DEVELOPMENT CONDITIONS AND CONSTRAINTS: OPPORTUNITIES AND CHALLENGES

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

Housing and Sustainability

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

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

There is much research that shows a link between land use and travel behavior. Separating uses, such as residential, commercial, and light industrial development, from one another along with large lot development creates a situation where there are little to no alternatives to driving. Distances are too far between homes and businesses to walk, and transit cannot be supported at such low densities. While car-dependent residential development will continue to take place, it is
important to also give people a choice of living in a home within a short walk or bike ride to shops, jobs, offices, schools, and bus stops.

Finally, sustainable housing development takes into account who can afford to live in town, and what types of housing are available for different household make-ups and sizes. Having a variety of housing choices at various ranges of affordability allows residents at different stages of their lives to continue to live in town. Having a diverse and affordable housing stock also supports the local economy by enabling those who work in town to live in town.

**Massachusetts Sustainable Development Principles**

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

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

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

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

**Sustainable Franklin County Housing Goals**

As discussed in the Introduction, the Franklin Regional Council of Governments (FRCOG), with its Project Partners, conducted a comprehensive planning process to create a Regional Plan for Sustainable Development (RPSD). This multi-year project began in 2011 with the establishment of a regional vision and goals for a sustainable Franklin County. The goals will help identify short and long term policies and projects that will support sustainable development and redevelopment. The goals for each subject area, including Housing, were developed through a public survey early in the process, and reaffirmed through several rounds of public workshops.
and through the work of volunteer sub-committees. The Top Three Housing Goals for Franklin County identified through this process are as follows:

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

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

**Application of Sustainability to Montague Housing**

Many towns look towards their village centers and downtowns as a natural choice for new development or redevelopment to include diverse housing choices in a mixed use environment. Montague has focused on revitalization efforts in its villages and downtown areas for many years. The 1999 Comprehensive Plan provides a long-term vision for growth that is consistent with the Commonwealth’s Sustainable Development Principles. It concentrates residential development in and adjacent to village centers, promotes growth of businesses in villages and along major roads, and identifies prime farmland, productive forest and wildlife habitat for protection.

More recently, the 2013 Downtown Turners Falls Livability Plan offers numerous recommendations to improve the quality of life and physical appearance and functionality of downtown Turners Falls. With regard to housing, participants involved in the planning process expressed a desire for housing to remain affordable in the downtown, while businesses also expressed the need for more market rate housing to increase the economic vitality of the downtown. The plan identifies areas for infill development with commercial businesses on the ground floor and residential units on the upper floors.

A slum and blight study is currently under way to examine the physical condition of buildings and infrastructure (sidewalks, water and sewer) in downtown Turners Falls and Millers Falls. The study, being funded by Community Development Block Grant (CDBG) funds, could result in a designation that would make the downtown areas eligible for additional funding to implement improvements to infrastructure and help property owners renovate their buildings.

The Town is actively involved in the marketing and redevelopment of vacant municipal properties in village centers, which is identified as the top priority in the 2014 Montague Community Development Strategy. Current efforts include the Strathmore Mill Complex in Turners Falls, the Montague Center School in Montague Center, and a block of vacant buildings in downtown Millers Falls. Through the Town’s commercial homesteading program, developers are sought to redevelop the properties in a manner that is consistent with Town goals, in exchange for the sale of the property to the developer for a minimal cost. The program has resulted in the reuse and renovation of vacant historic structures in Montague’s village centers.
The Town is also seeking funding to develop an industrial park off of Turnpike Road in Turners Falls. This 45-acre green industrial park will provide much needed space to help retain and promote the growth of Franklin County businesses. The park will provide jobs within close proximity to the densely populated neighborhoods in Turners Falls, and will be located on an existing transit route.

The preservation, renovation, and continued use of older homes is an important component of sustainable housing, especially in a town like Montague where 44% of housing units were built prior to 1940. While older homes may need significant repairs if maintenance has been deferred over the years, in many cases reusing an existing home has less negative impact to the environment than tearing down and building a new home. Conserving historic buildings prevents demolition waste from going to the landfill, and encourages the revitalization of existing neighborhoods and village centers, thereby reducing sprawl in the rural areas of town. Additionally, older homes are often oriented to maximize passive heating and cooling, and materials found in older homes can be superior to typical construction materials today. In the past five years, Montague has utilized Community Development Block Grant funding to assist in the rehabilitation of over 30 private housing units through the Franklin County Regional Housing and Redevelopment Authority’s Housing Rehabilitation Loan Program.

**Fair Housing**

Fair housing is defined as the right of all individuals and families to have equal access to housing. Safe, accessible, and healthy housing not only allows residents to live in decent conditions, but also provide the opportunity to access jobs, schools, and services to engage as fully equal members of their community. The Secretary of the U.S. Department of Housing and Urban Development (HUD), Shaun Donovan, summarized the vital importance of suitable housing and its relationship to sustainability in 2010, when he said:

> "Sustainability also means creating 'geographies of opportunity,' places that effectively connect people to jobs, to quality schools, and other amenities. Today, too many HUD-assisted families are stuck in neighborhoods of concentrated poverty and segregation, where one's zip code predicts poor education, employment, and even health outcomes. These neighborhoods are not sustainable in their present state."

In 1968, Congress passed the Fair Housing and Equal Opportunity Act. This Act prohibits housing discrimination on the basis of race, color, national origin, religion, sex, familial status, and disability. HUD is charged with enforcing this legislation and ensuring that everyone has the opportunity for fair housing. In 2013 the Franklin Regional Council of Governments (FRCOG) completed a Fair Housing and Equity Assessment (FHEA) that examined Franklin County’s communities within the context of the Fair Housing Act to ensure that all residents have the ability to find suitable housing.

