
South Hadley	356	Ware	70
Williamstown	341	Northfield	69
Westfield	311	Holyoke	67
Lenox	303	Buckland	64
West Springfield	291	Deerfield	64
Northampton	285	Williamsburg	61
Lee	273	Sunderland	49
Amherst	271	Russell	31
Great Barrington	261	Otis	29
Monson	242	Ashfield	27
Longmeadow	240	West Stockbridge	22
Stockbridge	237	Charlemont	16
Palmer	214	Shelburne	12
Hatfield	207	Gill	8
Dalton	197	Southampton	8
Adams	182	Monroe	6
North Adams	180	Hampden	3
Greenfield	169	Southwick	3
Springfield	157	Whately	3
Hinsdale	150	Granby	2
Ludlow	145	Lanesborough	2
Wilbraham	145	Cheshire	1
Montague	139	Richmond	1

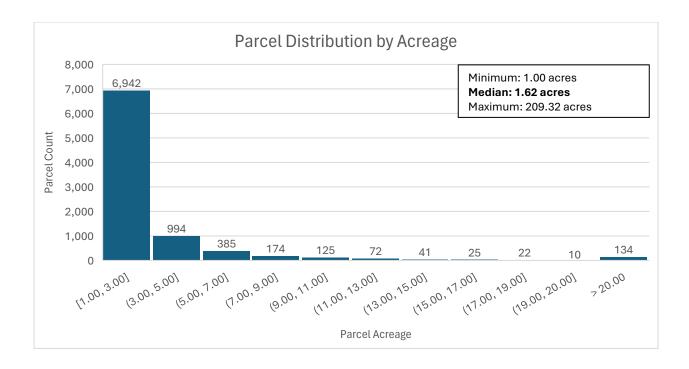


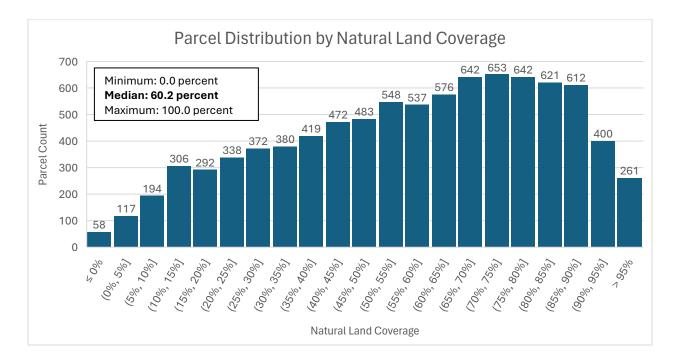
Map Results:



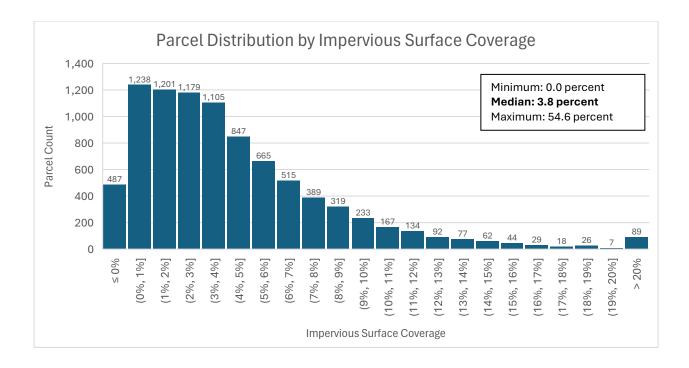
Results: This analysis yields 8,923 parcels across all four western Massachusetts counties, including 3,056 (34 percent) in Hampden County, 2,843 (32 percent) in Berkshire County, 2,176 (24 percent) in Hampshire County, and 848 (10 percent) in Franklin County. The largest number of parcels by municipality is in East Longmeadow (654), with at least 400 each in Pittsfield, Hadley, Agawam, and Easthampton. Notably, this search also identifies potential opportunities in some of the smaller towns in the area, including several hundred parcels in towns with populations under 5,000 such as Hatfield (207 parcels) and Hinsdale (150), and dozens in towns with populations under 2,000 such as Clarksburg (88), Northfield (69), Williamsburg (61), Russell (31), and Otis (29). Key characteristics of these 8,923 parcels are summarized below, showing that they range in size from one to over 200 acres, with the vast majority between one and two acres. The median parcel is 60 percent undeveloped natural land, 23 percent developed open space (e.g. lawns or crops), and 4 percent impervious surface, with the remainder comprised of existing structures or water.

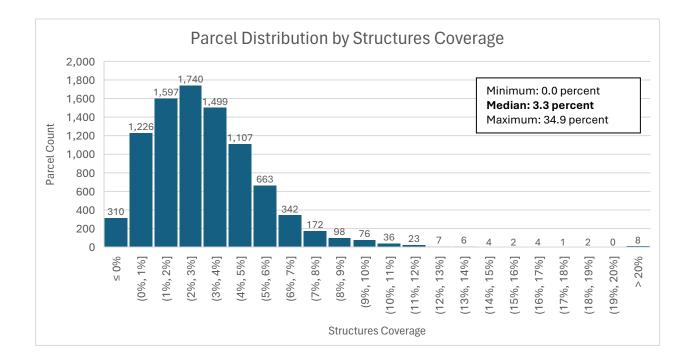




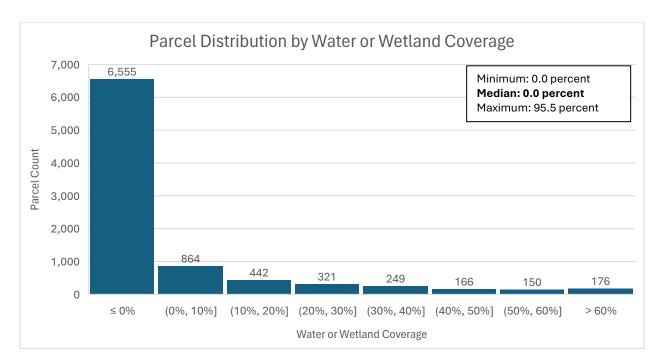












Deeper Dive: We can narrow our search within specific cities or towns to identify neighborhoods where encouraging ADU development might be an impactful strategy. For example, we can focus on the town of Otis with 29 parcels that meet our initial criteria. These parcels are adjacent to an important corridor for the town, Route 8 (North and South Main Road), and this cluster of properties is positioned near the center of town with access to resources including the library, food pantry, post office, municipal offices, and park.





When we view existing structures together with land cover and land use data for these parcels, we can see areas of developed open space (light green) behind existing structures (dark gray) that could provide ample space for ADU development while avoiding forested areas (dark green) and wetlands (speckled green).





While it may seem obvious that there would be capacity for ADUs in rural communities where single-family homes are often on quite large lots, we can also locate significant opportunities in one of the region's mid-sized cities. For example, we find 169 parcels in our initial search in Greenfield. Focusing on the Crossroads Cultural District along Main Street and its adjacent single-family neighborhoods, however, shows that our parameter only including parcels at least an acre in size may have excluded some potential sites.





When we adjust our search to parcels at least half an acre in size, our count in Greenfield increases to 458, including more of the mid-size parcels near Main Street. We can then further explore the existing structures, land use, and land cover in this neighborhood to build our understanding of ADU development potential near this village center.