The analysis found that there are seven “Target Areas” in the County where racial minorities comprise seven percent or more of the population and at least 12 percent of the area’s population lives below the poverty level. Turners Falls and Millers Falls both fall within these parameters. The assessment found that the most significant deficiency in all seven Target Areas is the quality of the housing and the lack of living wage jobs, which are also issues for the County as a whole.
While Turners Falls and Millers Falls were found to have high concentrations of minority populations and people living in poverty, they were also identified as high opportunity areas, along with Greenfield, Deerfield, and Orange, defined as areas containing or within close proximity to jobs, transportation options, health care services, libraries, recreational areas, and grocery and retail stores. Additionally, Montague’s schools are comparable to state averages, with the exception of a higher dropout rate. Crime rates are also low and comparable to the state.

The assessment recommends that to ensure that all population groups have equal access to these high opportunity areas, it is important to make sure that affordable housing is available in these locations. However, the high opportunity areas already contain the vast majority of the affordable housing in the region. To avoid an over-concentration of low-income households, new affordable housing in these areas should be mixed with market rate housing when possible.

**Open Space and Natural Resources**

The natural resources and scenic landscapes of Montague have been valued by residents for generations. The Town completed an update to its *Open Space and Recreation Plan* (OSRP) in 2010, which in part is intended to help protect the town’s scenic value and natural resources in the face of development pressure, while recognizing that people need places to live, learn, work and play. The following section summarizes the findings from the OSRP, and will explore the opportunities and challenges new housing development can pose on the town’s natural resources.

**Land Use Change**

The major land use changes in Montague between 1971 and 1999 were a loss in forest and agricultural acreage, and an increase in residential development, primarily on lots over a half acre in size, and urban open / open land (Figure 6-1). Urban open refers to land that is in transition from one use to another, while open land refers to vacant land, idle agriculture, and barren areas that do not support large plant growth. According to the 2010 Montague Open Space and Recreation Plan (OSRP), the period between 1971 and 1999 saw the following changes:

- Infill development of high density residential uses in and around Turners Falls;
- Abandonment of commercial and industrial activity on Avenue A between the Gill-Montague Bridge and First Street in preparation for development of the Great Falls Discovery Center;
- Increase in the amount of land occupied by the Turners Falls Airport;
- Expansion of the Industrial Park;
- Abandonment of pasture north and west of Taylor Hill;
- Development of ¼ to ½ acre residential lots on Randall Road and in the Randall Wood Drive subdivision;
- Development of residences on large lots along the frontage of Taylor Hill Road, East Taylor Hill Road, Turners Falls Road, Federal Street, Wendell Road, Ripley Road, West Chestnut Hill Road, and Chestnut Hill Loop Road.
It is not possible to compare the most recent land use data from 2005 with the 1971 and 1999 data presented above due to changes in technology and the methodology of data collection and reporting which make comparisons inaccurate. Table 6-1 below provides a summary of the percentage of select land uses in Montague in 2005, the most recent year that land use data was collected. In 2005, approximately 70% of the total area in town was forested, 8 percent was in agricultural use, 8% was in residential use, divided evenly between low density residential development on lot greater than a half acre, and higher density residential lots on less than a half acre, and less than 1 percent was in industrial or commercial use.

Table 6-1: Summary of Montague Land Use, 2005

<table>
<thead>
<tr>
<th>Land Use Category</th>
<th>Acres</th>
<th>Percentage of Total Acreage in Town</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forest</td>
<td>14,175</td>
<td>70%</td>
</tr>
<tr>
<td>Agriculture</td>
<td>1,537</td>
<td>8%</td>
</tr>
<tr>
<td>Water</td>
<td>871</td>
<td>4%</td>
</tr>
<tr>
<td>Residential (&lt;.5 acre lots &amp; multi-family)</td>
<td>777</td>
<td>4%</td>
</tr>
<tr>
<td>Residential (&gt; .5 acre lots)</td>
<td>752</td>
<td>4%</td>
</tr>
<tr>
<td>Wetlands</td>
<td>472</td>
<td>2%</td>
</tr>
<tr>
<td>Open Land</td>
<td>450</td>
<td>2%</td>
</tr>
</tbody>
</table>
According to the 2010 OSRP, approximately 7,229 acres, or 36% of Montague’s total acreage, is permanently protected from development. Much of this acreage is state-owned forest land or privately owned agricultural land. There is also roughly 3,228 acres, or 16% of Montague’s total acreage, that is under some form of limited protection from development. The majority of this acreage is privately owned land enrolled in the Chapter 61 program, which reduces property taxes on agricultural, forest, or recreation lands in return for the landowner keeping the land from being developed into another use for a specific time period.

**Farmland**

Farmland is both a natural resource and an economic resource. Roughly 15 percent of the Town of Montague, or 2,964 acres, consists of prime farmland. According to the Natural Resources Conservation Service (NRCS), prime farmland is land that has the best combination of physical and chemical characteristics for producing food, feed, forage, fiber, and oilseed crops and that is available for these uses (i.e. not built upon). Prime farmland soil is a finite resource that is significant for the town and the greater region in terms of providing enough productive land for current and future generations to grow food. When prime farmland is developed into homes or other developed uses, the capacity for food and fiber production is lost.

In Montague prime farmland soils are primarily located in the southwestern section of the town along the Connecticut River as far west as Greenfield Road; in the Sawmill River and Goddard Brook floodplains; and along Route 63. Another pocket of prime farmland also exists to the east of West Mineral Road in Millers Falls.

The characteristics that make prime farmland soils suitable for agricultural use also make them easy to develop. Large tracts of level, well-drained farmland are attractive to developers because the cost of installing roads and other infrastructure is relatively low. As of the 2010 Montague Open Space and Recreation Plan, roughly 1,227 acres of active farmland are permanently protected from development. This accounts for 80% of land in active agriculture in Town. Most of this land is protected through the Agricultural Preservation Restriction (APR) program. Active farmland with prime soils or soils of Statewide Importance may be eligible for enrollment in the APR Program. The APR program purchases the development rights and attaches a restriction to the deed, which legally bars development, keeping land permanently available for agriculture.

### Land Use Category

<table>
<thead>
<tr>
<th>Land Use Category</th>
<th>Acres</th>
<th>Percentage of Total Acreage in Town</th>
</tr>
</thead>
<tbody>
<tr>
<td>Powerline/Utility</td>
<td>316</td>
<td>2%</td>
</tr>
<tr>
<td>Urban Public/Institutional</td>
<td>142</td>
<td>1%</td>
</tr>
<tr>
<td>Recreation</td>
<td>126</td>
<td>1%</td>
</tr>
<tr>
<td>Commercial</td>
<td>98</td>
<td>0%</td>
</tr>
<tr>
<td>Industrial</td>
<td>75</td>
<td>0%</td>
</tr>
<tr>
<td>Other</td>
<td>319</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>20,108</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Source: 2005 MassGIS Land Use data.*
Forests

Forests make up 70 percent of the Montague’s total land area and are the town’s most important natural resource. The town’s forests are diverse, including hardwoods and conifers, pitch pine-scrub oak forest, and floodplain forest. The majority of Montague’s forested land is located east of Route 63, characterized by northern hardwoods. The Montague Plains is the largest inland Pitch-Pine Scrub Oak (PPSO) community in southern New England, and the only large remnant of this ecosystem in the Connecticut River Valley. PPSO barrens are vegetative communities occurring on deep, coarse, well-drained sands derived from glacial outwash. The sands are acidic, poor in nutrients and prone to drought.

Floodplain forests are deciduous, forested wetland communities found along rivers and streams that flood on an annual or semi-annual basis. According to the Natural Heritage and Endangered Species Program of the Massachusetts Division of Fisheries and Wildlife, there are several types of floodplain forests in the Town of Montague: major river floodplain forests which occur along the Connecticut River; transitional floodplain forests such as those that are found along the lower Sawmill River; and the small-river floodplain forest found along tributaries of the Connecticut River.

Roughly 5,914 acres, or 42% of forest land in Montague, is permanently protected from development, according to the 2010 Montague Open Space and Recreation Plan (OSRP). The plan identifies the types of forests in town that may be vulnerable to development, particularly if current landowners do not have a successor interested in taking over stewardship of the land. The plan also notes several large forested parcels that have been purchased for potential development. The OSRP states that large-lot zoning in the eastern half of town has the potential to create residential sprawl if these parcels are developed at full density (4 acre minimum lot size) and recommends that the town revise its zoning bylaws to include conservation subdivision, also known as open space design or natural resource protection zoning, to allow for clustering of homes on smaller lots in exchange for permanently protecting the remaining land. This approach would allow for new homes to be built while helping to protect large blocks of contiguous forest land.

Plant and Wildlife Habitat

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

The Priority and Estimated Habitat Areas in Montague include:

- Along the banks of the Connecticut and Millers Rivers;
- Most of the Montague Plains State Wildlife Management Area;
- A large area surrounding the confluence of Goddard Brook and the Sawmill River and continuing south to encompass Taylor Hill and its environs;
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- An area on Route 63 south of the intersection of Sunderland Street and North Leverett Road (where Podlenski’s Pond, Cranberry Pond Brook, and the Trout Hatchery is located) which extends south into Leverett;
- The Turners Falls Airport; and
- An area between Green Pond and Millers Falls

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

The BioMap2 project identified 8,289 acres of Core Habitat and 10,365 acres of Critical Natural Landscapes (the two types of landscapes overlap in many areas, see Figure 6-2) in Montague that currently support a broad range of wildlife and plant species. These areas include the Connecticut, Millers, and Sawmill River corridors, the Montague Plains, an area between Greenfield Road and Turners Falls Road, most of the forested area east of Route 63, and an area south of Montague Center along the border of Sunderland and Leverett. New housing development should avoid encroaching on and fragmenting these important landscapes.

2 For more information on BioMap2, see http://www.mass.gov/eea/agencies/dfg/dfw/natural-heritage/land-protection-and-management/biomap2/.
Figure 6-2

Source: Natural Heritage and Endangered Species Program, Massachusetts Division of Fisheries and Wildlife, 2012.

Water and Wetlands

Montague is rich in water resources, including brooks, streams, ponds, vernal pools, wetlands, and aquifers. Land in the town drains into two main watersheds: the Connecticut River and the Millers River. Most of Montague lies in the Connecticut River Watershed. The Sawmill River is an important sub-watershed within the Connecticut River Watershed. Flood events have occurred in recent years on the Connecticut River and the Sawmill River, and along the smaller tributaries feeding into these rivers.

Development activity within 100 feet of water or wetlands in town is limited by the Wetlands Protection Act and the River Protection Act. In addition, development is regulated within the 100-year floodplain, as identified on the Montague Flood Insurance Map and the Flood
Boundary- Floodway Maps. The term “floodplain” refers to the land affected by flooding from a storm predicted to occur at a particular interval. The 100-year floodplain is the area predicted to flood as the result of a very severe storm that has a one percent chance of occurring in any given year. There are approximately 1,454 acres within the floodplain in Montague. Development is still allowed in the floodplain. The Floodplain Overlay District Bylaw will be discussed in more detail in the Zoning Regulation section below.