Summary: ADU construction has the potential to add much-needed homes to the housing supply across all types of communities. ADUs can fit into the existing neighborhood fabric, provide housing options at an appropriate size for households at all life stages, and create income-generating opportunities for homeowners. Identifying neighborhoods with high potential for ADU development can help municipal leaders and key stakeholders target policy proposals and new resources that facilitate production. Strategies in this type of district could include: tax incentives, tax abatements, and/or waived development fees for homeowners adding an ADU; pre-approved design plans that meet local zoning and building codes; and, streamlined permitting processes that simplify the development process while achieving local buy-in.



Scenario 3: Proactive investments to preserve affordable housing

Project Typology: Investment in our existing affordable housing stock is crucial for maintaining and improving vital multifamily housing and can help spur revitalization of established neighborhoods. However, the purchase of low-rent, unsubsidized, unrestricted rental housing by investors or corporate interests can increase risks for unsustainable rent growth and resident displacement. By identifying areas that might be susceptible to speculative investment, municipalities, community organizations, affordable housing developers, and their partners can take steps to protect existing affordability and invest in these neighborhoods before for-profit development takes over. State, local, and private funds can be knit together to support preservation projects, as in the example of the Van der Hayden Apartments in Springfield. With funding from MassHousing, federal and state Low-Income Housing Tax Credits, historic tax credits, the state Affordable Housing Trust Fund, the state Executive Office of Housing and Livable Communities, and the City of Springfield, a limited partnership group purchased this property with 45 homes in 2023 in the city's centrally located Mason Square neighborhood. Funds will go toward renovations and improvements of the property built in 1914 and a 20-year federal Section 8 Housing Assistance Payment contract to keep all apartments affordable for households earning up to 50 percent of Area Median Income (AMI), including units affordable for those earning up to 30 percent of AMI.



Van der Hayden Apartments, via MassHousing



Analysis: We used available market data to identify neighborhoods beginning to experience changes that could pose affordability challenges for current renters. We relied on CoStar data for this analysis, which limited our view to Hampden and Hampshire counties. Within these areas, we looked for parcels with current multifamily uses (four units or more) located in ZIP codes where asking rent increased by at least four percent year over year, representing the 75th percentile of ZIP codes by change in asking rent. We also only included parcels within one mile of at least one multifamily development built since 2020 as an indicator that new housing investments are already occurring in the neighborhood.

County-level Results

County	Number of Parcels
Berkshire	-
Franklin	-
Hampden	174
Hampshire	17
TOTAL	191

Municipal-level Results

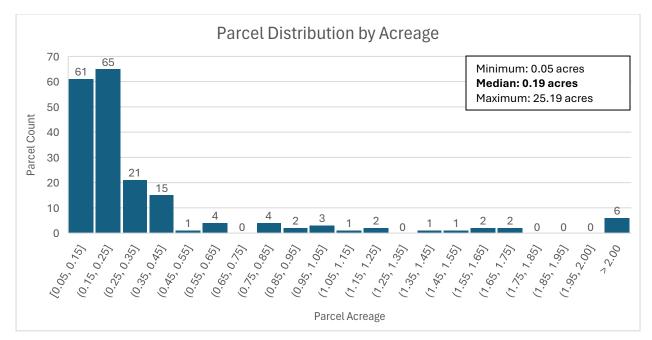
Municipality	Number of Parcels
Springfield	160
West Springfield	14
Amherst	8
South Hadley	6
Hadley	3
TOTAL	191

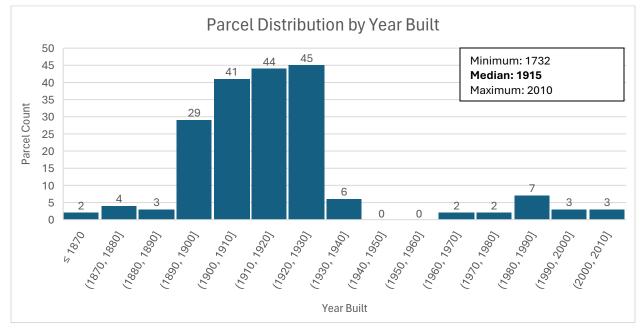


Map Results: West Springfield – Memorial Avenue/Baldwin Street neighborhood; Springfield – South End, Six Corners, and Metro Center neighborhoods

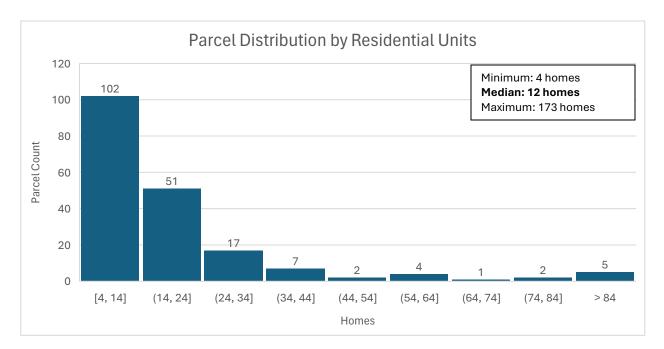


Results: This analysis yields 191 parcels, primarily in Hampden County (174 parcels) with an additional 17 parcels in Hampshire County. These are highly concentrated in Springfield (160 parcels, 83.8 percent) with smaller counts in West Springfield (14, 7.3 percent), Amherst (8, 4.2 percent), South Hadley (6, 3.1 percent) and Hadley (3, 1.6 percent). Key characteristics of these 191 parcels are summarized below, showing that they largely are under one-half of an acre, house older buildings with a median of 12 homes, and experienced year-over-year rent growth of up to 7.4 percent.









Deeper Dive: We can further focus our search by looking within neighborhoods of high concentrations of multifamily buildings showing some signs of distress as an indicator of speculation risk in the area. To identify these neighborhoods, we created risk scores for over 2,000 multifamily properties in western Massachusetts with data available through CoStar, assessing risk based on four criteria:

Variable	Higher Risk (score = 1)	Lower Risk (score = 0)
Age	Built before 2000	Built since 2000
Renovation history	Never renovated or renovated before 2000	Renovated since 2000
Class	Class C, D, or E	Class A or B
Size	20,000 square feet or more	Less than 20,000 square feet

We then summed the component scores to create an overall score for each CoStar property with the following distribution:

Risk Level	Number of Properties	Share of Properties
Lowest risk (score = 0)	0	0.0 percent
Low risk (score = 1)	39	1.9 percent
Medium risk (score = 2)	432	21.4 percent
High risk (score = 3)	1,206	59.9 percent
Highest risk (score = 4)	337	16.7 percent

We then identified how many buildings of each risk type are located within each Census tract. Tracts in Hampden and Hampshire Counties include between zero and 69 properties in the high or highest risk categories, with the median tract including three such properties.



The 191 parcels identified in our initial search are all in tracts with between five and 59 high or highest risk properties, with their median tract including 36 properties. When we focus on the one tract with 59 such properties, we find 53 of our parcels within Springfield's South End neighborhood, as shown below inside the orange tract border:



Of these 53 parcels, we identified 50 as having an institutional owner based on our analysis of the assessors ownership field. Exploring this data further, 12 of these properties are owned by corporate landlords with an office in Springfield, 24 are owned by corporate landlords located elsewhere in Massachusetts, and 14 are owned by out-of-state corporate landlords. Institutional owners can provide professional management and services for tenants; however, corporations may also maintain fewer ties to a local community and consider their full property portfolio, financial standing, and broader economic conditions when assessing rent increases for tenants. These properties therefore merit attention for potential future speculative sales that would impact existing residents. Monitoring these properties could enable intervention similar to the purchase of the Van der Hayden Apartments if a property is slated for sale.



In addition to keeping tabs on properties at risk of speculative sale, other properties in these neighborhoods can also be identified for targeted funding opportunities. The South End parcels highlighted in yellow below house 15 homes or fewer. If they also show signs of disrepair, as potentially indicated in this search, they could be candidates for support through the Neighborhood Stabilization Program.



Summary: Neighborhood investment can be accomplished without pricing out existing residents from experiencing the benefits of community growth. Monitoring areas of known recent rent increases coupled with new development can allow stakeholders to identify properties at risk of speculative purchase or approaching disrepair. Interventions to purchase such properties take significant coordination and often involve multiple partners, so anticipating potential opportunities allows community-minded groups time to assemble resources and deploy policies to compete with for-profit developers.



Scenario 4: Diverse strategies and partnerships in Gateway Cities

Project Typology: The western Massachusetts Gateway Cities of Chicopee, Holyoke, Pittsfield, Springfield, and Westfield are vibrant and diverse communities home to <u>over 40</u> <u>percent of the region's residents</u>. The unique housing challenges and opportunities of these communities are outlined in detail in the <u>2024 Gateway Cities Housing Monitor</u> prepared by the MassINC Policy Center. Across the 26 Gateway Cities in the state, the Monitor highlights the need to increase housing supply to keep pace with household growth. While most of the 26, including Chicopee, Springfield, and Westfield, added somewhat to their housing stock between 2012 and 2022 at a pace near or under their household growth rate, two western Massachusetts cities, Holyoke and Pittsfield, faced losses of both homes and population over that period. The Monitor also notes that the financial feasibility of new construction is difficult to achieve in western Massachusetts – the region's five Gateway Cities have among the six highest "financial gaps" of all 26, as each new rental unit costs nearly \$300,000 more to build and operate than is expected in capitalized rent.

With such a high barrier to new construction, preserving the Gateway Cities' existing housing stock is paramount. Through programs like Way Finders' <u>City of Homes</u> in Springfield and <u>Westside Legends</u> in Pittsfield, organizations are working across the region to **buy, renovate, and resell vacant and disinvested properties** to prevent speculative purchase, demolition, and neighborhood blight. Identifying additional redevelopment opportunities in neighborhoods in high need of reinvestment can buttress revitalization efforts that support existing residents. Such opportunities on public land or in partnership with non-profit partners outside the development space can help to both address Gateway Cities' critical housing needs and strengthen these vital communities.





Before and after of a renovated home in Pittsfield, via <u>Westside Legends</u>

Analysis: The Gateway Cities Housing Monitor notes the "other vacant" category of properties in the <u>American Community Survey (ACS)</u> – which captures vacant units other than those listed for rent or sale, rented or sold but not yet occupied, used for seasonal, recreational, or occasional purposes, or for migrant workers – can be used to identify areas of potential blight in need of investment. According to the <u>report</u>, "neighborhoods merit attention when this measure exceeds 8 percent." In addition, the authors <u>note</u> that "high-churn" neighborhoods where residents move frequently (defined as more than 20 percent of residents moving in the past 12 months) can experience more residential instability with weaker community bonds.

To explore these areas, we identified parcels in Gateway City Census tracts with an "other" vacancy rate over eight percent and over 20 percent of residents moving in the past year. As programs like City of Homes and Westside Legends target small properties for renovation and resale back to the community, we focused our initial search on parcels with single-, two-, or three-family homes.



Municipal-level Results – High Vacancy

Gateway City	Number of Parcels
Chicopee	-
Holyoke	1,946
Pittsfield	1,120
Springfield	3,199
Westfield	-
TOTAL	6,265



Map Results: Holyoke, high vacancy



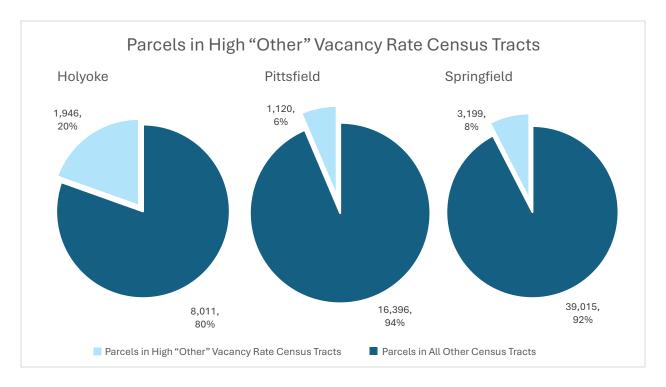


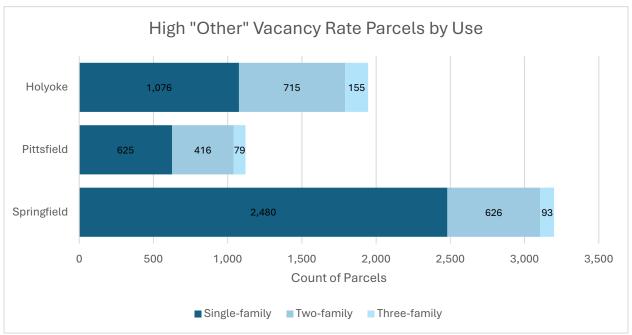


Map Results: Springfield, high vacancy

Results: This analysis identified over 6,000 parcels in high "other" vacancy rate tracts in Gateway Cities, representing 6 percent of all parcels in these cities. These parcels are located in three communities – Holyoke, Pittsfield, and Springfield – with the largest number of parcels in Springfield and the largest share of the city's total parcels in Holyoke. The majority of parcels contain single-family homes, with smaller shares housing two- and three-family homes.





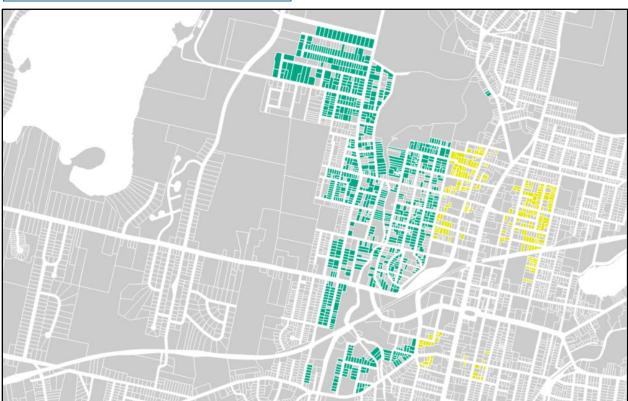




When we narrow these tracts to those that are also "high churn," with more than 20 percent of residents moving in the past 12 months, we find 258 parcels all located in Pittsfield and shown in yellow below.

Gateway City	Number of Parcels
Chicopee	-
Holyoke	-
Pittsfield	258
Springfield	-
Westfield	-
TOTAL	258

Municipal-level Results – High Vacancy, High Churn



Map Results: Pittsfield, high vacancy and high churn (yellow)

Our "high vacancy, high churn" results fall into the Westside neighborhood of Pittsfield – where Westside Legends already successfully operates their program. The data confirms the high level of need in this neighborhood, but there's also more we can learn from this exploration.

Deeper Dive: The highly targeted, homeowner-level interventions enabled by programs like City of Homes and Westside Legends often rely on the emergence of unique opportunities to purchase properties as they become available through direct sale, city-issued requests

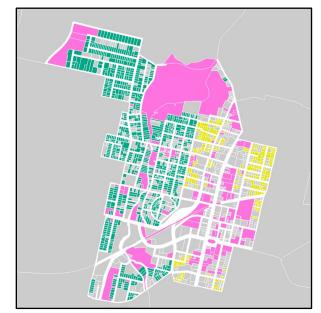


for proposals (RFP), or Special Attorney Receivership. Identifying neighborhoods in high need for these types of programs can help focus resources not only for these valuable investments but for other types of housing investments as well.