**Zoning Regulations**

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

The Town of Montague encourages appropriate residential development through its zoning regulations, which allow different housing types and densities in different sections of town based on each area’s character. Montague has fourteen (14) principal use districts, and three overlay districts. The zoning districts are shown on the Zoning Map at the back of this section.

Six of the town’s 14 zoning districts allow one-family dwellings by right. Two-family dwellings are currently allowed by right in the Neighborhood Business district, and by special permit in five other districts. In the Central Business District, one- and two-family dwellings are allowed by-right within a mixed-use building, with the street level devoted to commercial use.

Multi-family dwellings of three or more units are allowed by special permit in the General Business, Neighborhood Business, Rural Business and Central Business Districts. In the Rural Business District, multi-family structures are limited to 4 units. In the Central Business District, residential units must be in a mixed-use building, with the street level devoted to commercial use.

The Montague Zoning Bylaws provide a special permit option for the reduction of residential frontage and lot size requirements where public water and sewer are available. The Zoning Board of Appeals regularly grants such requests, which have the effect of promoting affordable housing on small, infill lots in existing neighborhoods. RDI had built several homes on lots subject to special permits under this simple but effective provision of the zoning bylaws.

The bylaws have a provision for accessory apartments, which allows for an additional housing unit to be created within an existing single family home. Accessory apartments offer homeowners an additional potential source of income, and give renters a new affordable housing option. Montague allows accessory apartments in single-family homes by special permit. To be considered an accessory apartment, a living space must meet all the following criteria: (1) the space must be less than 700 square feet in area; (2) The space must be smaller than the remaining area of the house; and (3) The space must have only one bedroom. The Town may want to consider allowing accessory apartments by-right within some zoning districts to further encourage this form of housing.
The standard minimum lot size in Montague for residential development is 22,500 square feet (0.52 acres) for a single-family dwelling, and an additional 22,500 square feet for each additional dwelling unit. Minimum lot sizes in the Agricultural-Forestry Districts AF-2 and AF-4 are two and four acres respectively, and one acre in the Rural Business and the Water Supply Protection Overlay District. In 1999, the Town revised the zoning bylaws to allow increased density in the Central Business (CB) and Neighborhood Business (NB) Districts to encourage greater residential development in those areas. In the CB and NB Districts, the minimum lot size is now 10,000 square feet for a single-family dwelling and 15,000 square feet for a two-family dwelling.

A review of existing lot sizes versus the required minimum lot sizes within the villages of Turners Falls and Millers Falls shows a large discrepancy between what exists on the ground and what is required in the zoning bylaws. Many lots fall below the 10,000 and 15,000 square foot minimums for single family and two-family dwellings within the Central Business (CB) and Neighborhood Business (NB) districts. The same is true within the Residential (RS) neighborhoods surrounding the central village areas. These lots are required to have just over a half acre for a single family home, with an additional half acre for each additional dwelling unit. This results in many non-conforming lots and buildings, which require property owners to go through a Special Permit process to alter a building or replace it, unless it is destroyed by a fire or other natural cause, in which case a structure equal in appearance and character to the original may be constructed within 24 months of being destroyed. [Ryan is creating maps to show percent of non-conforming lots in Turners Falls]

While the Zoning Bylaw offers a special permit provision for reducing lot size requirements where public water and sewer are available, the Town may want to consider reducing the minimum lot size requirements within Turners Falls and Millers Falls to better align with the lot sizes that currently exist, thereby maintaining the character of these neighborhoods into the future. This would allow for existing properties to be updated and modified more easily, and for new housing to be built on vacant lots without always needing to go through a special permit process.

In 2001, Montague created a Historic Industrial District. The purpose of the district is to “encourage adaptive reuse of historic industrial buildings and sites” (Montague Zoning Bylaws, Section 5.2.12). In 2004, The Town amended the Historic-Industrial Zoning District to allow residential uses by special permit, provided that the residential uses are accessory or secondary to a primary use and include a management plan.

In 2010, the Town amended the zoning map to create a Neighborhood Business District in Montague Center, allowing for multi-family uses by special permit, in an effort to support redevelopment of the Montague Center School building. A local developer has plans to convert the former school building into 22 apartments, and is in final negotiations with the Town to purchase the property.

In 2010, the Town added a Water Supply Protection District for the Hannegan Brook Well in Lake Pleasant/ Millers Falls. In areas where sewer is not available, the minimum lot size for a single family home is increased to 45,000 square feet, and to 67,500 square feet for a two-family home.
In 2013, the Town amended section 5.4.7 to allow dwelling units less that 700 square feet in Montague. The changes removed minimum living space requirements for single family and two-family homes, and reduced the requirement for multi-family units to 500 square feet, with the option of seeking a special permit for relief below the minimum. The Town prepared a Q&A for Town Meeting members voting on the issue and identified the following as reasons for permitting smaller dwelling units in town, consistent with town plans:

- Promotes energy efficiency because smaller units take less energy to heat and cool;
- Allows sustainable land use patterns because smaller units consume less land and materials;
- Encourages adaptive reuse of historic structures;
- Provides a diversity in housing units and types;
- Decreases the cost of housing;
- Supports inclusivity for all demographics including but not limited to teachers, single parents, grandparents, young couples, future homeowners, graduate students, writers, the working poor, and people with expendable incomes.

The Flood Plain Overlay District regulates development within the 100-year flood plain in Montague. Permitted uses are allowed if they meet certain standards, including certification from a Registered Professional Engineer that the development will not result in an increase in flood levels during a 100-year flood, and State Building Code standards for building within the flood plain. The 2014 Montague Multi-Hazard Mitigation Plan recommends that the Town consider prohibiting all new development within the 100-year floodplain, or require a special permit for development in the floodplain in addition to current requirements. Further restricting development within the flood plain will mitigate flooding risks to homes.