Publicly owned land offers a valuable resource for potential development or redevelopment of housing. It also often relies on RFP or word-of-mouth opportunities arising, but by homing in on areas in our Gateway Cities we know would benefit from investment, partners can be better prepared to respond to these opportunities as they become available and to actively seek them out. Given the significant financial feasibility gap of new construction in the area's Gateway Cities, collaborating with public agencies to acquire vacant or underutilized land can lower development or redevelopment costs and improve project feasibility.

If we look within the same high need neighborhoods in Pittsfield, we also find 151 parcels identified as "Tax-exempt, charitable, or institutional" in their assessors use description, shown in pink below. These encompass a wide range of uses including federal, state, and local government buildings, schools, hospitals, religious institutions, non-profit organizations, vacant land, and open space. Digging into additional details of these use descriptions, we find that within this area of Pittsfield, these parcels are concentrated among charitable services or organizations (31), religious organizations (27), and municipal land – both improved (26) and vacant (24).

Use Category	Parcels
Charitable services or organization	31
Religious organization	27
Municipal improved	26
Municipal vacant	24
Hospitals	9
Community centers or function halls	8
Commonwealth	6
Transportation authority	5
US government	4
Condo common land	4
Educational private	2
Vacant, tax title	2
Open space or recreation	2
Educational public	1
TOTAL	151



Map Results: Pittsfield, tax-exempt, charitable, or institutional uses (pink)



Filtering to these different use types on the map allows us to explore potential opportunities visually. Among the 26 parcels listed as "municipal improved" is the large site shown below outlined in pink, on Hawthorne Avenue in Pittsfield. This parcel owned by the City of Pittsfield is 6.3 mostly paved acres and contains multiple structures. Our land use/land cover data shows that impervious surface covers 70 percent of the site, structures constitute 12 percent, and the rest is developed open space. The site is not in a historic area, is within one quarter-mile of two RTA bus stops, and is near a brownfields site. There are some industrial buildings nearby, though the area is largely residential, with two- and three-family homes adjacent to the site and the Park Place Condominiums across the street. A Google search reveals this site is the city's Public Buildings Maintenance facility – an essential city function, but perhaps one that could be relocated outside of this residential neighborhood if this large parcel could be utilized instead for community housing.





Exploring the neighborhood parcels listed with uses related to religious organizations, we find the four adjacent parcels shown below. The parcel with the large building at the corner of Pittsfield's Maplewood Avenue and North Pearl Street is the former St. Joseph Central High School, currently vacant and listed for sale since 2018. This one-acre site contains the over 40,000 square foot school building and is owned by the St. Joseph's Educational Association with a deed restriction from the Roman Catholic Bishop of Springfield. The other two large parcels are the active St. Joseph's Church on 1.1 acres and a second building owned by the St. Joseph's Educational Association on 1.6 acres including a large parking lot. These buildings face North Street, an arts and cultural district. The fourth parcel, under 0.10 acres on Maplewood Avenue, is owned by and occupied by Berkshire <u>Community Action</u>. As with all potential sites highlighted here, these sites require due diligence and a deeper understanding of their use and utility, but the combination of a vacant building adjacent to religious sites with potential excess land and interest in partnership, a community resource center, a strong downtown area, and a residential neighborhood present an opportunity for reinvestment and redevelopment that could be explored.





Conclusion

As in the state as a whole, western Massachusetts is in dire need of more housing options to support established residents and encourage community growth. Identifying opportunities for new housing development, redevelopment, and reinvestment that fits the scale, character, needs, and resources of the region is a necessary first step. Through this engagement, Way Finders and CHD have demonstrated how the combination of local expertise and robust data can begin to find these opportunities. We have used the dataset we assembled to answer research questions around four distinct development types – infill development on commercial and industrial sites, accessory dwelling units in a variety of community settings, targeted purchases to protect existing affordable multifamily homes and prevent speculation, and reinvestment in neighborhoods in need through partnership with community stakeholders. Moving forward, this data can be used as a platform for additional exploration that aligns with programs, policies, and strategies Way Finders and its partners are pursuing as cornerstone regional organizations committed to community-driven development.



Appendix A

Field Report: Housing Opportunities and Institutional Investment Risk in Western MA

FIELD REPORT

Housing Opportunities and Institutional Investment Risk in Western MA April 2024

Background

The Center for Housing Data team (CHD) at MHP has partnered with Way Finders, a prominent non-profit and housing administrator for western Massachusetts, to better understand, locate, and quantify multifamily housing development opportunities in Hampden, Hampshire, Franklin, and Berkshire counties. Additionally, the project aims to identify neighborhoods and existing multifamily rental properties that may be susceptible to speculation and purchase by institutional investors. The results are hoped to inform proactive approaches that limit the loss of naturally occurring affordable housing that occurs through large rent increases, aggressive evictions, and other undesirable or irresponsible management practices that have negative impacts for neighborhoods and tenants.

While the final product of this research collaboration will be a database of properties accompanied by a technical summary memo presenting key findings and methodological documentation, the Center for Housing Data team began this project with field work to better familiarize ourselves with the region. Leveraging the relationships and regional knowledge of the Way Finders team, CHD attended meetings and a full-day tour that included properties that exemplify the kinds of opportunities we seek to identify through our research. The following represents our engagement activities with regional stakeholders to date:

- Western Massachusetts Housing Coalition (WMHC) presented our research proposal and facilitated a short focus group session. Answered questions from attendees and addressed any concerns about our approach.
- Full-day tour of development sites in Hampden and Hampshire counties (Holyoke, Southampton, South Hadley, Easthampton). Met with local official and volunteers who are involved in positioning these parcels for housing development.
- Presentation to regional planning agencies: PVPC, BRPC, FRCOG (Pioneer Valley Planning Commission, Berkshire Regional Planning Commission, and Franklin Regional Council of Governments). Also included a facilitated feedback session.
- Discussion with MassHousing: Monica Passeno. This followed our tour of Holyoke, where MassHousing is coordinating efforts with MassDevelopment, the City of Holyoke, Way Finders, and other stakeholders around the High Street area.



- Additional conversations with BRPC to better understand issues and concerns specific to Berkshire County.
- Additional conversation with FRCOG, and joined by Franklin County Regional Housing and Redevelopment Authority, to better understand the issues and concerns specific to Franklin County.

This field report will synthesize the knowledge and experience gained through CHD's field work and conclude with some next steps for ensuring the priorities, common themes, and expectations of our stakeholders and partners are represented in the research plan, methods, and final deliverable.

Qualities that make an attractive development site

- Proximity to transit
- Supporting infrastructure (utilities, water, sewer)
- Recent improvements or investments elsewhere in the neighborhood
- Part of a broader neighborhood stabilization plan or area of priority for the community. For example, strategically targeting parcels for development that will serve as anchors for the neighborhood and begin to form a network of responsible, community-oriented owners who can provide some level of stability and stewardship of the neighborhood.
- Disposition of public and institutional land
- Location within a 40R district, or clustered around other opportunities that could together comprise a 40R district.
- Vacant properties

Factors that might limit development potential on a given site

- lack of infrastructure, particularly sewer. There is also a data issue here, where sewer service is not properly mapped. There are some older files with this information, but some might be paper-based. This is rationale for a focus on data collection by DEP and other agencies that have an interest in these data.
 - Additionally, presence of infrastructure is one thing, but *quality* of the infrastructure is another. Can it accommodate more growth? What are the capacity concerns? Environmental concerns? How do we ensure a state of good repair for infrastructure as we advocate for more and denser housing?
- Low demand markets
- Largely rural areas
- Title V issues
- Tough conversions (e.g. old farmhouses into 2-4 units not really a resource for that kind of rehab/conversion).



- Hazardous materials that are expensive to remediate (asbestos, lead)
- Historic district requirements that increase costs beyond feasibility thresholds.
- Code and enforcement

Context and variables related to speculative investment in existing rental developments

- Neighborhoods with increasing rents
- Occupied properties where rents are lower than prevailing neighborhood rents
- Non-subsidized properties in areas where recent purchases of rental properties have taken place.
- Locations adjacent to transit and/or other walkable locations.
- A number of properties in the Springfield area that were purchased by investorowners are Class C and Class D, with major capital needs. The needs are too deep to make these properties viable for renovation with existing resources (CDBG was specifically mentioned). This may be a rationale for additional or different resources or rules for the region related to state funding for rehab developments. This leads to local landlords selling their properties to investors from outside the area, and subsequent rent increases that lead to eviction and displacement for residents.

Regional planning priorities

- Increasing housing density and minimizing consumption of new land for development. Focusing on infill and village center development as a strategy.
- Alignment with infrastructure

On data considerations

- Consider exploring migration patterns in conjunction with our analysis (potential coordination with UMDI). Who is coming to the region? Has there been an influx of higher income households from northeast job centers due to increased remote work? Who is being pushed out of communities that had previously not seen this level of demand pressure? Where have prices increased? Are these trends accelerating? Declining?
- Many municipalities struggle with data management and data sharing, even across departments within the same municipality. Identifying and taking advantage of development opportunities may require better communication and collaboration strategies at the municipal and regional levels.

Thoughts on the utility of the development opportunities database we aim to build

- as an input to a regional plan, identifying goals for development
- to reinforce the region's transportation plan by focusing on mobility connections



- consider better coordination between housing development and employment opportunities
- Need to exercise caution in how we make the data available, as this information could be used to fuel speculation. Several stakeholders suggested that aggregating the data when writing our report and when using the information for advocacy is a smart choice, and that we should think about how we will limit access to the specific parcels we've identified as opportunities.

Other considerations and insights offered by stakeholders:

- There are some existing processes for identifying development opportunities.
 - PVPC produces a map of developable, undevelopable, and potentially developable parcels and member communities review those parcels. This and other approaches are represented in Housing Production Plans and the comprehensive planning process in the region.
 - RPAs do interact with municipalities around development, though this largely occurs when a municipality has already identified an opportunity and need assistance from the RPA.
- Broadband expansion, combined with an increase in remote work and an increase in second home purchases, has led to increased demand pressure in western MA.
- Coordinate closely with UMass Donahue Institute, who is reprising their western MA housing report in the coming year.
- Coordinate with MassDevelopment. Their TDI districts will intersect with some of the properties we are concerned with in western MA, notably Holyoke, where MassHousing, MassDevelopment, Way Finders, and the city are working collaboratively on revitalization efforts in the area surrounding High Street.

Full list of organizations and individuals engaged:

- Way Finders: Keith Fairey, Anni Zhu
- Pioneer Valley Planning Commission: Ken Comia
- Berkshire Regional Planning Commission: Tom Matuszko, Mark Maloy
- Franklin Regional Council of Governments: Linda Dunlavy, Megan Rhodes
- Franklin County Regional Housing & Redevelopment Authority: Gina Govoni, Alyssa LaRose
- Home City/Better Homes: Tom Kegelman
- City of Springfield: Geri McCafferty
- City of Holyoke: Aaron Vega
- Southampton Housing Authority: Sierra Simmons, Janet Cain
- South Hadley planning department: Anne Capra
- MassHousing: Monica Passeno



Background notes for Western MA field trip

17 College Way, Southampton

Meeting with Southampton Housing Authority Contacts: Sierra Simmons and Janet Cain

Notes from Way Finders:

- Meeting location: former Harley-Davidson dealership
- Southampton: rural environment with town leadership that supports housing development, though lacking planning capacity.
- At one point recently this site as being explored as a facility for processing immigrants but that plan has since been abandoned.

Assessor Data:

17 COLLEGE HWY SOUTHAMPTON 01073

Owner: SHIVESHA LLC Owner Address: 21 HILLCREST CIR WESTFIELD, MA 01085

Total Value:	\$2,254,800
Other Value:	\$33,300
Land Value:	\$731,800
Building Value:	\$1,489,700

Assessment data from FY 2023

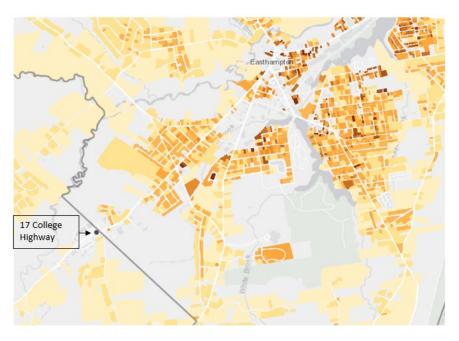
Lot Size:	6.82 Acres
Last Sale Price:	\$2,400,000
Last Sale Date:	20210218
Use Code:	3222
Year Built:	1998
Residential Area:	17,895 Sq. Ft.
Building Style:	Store
Number of Units:	0
Number of Rooms:	0

Book, Page:	14017, 228
Property ID:	14_42
Location ID:	F_331560_2918760





From Residensity:



487 Newton St, South Hadley

Meeting with South Hadley Director of Planning & Conservation Contacts: Anne Capra

- Meeting location: former Big Y site being converted into mixed-use apartments (501 Newton St)
- Project with private business leader partner and town support

South Hadley: Suburban environment with limited dev opportunities – creative reuse of commercial site

Residensity shows this as a commercial site embedded within a residential neighborhood. The site is adjacent to an RTA bus stop (Pioneer Valley RTA). Difficult to tell whether the dev site is the entire shopping complex and parking lot or if the dev site is limited to the bank branch located at the front of the site (on a separate parcel).





487 NEWTON S SOUTH HADLEY

Owner: **GREENFIELD CO-OPERATIVE BANK** Owner Address: 63 FEDERAL ST GREENFIELD, MA 01302

Building Value:	\$408,800
Land Value:	\$129,100
Other Value:	\$22,600
Total Value:	\$560,500

Assessment data from FY 2023

Lot Size: 0.48 Acres Last Sale Price: \$425,000 Last Sale Date: 20190311 Use Code: 3410 Year Built: 1969 2,022 Sq. Ft. Residential Area: Building Style: Branch Bank Number of Units: 0 Number of Rooms: 0