Montague’s Zoning Bylaws offer considerable flexibility for future housing development. Single-family structures are allowed by right in most areas and minimum lot sizes in many districts are smaller than in most surrounding towns. The bylaws facilitate the construction of higher housing densities in downtown areas, and the reuse of historic downtown structures for residential uses, as appropriate. The bylaws could be revised to further encourage revitalization and infill development downtown and in surrounding village neighborhoods by better aligning the minimum lot sizes with what currently exists on the ground.

The town’s zoning bylaws also help promote the preservation of open space and farmland through the Back Lot Development Bylaw and through lower densities in rural areas. The Town could improve upon this through implementing the recommendation from the 2010 Montague Open Space and Recreation Plan to consider conservation subdivision, also known as open space design or natural resource protection zoning, in the rural areas of town to allow for new housing while also protecting large areas of forest or farmland.

**Zoning Opportunities for Affordable Housing**

While Montague’s zoning currently supports development of a diversity of housing types in a number of ways, there are additional opportunities to further support affordable housing development within town.
Inclusionary Zoning

Inclusionary zoning is a planning tool used by towns in Massachusetts to increase the affordable housing inventory in a community as new development occurs. Inclusionary zoning helps a town reach its 10 percent affordable housing goal, as prescribed by M.G.L. Ch. 40B, and remain above 10 percent as new homes are added to the year-round housing stock. Most towns with this type of zoning require developments of 10 units or more to include at least one affordable unit (or 10% of a project over 10 units), but the percentage could be set by the town as there is no state requirement. Many communities also allow developers to opt out of building the units by donating land or providing a fee-in-lieu to a local affordable housing trust fund equivalent to the units in cash when opting out. Special considerations can also be negotiated with developers.

Affordable units developed through inclusionary zoning can qualify for the Subsidized Housing Inventory as Local Action Units through the Local Initiative Program. This program, administered by the Massachusetts Department of Housing and Community Development (DHCD), recognizes the various ways that affordable units can be created, and provides guidelines to ensure that new affordable units created through zoning meet the requirements of Chapter 40B.

Chapter 40R Smart Growth Zoning Overlay District

The 2013 Downtown Turners Falls Livability Plan includes a recommendation to consider Chapter 40R Smart Growth Zoning within the downtown. M.G.L. Chapter 40R is a zoning enabling act that encourages towns and cities in Massachusetts to adopt overlay zoning districts that will facilitate housing development, including affordable housing, in mixed use areas. The following locations are eligible to be a 40R smart growth district:

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

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

Before adopting the zoning district, it must be approved by the Massachusetts Department of Housing and Community Development (DHCD). Once approved and adopted by the community, the town can receive anywhere from $10,000 to $600,000 as an incentive payment, depending on the number of new housing units permissible under the overlay district as opposed to the underlying district (see Table 6-2 below). Communities also receive a bonus payment of $3,000 for each housing unit that is created within the district, payable when the building permit has
been issued for the unit. Additionally, through M.G.L. Chapter 40S, towns and cities with smart growth overlay districts are reimbursed any net cost of educating students living in the new housing in a smart growth district. The reimbursement is equal to the cost of educating students living in new housing in a smart growth district minus the percentage of new revenues from the district that would otherwise be devoted to educational costs, and any increase in state educational aid resulting from students living in new housing in the district.

Table 6-2: Incentive Payments to Towns for Adopting Chapter 40R Zoning, Based on Number of Additional Units Allowed within the Zoning District

<table>
<thead>
<tr>
<th>Additional Units Allowed under Ch.40R Zoning</th>
<th>Incentive Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 20</td>
<td>$10,000</td>
</tr>
<tr>
<td>21 to 100</td>
<td>$75,000</td>
</tr>
<tr>
<td>101 to 200</td>
<td>$200,000</td>
</tr>
<tr>
<td>201 to 500</td>
<td>$350,000</td>
</tr>
<tr>
<td>501 or more</td>
<td>$600,000</td>
</tr>
</tbody>
</table>

Source: Chapter 40R Regulation.

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

**Compact Neighborhoods**

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

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

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

Municipalities can work together with a developer to create affordable housing that meets the town’s needs and is consistent with community character. This can be accomplished through the Comprehensive Permit process, known as a “friendly” 40B. The Comprehensive Permit allows for development of various housing types in zoning districts that may only be zoned for single family homes or commercial uses, or where minimum dimensional requirements make affordable housing development difficult. Comprehensive Permit projects must contain at least 20-25 percent affordable units and have long-term affordability restrictions. Housing of various types can be built through the process. It is difficult for communities who are under the 10 percent threshold of year-round affordable housing to meet its affordable housing production goals without utilizing the Comprehensive Permit tool. This is particularly true in communities with slow housing growth, where inclusionary zoning and other techniques discussed in this section may not produce affordable housing at a quick enough pace.
Brownfields

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

In addition to the FRCOG program, the Massachusetts Department of Environmental Protection (DEP) maintains a list of brownfield sites where known contamination has occurred. In Montague, 46 sites have been reported to the DEP as of September 23, 2014, most of which have either been cleaned up or determined to pose no significant risk to public health.

Infrastructure Capacity

Understanding where infrastructure is located, and in what condition and/or capacity it exists, is integral to planning for new housing development. Homes require a certain amount of infrastructure, such as water, wastewater disposal, electricity, a safe and accessible road, etc. There are also forms of infrastructure that more widely support a community, such as public schools, sidewalks, bike lanes and paths, and public transit, which can help increase the livability and quality of life in a town. This section will explore the infrastructure in Montague and how it can support, or constrain, new housing development or redevelopment.