Book, Page: 0LC23, 0018 Property ID: 28_194 Location ID: M_110640_887877

193-207 Chestnut Street





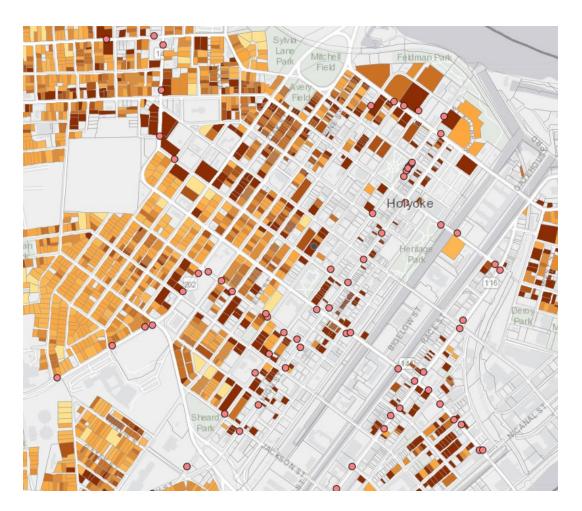


Meeting with City of Holyoke

Contacts: Aaron Vega, Director of Planning and Economic Development

- Meeting location: Library Commons
 - Walking tour to include Library Commons 2 (Essex Village) sites and High St.
- Holyoke: Urban, Gateway City with "room to grow"
- City leadership on supporting developers; discuss additional support needed
- Challenge of absentee property owners

Residensity shows an existing, high density multifamily development (40 units, 60 units per acre)





Understanding Development Opportunities in Western Massachusetts

55

193 CHESTNUT ST HOLYOKE 01040

Owner: LIBRARY COMMONS LP Owner Address: 120 MAPLE ST 4TH FLOOR SPRINGFIELD, MA 01103

 Building Value:
 \$37,600

 Land Value:
 \$41,000

 Other Value:
 \$0

 Total Value:
 \$78,600

Assessment data from FY 2022

Lot Size:	0.71 Acres
Last Sale Price:	\$590,000
Last Sale Date:	20190924
Use Code:	112
Year Built:	1915
Residential Area:	45,808 Sq. Ft.
Building Style:	APRTMNT-GN
Number of Units:	40
Number of Rooms:	144

Book, Page: 22866, 386 Property ID: 005-02-004 Location ID: F_354783_2901801

From the Way Finders website:

193-203 Chestnut Street and 210 Elm Street, Holyoke, MA

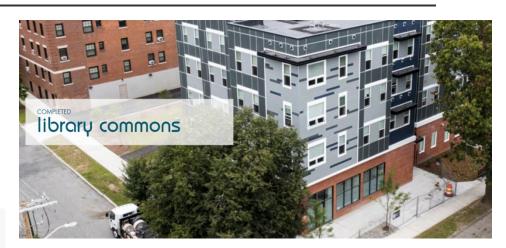
A mixed-use development that fosters community, promotes walkability and taps into the renaissance of downtown Holyoke.

Way Finders and Dietz & Company Architects created 38 residences with community facilities, support services and cultural space. Library Commons provides access to employment, education and entertainment opportunities, as well as to downtown Holyoke's burgeoning cultural scene. With close proximity to services, amenities and public transportation, Library Commons offers convenience, community and innovation to both its residents and its neighbors.

Library Commons is comprised of three rehabilitated historical buildings and one newly constructed building.

A number of Way Finders' services will be made available on-site including adult basic education, financial literacy, first-time home buyer classes; career counseling; income tax preparation, college admission and financial aid application assistance.





Appendix **B**

Data Dictionary

Name	Description	Variable grouping	Source	Author	Vintage	Constructed ¹
LOC_ID	LOC_ID	Background	Residensity	MHP	August 2024	N
Date Parcel Record Last Edited	Date record last edited	Background	Residensity	MHP	August 2024	N
Address	Address	Background	Residensity	MHP	August 2024	N
City	City	Background	Residensity	MHP	August 2024	N
County	County (based on City_Residensity)	Background	Residensity	MHP	August 2024	N
Year Assessed	Assessed year	Background	Residensity	MHP	August 2024	N
Acreage	Site acreage	Current Use	Residensity	MHP	August 2024	N
Square Feet	Site square feet calculated from Residensity site acreage	Current Use	Residensity	MHP	August 2024	N
Standardized Use Code	Use codes	Current Use	Residensity	MHP	August 2024	N
Primary Use Description	Condensed use description categories based on the first listed use in UseDesc_Residensity	Current Use	Residensity	MHP	August 2024	Y
Use Description	Use description	Current Use	Residensity	MHP	August 2024	N
Non-residential Uses	Non-residential uses	Current Use	Residensity	MHP	August 2024	N
Assessor's Use Description	Assessor's use description	Current Use	Residensity	MHP	August 2024	N
Residential Unit Count	Residential unit count	Current Use	Residensity	MHP	August 2024	N
Unit Source	Unit source (Assessor or MHP estimate)	Current Use	Residensity	MHP	August 2024	N
Dwelling Units per Acre	Dwelling units per acre	Current Use	Residensity	MHP	August 2024	N
Building Value	Current assessed value for main building(s) on the property	Current Use	Property Tax Parcels, Assess Database Table	MassGIS	June 2024	N

¹ Constructed variables were created during the analysis process based on underlying data; non-constructed variables are original to their source data.



Land Value	Current assessed value for land	Current Use	Property Tax	MassGIS	June 2024	Ν
			Parcels, Assess			
			Database Table			
Other Value	Current assessed value for other	Current Use	Property Tax	MassGIS	June 2024	N
	structures or physical		Parcels, Assess			
	improvements valued		Database Table			
	separately					
Total Value	Current total assessed value for	Current Use	Property Tax	MassGIS	June 2024	Ν
	land and structures		Parcels, Assess			
			Database Table			
Special Flood Hazard	Flag indicating whether parcel	Site Composition	FEMA National	MassGIS	July 2023	Υ
Area Flag	includes a special flood hazard		Flood Hazard			
	area		Layer			
Protected Open	Flag indicating whether parcel	Site Composition	Protected and	MassGIS	June 2024	Υ
Space Flag	includes protected open or		Recreational			
	recreational land area		Open Space			
Surface Water Zone A	Flag indicating whether parcel	Site Composition	Surface Water	MassGIS	May 2023	Y
Flag	includes surface water zone A		Supply			
			Watersheds			
Surface Water Zone B	Flag indicating whether parcel	Site Composition	Surface Water	MassGIS	May 2023	Y
or C Flag	includes surface water zone B		Supply			
	or C		Watersheds			
Hydrography Flag	Flag indicates whether parcel	Site Composition	MassDEP	MassGIS	December	Y
	includes hydrography		Hydrography		2019	
			(1:25,000)			
Title 5 Setback Flag	Flag indicating whether parcel	Site Composition	Title 5 Setback	MassGIS	May 2017	Y
	includes a Title 5 setback		Areas			
Wetlands Flag	Flag indicating whether parcel	Site Composition	MassDEP	MassGIS	December	Y
	includes a wetland area		Wetlands (2005)		2017	
Wellhead Protection	Flag indicating whether parcel	Site Composition	MassDEP	MassGIS	April 2024	Y
Zone I Flag	includes a wellhead protection		Wellhead			
	zone l area		Protection Areas			
			(Zone II, Zone I,			
			IWPA)			