Sewer and Water

Montague has a municipal wastewater treatment facility on Greenfield Road with a capacity of 1.83 million gallons per day of flow; 7,440 pounds Biological Oxygen Demand (BOD) per day and 6,000 pounds Total Suspended Solids (TSS) per day. The plant is currently operating at approximately 55% capacity. Treated effluent is discharged to the Connecticut River; sludge is shipped out of town for disposal.

With the exception of Millers Falls, which is served by the Town of Erving’s wastewater treatment facility, all of the densely developed areas of town are served by the sewer system, including the remaining four village centers and the Airport Industrial Park off Millers Falls.

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3 The full list of sites can be found by searching the DEP database at http://public.dep.state.ma.us/SearchableSites2/Search.aspx.
Road. Sewer service is also available at the old landfill off Turnpike Road, where a new industrial park is planned.

Areas not served consist of rural areas surrounding Montague Center, including Meadow Road, North Leverett Road and the Taylor Hill and Chestnut Hill areas, Route 47 and Route 63 south of Millers Falls, Dry Hill Road, and Turners Falls Road between Hatchery Road and the cemetery, Greenfield Road south of Greenfield Cross Road, Hillside Road, Millers Falls Road between the Airport Industrial Park and Whinthrop Street, Lake Pleasant and Green Pond Roads and Wendell Road.

Approximately 84% of the town’s residents receive their drinking water from the municipal water supply system. A single shallow well serves the village of Montague Center and is owned and operated by the Montague Center Water District, which is composed of 189 member households in the village center. In 2008, the District provided an average annual daily amount of roughly 35,000 gallons to approximately 450 people. This well is only 12 feet deep and is highly vulnerable to contamination.

The Turners Falls Water Department owns and operates two wells in the Tolan Farm well field, and the newly developed Hannegan Brook well located next to Lake Pleasant. The Department serves 2,057 households/businesses in Turners Falls, Millers Falls, Montague City, Lake Pleasant, and the airport industrial park. The Hannegan Brook well became operational in 2014, and doubled the existing public drinking water capacity for the areas served by the Department. Prior to the development of the new well, the Tolan Farm wells were being pumped close to their capacity, which would have constrained any new large scale industrial or residential development.

The Turners Falls and Montague Center wells are hydrologically connected. During drought or times of high demand, pumping the Tolan Farm wells drains the Montague Center well. There is a valve connecting the two systems that allows the Turners Falls Water Department to supply Montague Center when necessary.

**Transportation**

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

**Roads and Bridges**

Montague has a total of 135 miles of roadway. State Route 2, a major east-west route located just north of the Montague border, connects Montague with Greenfield and Route 91 to the west and Erving and Orange to the east. State Routes 63 and 47 are the major commuter roads connecting Montague to larger cultural and employment centers to the south such as Amherst.

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4 Massachusetts Department of Transportation 2007 Road Inventory GIS File.
Major town roads include Avenue A/Montague City Road, connecting Turners Falls and Montague City; Millers Falls Road, connecting Turners Falls and Millers Falls; Turners Falls Road connecting Montague Center and Turners Falls; and Greenfield Road, connecting Montague Center to Montague City. Greenfield Road is scheduled for comprehensive renovation in the next few years, including drainage repair, bridge restoration and addition of “share the road” signs alerting motorists to the presence of bicyclists. The town has many smaller roads, including several gravel roads in the eastern section of town that have been paved during the last five years. Gravel roads make up 21 miles, or nearly 16% of Montague’s streets.

Major renovations on the Gill-Montague Bridge, which was constructed in 1937 and crosses the Connecticut River and Power Canal in Turners Falls, began in 2010, and was completed in 2014. The $40.1 million project ensures that the 700-foot long span remains a critical link for industry, commerce and public safety in Montague.

Repairs to the General Pierce Bridge over the confluence of the Connecticut and Deerfield Rivers on Montague’s border with Greenfield, formerly listed as “structurally deficient” by MassDOT, was required before work on the Gill-Montague Bridge could begin. MassDOT plans to rehabilitate the bridge starting in 2015. This overhaul represents a main infrastructure priority for the town.

The Greenfield Road Bridge over the New England Central Railroad tracks failed and was dismantled in 1999. MassDOT plans to construct a span for pedestrian and bicycle use on the site of the former bridge. No start date has been specified, however. A related project includes the reconstruction of Hatchery Road linking Greenfield Road to Turners Falls Road forming a major collector route circumventing the former bridge site.

The town-owned Sixth Street Bridge in Turners Falls, offers primary access for the old Griswold Cotton Mill and for residents of “The Patch,” a neighborhood on a peninsula of land in the canals of the Connecticut River between Turners Falls and Greenfield. The bridge, closed in 2006 when the deterioration of the old mill building caused dangerous conditions on the bridge, was reopened to in-bound traffic in the summer of 2010 after Patch residents complained about the lack of access to their homes (Montague Department of Public Works, personal communication). The Eleventh Street Bridge remains open in both directions, connecting the mainland of Turners Falls to the Patch. Redevelopment of the old mill for intensive commercial or residential use could create temporary access problems.

Transit

The Franklin Regional Transit Authority (FRTA) operates three fixed routes that serve the Town of Montague. The Route 22 Montague/Greenfield Route runs eight times per day between downtown Greenfield and Turners Falls via Montague City, with three runs extending to Millers Falls and Montague Center. Route 32 Orange/Greenfield travels through Montague City, Turners Falls, and Millers Falls on its way between downtown Orange and Greenfield. Route 32 runs seven times per day. Route 23 Amherst/Greenfield runs twice a day from downtown Greenfield through Montague City, Turners Falls, Millers Falls, and Montague Center, connecting to UMass

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5 Montague Department of Public Works, personal communication.
6 Massachusetts Department of Transportation 2007 Road Inventory GIS File.
Amherst via Route 63. Buses run approximately between 6 a.m. and 7 p.m., Monday through Friday. Currently there is no evening or weekend service available.