Wellhead Protection	Flag indicating whether parcel	Site Composition	MassDEP	MassGIS	April 2024	Y
Zone II Flag	includes a wellhead protection		Wellhead			
	zone II area		Protection Areas			
			(Zone II, Zone I,			
			IWPA)			
Interim Wellhead	Flag indicating whether parcel	Site Composition	MassDEP	MassGIS	April 2024	Y
Protection Area Flag	includes an interim wellhead		Wellhead			
	protection area		Protection Areas			
			(Zone II, Zone I,			
			IWPA)			
Priority Habitat Flag	Flag indicating whether parcel	Site Composition	NHESP Priority	MassGIS	August 2021	Y
	includes priority habitat area		Habitats of Rare			
			Species			
Structures Flag	Flag indicating whether parcel	Site Composition	Building	MassGIS	November	Y
	contains structures		Structures (2-D)		2023	
Protected Land Flag	Flag indicating whether parcel	Site Composition	Multiple	MassGIS	Multiple	Y
	includes protected land area					
	(hydrography, Title 5, open and					
	recreational land, wetlands,					
	wellhead protection zone I or					
	surface water zone A)					
Sensitive Land Flag	Flag indicating whether parcel	Site Composition	Multiple	<u>MassGIS</u>	Multiple	Y
	includes sensitive land area					
	(surface water zone B or C,					
	wellhead protection zone II,					
	interim wellhead protection,					
	special flood hazard area, or					
	NHESP priority habitats of rare					
	species)					
Special Flood Hazard	Square feet of parcel in a	Site Composition	FEMA National	MassGIS	July 2023	Y
Area Square Feet	special flood hazard area		Flood Hazard			
			Layer			



Protected Open	Square feet of parcel in a	Site Composition	Protected and	MassGIS	June 2024	Y
Space Square Feet	protected open or recreational		Recreational			
	land area		Open Space			
Surface Water Zone A	Square feet of parcel in a	Site Composition	Surface Water	MassGIS	May 2023	Y
Square Feet	surface water zone A		Supply			
			Watersheds			
Surface Water Zone B	Square feet of parcel in a	Site Composition	Surface Water	MassGIS	May 2023	Y
or C Square Feet	surface water zone B or C		Supply			
			Watersheds			
Hydrography Square	Square feet of parcel in	Site Composition	MassDEP	MassGIS	December	Y
Feet	hydrography		Hydrography		2019	
			(1:25,000)			
Title 5 Setback Square	Square feet of parcel in a Title 5	Site Composition	Title 5 Setback	<u>MassGIS</u>	May 2017	Y
Feet	setback		Areas			
Wetlands Square Feet	Square feet of parcel in a	Site Composition	MassDEP	<u>MassGIS</u>	December	Y
	wetland area		Wetlands (2005)		2017	
Wellhead Protection	Square feet of parcel in a	Site Composition	MassDEP	MassGIS	April 2024	Y
Zone I Square Feet	wellhead protection zone I area		Wellhead			
			Protection Areas			
			(Zone II, Zone I,			
			IWPA)			
Wellhead Protection	Square feet of parcel in a	Site Composition	MassDEP	MassGIS	April 2024	Y
Zone II Square Feet	wellhead protection zone II		Wellhead			
	area		Protection Areas			
			(Zone II, Zone I,			
			IWPA)			
Interim Wellhead	Square feet of parcel in an	Site Composition	MassDEP	<u>MassGIS</u>	April 2024	Y
Protection Area	interim wellhead protection		Wellhead			
Square Feet	area		Protection Areas			
			(Zone II, Zone I,			
			IWPA)			
Priority Habitat	Square feet of parcel in a	Site Composition	NHESP Priority	<u>MassGIS</u>	August 2021	Y
Square Feet	priority habitat area		Habitats of Rare			
			Species			



Structures Square	Square feet of parcel as	Site Composition	Building	MassGIS	November	Y
Feet	structures		Structures (2-D)		2023	
Protected Land	Square feet of parcel in	Site Composition	Multiple	MassGIS	Multiple	Υ
Square Feet	protected land area (surface					
	water zone A, wellhead					
	protection zone I, hydrography,					
	Title 5, open and recreational					
	land, or wetlands)					
Sensitive Land Square	Square feet of parcel in	Site Composition	Multiple	MassGIS	Multiple	Υ
Feet	sensitive land area (surface					
	water zone B or C, wellhead					
	protection zone II, interim					
	wellhead protection, special					
	flood hazard area, or NHESP					
	priority habitats of rare					
	species)			NA 010		
Impervious Surface	Square feet of parcel comprised	Site Composition	2016 Land	MassGIS	May 2019	Y
Square Feet	of impervious surface		Cover/Land Use			
Structures Square	Square feet of parcel comprised	Site Composition	2016 Land	MassGIS	May 2019	Y
Feet	of structures		Cover/Land Use			
Developed Open	Square feet of parcel comprised	Site Composition	2016 Land	MassGIS	May 2019	Y
Space Square Feet	of developed or cultivated open		Cover/Land Use			
	space		00101 and	Mara 010	May 0010	X
Water and Wetlands	Square feet of parcel comprised	Site Composition	2016 Land	MassGIS	May 2019	Y
Square Feet	of water and wetlands	0:4-0	Cover/Land Use	Mara 010	May 0010	
Natural Land Square	Square feet of parcel comprised	Site Composition	2016 Land	MassGIS	May 2019	Y
Feet	of natural land	Cite Opmanosition	Cover/Land Use	MassOlO	May 0010	X
Impervious Surface	Percent of parcel comprised of	Site Composition	2016 Land	MassGIS	May 2019	Y
Share Structures Share	impervious surface	Site Composition	Cover/Land Use 2016 Land	MagaCIS	May 2010	Y
Suuciales Shale	Percent of parcel comprised of structures	Site Composition	Cover/Land Use	MassGIS	May 2019	Ĭ
Developed Open		Site Composition	2016 Land	Magacic	May 2010	Y
Developed Open	Percent of parcel comprised of	Site Composition		MassGIS	May 2019	ľ
Space Share	developed or cultivated open		Cover/Land Use			
	space					



Water and Wetlands	Percent of parcel comprised of	Site Composition	2016 Land	MassGIS	May 2019	Y
Share	water and wetlands		Cover/Land Use			
Natural Land Share	Percent of parcel comprised of	Site Composition	2016 Land	MassGIS	May 2019	Y
	natural land		Cover/Land Use			
Structures and	Combined square feet of parcel	Site Composition	2016 Land	MassGIS	May 2019	Y
Impervious Sum	comprised of structures and		Cover/Land Use			
Square Feet	impervious surface					
Structures and	Combined share of parcel	Site Composition	2016 Land	MassGIS	May 2019	Y
Impervious Sum	comprised of structures and		Cover/Land Use			
Share	impervious surface					
Undeveloped Land	Combined square feet of parcel	Site Composition	2016 Land	MassGIS	May 2019	Y
Square Feet	comprised of water, wetlands,		Cover/Land Use			
	and natural land					
Undeveloped Land	Combined share of parcel	Site Composition	2016 Land	MassGIS	May 2019	Y
Share	comprised of water, wetlands,		Cover/Land Use			
	and natural land					
Historic Area Flag	Flag indicating whether parcel is	Site Considerations	MACRIS MHC	MassGIS	January	Y
	included in an historic district		Historical		2024	
			inventory			
Historic Area Type	Historic resource type	Site Considerations	MACRIS MHC	MassGIS	January	Ν
	(building, burial ground, object,		Historical		2024	
	structure)		inventory			
Historic Area Name	Name of historic district	Site Considerations	MACRIS MHC	MassGIS	January	Ν
	covering parcel (if any)		Historical		2024	
			inventory			
Historic Point Flag	Flag indicating whether parcel	Site Considerations	MACRIS MHC	MassGIS	January	Ν
	includes a historic point		Historical		2024	
			inventory			
Historic Point Type	Historic resource type	Site Considerations	MACRIS MHC	MassGIS	January	Υ
	(building, burial ground, object,		Historical		2024	
	structure)		inventory			
Historic Point Name	Name of historic building on	Site Considerations	MACRIS MHC	MassGIS	January	Ν
	parcel (if any)		Historical		2024	
			inventory			



Brownfields Proximity Flag	Flag indicating whether parcel is in close proximity (within 100 meters) to a brownfields site	Site Considerations	DEP Brownfields List	MassDEP	December 2018	Y
Along Existing Sewer Service Flag ²	Binary variable indicating whether parcel is along existing sewer service	Access to Infrastructure	Berkshire County Water and Sewer Lines; Franklin County Water and Sewer Lines; Pioneer Valley Water and Sewer Lines	Berkshire Regional Planning Commission; Franklin Regional Council of Governments; Pioneer Valley Planning Council	ca. 2009 (Berkshire County); 2004-2007 (Pioneer Valley)	Y
Along Existing Water Service Flag ²	Binary variable indicating whether parcel is along existing water service	Access to Infrastructure	Berkshire County Water and Sewer Lines; Franklin County Water and Sewer Lines; Pioneer Valley Water and Sewer Lines	Berkshire Regional Planning Commission; Franklin Regional Council of Governments; Pioneer Valley Planning Council	ca. 2009 (Berkshire County); 2004-2007 (Pioneer Valley)	Y
RTA Bus Stop Within 1/4 Mile Flag	Flag indicating whether parcel has any RTA bus stops within ¼ mile	Access to Infrastructure	MassDOT RTA Bus Stops	ArcGIS Hub	March 2024	Y
RTA Bus Stop Within 1/2 Mile Flag	Flag indicating whether parcel has any RTA bus stops within ½ mile	Access to Infrastructure	MassDOT RTA Bus Stops	ArcGIS Hub	March 2024	Y

² Data available for 37 of 43 PV communities



Count of RTA Bus	Count of RTA bus stops within	Access to	MassDOT RTA	ArcGIS Hub	March 2024	γ
Stops Within 1/4 Mile	1/4 mile of the parcel	Infrastructure	Bus Stops	AICOIOTIUD	11010112024	1
Count of RTA Bus	Count of RTA bus stops within	Access to	MassDOT RTA	ArcGIS Hub	March 2024	Y
Stops Within 1/2 Mile	1/2 mile of the parcel	Infrastructure	Bus Stops	AICOISTIUS	11010112024	I
Nearby New Mixed-	Count of CoStar-listed mixed-	Neighborhood	CoStar Market	CoStar	2024Q1	Y
Use Buildings ³	use buildings built since 2020	Development	Analytics	<u>005tar</u>	2024Q1	I
USE Duituings	within 1 mile of the parcel	Development	Anatytics			
Nearby New	Count of CoStar-listed	Neighborhood	CoStar Market	CoStar	2024Q1	Y
-	multifamily buildings built since	Development	Analytics	COStal	2024Q1	T
Multifamily Buildings ³	2020 within 1 mile of the parcel	Development	Analytics			
Nearby New	Count of all CoStar-listed	Neighborhood	CoStar Market	CoStar	2024Q1	Y
-		0		CUSIAI	2024Q1	ř
Buildings ³	buildings built since 2020 within	Development	Analytics			
Nearby Decent	1 mile of the parcel	Multifamily Markat	CoCtor Morket	CoCtor	202401	Y
Nearby Recent	Count of CoStar-listed	Multifamily Market	CoStar Market	<u>CoStar</u>	2024Q1	Ŷ
Multifamily Sales ³	multifamily buildings sold since		Analytics			
7. 0 1 11 11 11	2022 within 1 mile of the parcel				000404	
Zip Code Multifamily	CoStar zip code-level	Multifamily Market	CoStar Market	<u>CoStar</u>	2024Q1	Ν
Average Asking Rent ³	multifamily average asking rent		Analytics			
	per unit					
Zip Code Multifamily	CoStar zip code-level	Multifamily Market	CoStar Market	<u>CoStar</u>	2024Q1	Ν
Average Change in	multifamily average YoY growth		Analytics			
Asking Rent ³	in asking rent					
Zip Code Multifamily	CoStar zip code-level	Multifamily Market	CoStar Market	<u>CoStar</u>	2024Q1	Ν
Vacancy Rate ³	multifamily vacancy rate		Analytics			
Zip Code Multifamily	CoStar zip code-level	Multifamily Market	CoStar Market	<u>CoStar</u>	2024Q1	Ν
Change in Vacancy	multifamily YoY growth in		Analytics			
Rate ³	vacancy rate (percentage					
	points)					
Zip Code Multifamily	CoStar zip code-level count of	Multifamily Market	CoStar Market	<u>CoStar</u>	2024Q1	N
Units Under	multifamily units under		Analytics			
Construction ³	construction					

³ Data available for CoStar-defined Pittsfield and Springfield Submarkets, plus three Franklin County records



Municipal Ten-year	Municipal level count of	Multifamily Market	Census Building	U.S. Census	2014-2023	Ν
Multifamily Permits	multifamily permits 2013-2022		Permit Survey	Bureau		
Municipal Ten-year	Municipal level ten year	Multifamily Market	Census Building	U.S. Census	2014-2023	Ν
Multifamily Permit	multifamily permitting rate		Permit Survey	Bureau		
Rate						
Count of Low Risk	Count of CoStar-listed	Speculation Risk	CoStar Market	<u>CoStar</u>	2024Q1	Υ
Multifamily Buildings	multifamily buildings with a		Analytics			
in the Census Tract ³	speculation risk score of 1					
	within 1 mile of the parcel					
Count of Medium Risk	Count of CoStar-listed	Speculation Risk	CoStar Market	<u>CoStar</u>	2024Q1	Υ
Multifamily Buildings	multifamily buildings with a		Analytics			
in the Census Tract ³	speculation risk score of 2					
	within 1 mile of the parcel					
Count of High Risk	Count of CoStar-listed	Speculation Risk	CoStar Market	<u>CoStar</u>	2024Q1	Υ
Multifamily Buildings	multifamily buildings with a		Analytics			
in the Census Tract ³	speculation risk score of 3					
	within 1 mile of the parcel					
Count of Highest Risk	Count of CoStar-listed	Speculation Risk	CoStar Market	<u>CoStar</u>	2024Q1	Y
Multifamily Buildings	multifamily buildings with a		Analytics			
in the Census Tract ³	speculation risk score of 4					
	within 1 mile of the parcel					
Institutional	Flag for whether any residential	Speculation Risk	Property Tax	MassGIS	June 2024	Y
Ownership Flag	unit associated with the LOC_ID		Parcels, Assess			
	has an institutional owner		Database Table			
Ownership Category	Combined ownership category	Speculation Risk	Property Tax	MassGIS	June 2024	Y
	across all residential units		Parcels, Assess			
	associated with the LOC_ID		Database Table			
Tract Residential Unit	ACS tract-level count of	Neighborhood	American	U.S. Census	2018-2022	Ν
Count	residential units	Demographics	Community	<u>Bureau</u>		
			Survey			
Tract Residential	Residensity tract-level overall	Neighborhood	Residensity	MHP	August 2024	Ν
Density	residential density	Demographics				



Tract Renter	ACS tract-level renter household	Neighborhood	American	U.S. Census	2018-2022	Ν
Household Share	share	Demographics	Community	<u>Bureau</u>		
			Survey			
Tract Recent Mover	ACS tract-level share population	Neighborhood	American	U.S. Census	2018-2022	Ν
Share	that moved in the past year	Demographics	Community	<u>Bureau</u>		
			Survey			
Municipal Residential	Municipal level total 2020	Neighborhood	Decennial	U.S. Census	2020	Ν
Unit Count	housing units	Demographics	Census	Bureau		