The FRTA is in the process of developing a Regional Transit Plan that will include an analysis of current service and recommendations to improve upon the fixed route bus service in the region. Public outreach for the plan has shown that people want more frequent bus service, and evening and weekend bus service. The plan will be complete by June 2015, and may result in changes to the bus service in Montague. According to the 2008-2012 American Community Survey estimates, roughly 17% of occupied housing units in Turners Falls did not have a vehicle available to the occupants, compared to 2% in the rest of Montague. Public transit is important to residents for accessing work, education, child care, and services.

**Passenger Rail**

Beginning in 2015, Amtrak passenger rail service from St. Albans, Vermont to New York City will begin stopping twice daily in Franklin County at the JW Transit Center in Greenfield. Ideally bus transit service will coordinate with the train schedule when possible to provide access from Montague to this service. As of the writing of this plan, the State of Massachusetts is in the process of purchasing the rail line, with the possibility of increasing passenger rail service along this route in the future to Northampton, Holyoke, and Springfield, which are major employment and education centers.

**Sidewalks and Bicycle Facilities**

Sidewalks exist in Montague’s villages, which are generally very walkable. The industrial village of Turners Falls was originally planned with walking as the main mode of transportation. Workers lived within walking distance to the mills, and everyday needs were available in the shops along Avenue A. Today the village maintains its pedestrian character, although an increase in traffic and other hazards impact how safe or comfortable a pedestrian feels. The 2013 Downtown Turners Falls Livability Plan notes that while the village remains very walkable, getting to the village by foot or bicycle remains more difficult. From Montague City, the Canal-side Trail Bike Path provides a great connection. This 3.6 mile multi-use path connects Unity Park in Turners Falls to McClelland Farm Road in northeast Deerfield. The path travels along the power canal to Montague City before crossing over the Connecticut River to Deerfield. The path is a well-used community resource, though a way to access downtown from the path is needed between 5th Street and the Discovery Center.

The Livability plan states that adequate sidewalks or bike lanes are lacking on routes approaching from most other directions. Accessing Greenfield by bike or foot was seen as particularly problematic because the shortest route across the 5th street bridge and up Turners Falls Road to Greenfield has no sidewalk and very little shoulder, and cars speed along the route. The Town of Greenfield is working on determining what improvements could be made along the road to provide a safer route for pedestrians and bicyclists.

[Add info from slum and blight report for Turners Falls and Millers Falls sidewalks]
The Franklin County Bikeway is a project under implementation by the Franklin Regional Council of Governments (FRCOG) with the aim to provide a biking network, with both on-road and off-road facilities, throughout Franklin County, linking employment, recreational, and educational destinations. Routes within Montague include the Canalside Trail Bike Path, the Northfield Connector (Millers Falls Road to East Mineral Road), the Leverett-Amherst Route (Lake Pleasant Road, Old Northfield Road, Old Stage Road), the Orange-Greenfield Route (Wendell Road), the Shutesbury Loop (Ripley Road), and the Connecticut River Route (Greenfield Road, South Ferry Road, Meadow Road). These routes are all marked with Franklin County Bikeway signs, and vary in terms of bicycle skills needed, from beginner, intermediate, and advanced skill levels.

Park and Rides

There are no official park and ride lots in Montague. The closest park and ride is located in Greenfield at the Registry of Motor Vehicles parking lot. A 2008 park and ride study conducted by the Franklin Regional Council of Governments assessed the Great Falls Discovery Center parking lot as a possible location for a new park and ride. The lot has approximately 40 parking spaces, with easy access to Route 2, bus transit, and the bike path. While this was deemed a good central location for a park and ride lot, it was not prioritized for implementation.

Transportation and Affordability

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

According to the CNT, all of Montague is considered affordable when looking at housing costs alone. When transportation costs are included, however, almost all areas of Montague become unaffordable except for downtown Turners Falls and an area on the “hill” section of Turners Falls. In these areas residents spend just under 45% of their income on housing and transportation combined. According to the index, the area in town with the highest percentage is within the southern half of town, encompassing Montague Center and the surrounding rural areas, where residents spend on average 61% of household income on housing and transportation.

Utilities

Utilities can be a huge expense for households. Today, it is not uncommon for a household to pay $3,000 - $5,000 each year for heat and electricity.\(^7\) Lower income populations are more

\(^8\) Massachusetts Clean Energy and Climate Plan for 2020, (2010)
likely to have high utility bills because they often live in older buildings that are less energy efficient. While utility costs are high today, the cost of fossil fuels is likely to go up as demand increases for these finite resources.

Approximately 45% of occupied homes in Montague are heated with fuel oil, which is the most expensive form of heat and can be particularly burdensome on fixed or low income households. Roughly 29% of homes are heated with natural gas, 12% with electricity, and 8% with wood. Natural gas is currently the most affordable heating option; however, with recent increases in natural gas prices this may not continue. Natural gas is only available to a small portion of the region. The highest percentage of heating with natural gas is within Turners Falls, where approximately 50% of occupied homes use natural gas. Wood is fairly inexpensive, but it can cause air quality problems when old, inefficient wood burning appliances are used.

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

Montague is fortunate to be part of the Massachusetts Broadband Institute’s MassBroadband 123 fiber telecom network. This network of fiber optic cables travels through Montague City, Turners Falls, the Airport Industrial Park, and Millers Falls. There are a number of Community Anchor Institutions, such as the library, town hall, schools, and public safety building which are directly connected to the network by fiber optic cable.

Public Schools

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

Enrollment in Pre-K through 5th grade at Montague elementary schools (Hillcrest, Sheffield, Montague Center, and Great Falls Middle School Pre-School) has fluctuated from a high in 2000

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of 572 students, to a low in 2009 of 364 students. In the last five years enrollment has remained at or near 400 students. In 2008 the Montague Center School was closed. All elementary students now attend the Hillcrest Elementary School (pre-k – 1st grade) and Sheffield Elementary School (grades 2-5) in Turners Falls.

**Figure 6-3: Total Student Enrollment, Pre-K – 5th Grade**

![Graph showing PK-5th Grade Enrollment 2000-2014](image)

**Source: Massachusetts Department of Education.**

Enrollment at the Great Falls Middle School and the Turners Falls High School has steadily declined since the early 2000s, from a high of 833 students in 2000 to a low of 485 students in 2014. The middle and high school serve students living in the towns of Montague, Gill, and Erving.

**Figure 6-4: Total Student Enrollment, Grades 6 - 12**

![Graph showing 6th-12th Grade Enrollment 2000-2014](image)

**Source: Massachusetts Department of Education.**
Local Capacity for Affordable Housing Development

Montague has a representative Town Meeting form of government with a three-person Board of Selectmen. Like most small towns, Montague relies on many volunteers to fill town boards, commissions, and committees, in addition to staff. The Montague Housing Partnership (MHP) was formed in the late 1980s to promote the creation of affordable low- and moderate-income housing in the community. The partnership’s members included the Montague Building Inspector and representatives from the Montague Planning Board, Montague Housing Authority and HRA. Unfortunately the MHP is no longer active in town.

Montague has a Town Planner, Building Inspector, and Health Director who collaborate with regional organizations such as the Franklin Regional Council of Governments and the Franklin County Regional Housing and Redevelopment Authority on housing related projects. These agencies offer technical assistance related to planning and development, and can help the Town access funding resources for its planning and development initiatives.

Franklin County Regional Housing and Redevelopment Authority

The Town of Montague works closely with the Franklin County Regional Housing and Redevelopment Authority (HRA) to address local housing needs. HRA was created in 1973 by the Massachusetts Legislature as the Commonwealth’s first regional public housing authority. At that time, the State recognized that the 26 towns of Franklin County, as small communities in the State’s most rural county, did not have sufficient access to housing and community development resources, and were unlikely to develop and sustain adequate housing and community development capacity independently. HRA was established to help address housing and development issues and to assist with development projects, both for the region as a whole and for local communities.

HRA works with Montague and other communities in the region on a variety of housing concerns. HRA provides counseling for first-time homebuyers, tenants and landlords, and offers assistance and funding for the rehabilitation of single-family and multi-family structures, compliance with state septic system (Title 5) requirements and municipal infrastructure improvements. HRA also owns and manages the Winslow Wentworth House, the Crocker and Cutlery Buildings, and the Moltenbrey Building in Montague, a total of 91 units of housing. HRA rehabbed Keith Apartments and the Highland School for senior housing, and then turned them over to the Montague Housing Authority for management. HRA’s funding primarily comes from public state and federal sources.

HRA works closely with Rural Development Inc. (RDI), an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families and people with special needs. HRA and RDI have conducted a number of projects in Montague to create and/or upgrade affordable housing. RDI has constructed 18 single-family homes in developments on Kettle Hole Lane in Montague Center, and on Winthrop Street and Birchwood Circle in Millers Falls, and 4 homes elsewhere in Turners Falls. Eleven of the 22 homes have
deed restrictions to guarantee that they will provide affordable housing to low-income residents for at least 15 years.

At the local level, HRA assists Montague with its Community Development Block Grant (CDBG) applications and provides program administration for the grants. CDBG funds come from the U.S. Department of Housing and Urban Development (HUD), and in Massachusetts, are channeled to communities through DHCD. HRA also coordinates Montague’s housing rehabilitation program. This program provides loans to low- and moderate-income households for home repairs, lead paint abatement, Title 5 upgrades and home improvements. CDBG funds have helped finance housing rehab loans. Between 1999 and 2001, Montague also had CDBG funds to operate a housing and code enforcement program. The program targeted substandard housing in downtown Turners Falls and Millers Falls.

Other projects include a comprehensive renovation of the historic Crocker and Cutlery buildings in downtown Turners Falls in 2000. This renovation yielded 48 units of high-quality affordable rental housing, including three wheelchair accessible units. Redevelopment of the historic Moltenbrey building in Turners Falls to upgrade its 26 drug- and alcohol-free single room occupancy apartments was completed in [insert year], and included two accessible units and upgraded commercial space on the building’s first floor.

Montague Housing Authority

The Montague Housing Authority was established in 1948. The Montague Housing Authority owns and manages four housing complexes in town for low- and moderate-income residents. Sunrise Terrace, Keith Apartments, and Highland School Apartments offer affordable housing for seniors. The Montague Housing Authority also owns Hillcrest Homes. Hillcrest Homes is family-oriented housing, and consists of 30 apartments: 16 two-bedroom units and 14 three-bedroom units. When it was constructed in the late 1940s, Hillcrest Homes offered subsidized housing for veterans. Today, Hillcrest Homes continues to give preference to veterans, but accepts non-veterans as well.

Pioneer Valley Habitat for Humanity

In 2003, the national nonprofit organization Pioneer Valley Habitat for Humanity purchased a dilapidated multi-family apartment building in downtown Turners Falls. The building had been vacant and abandoned for many years, and was condemned by Town officials. Habitat for Humanity demolished the building, and collaborated with the Franklin County Technical School to build two single-family homes on the site for low-income families. In 2012, Habitat for Humanity completed construction of a single-family home in Montague City. These homes are subject to deed restrictions to ensure that the homes remain affordable in perpetuity.
SUMMARY OF MONTAGUE’S HOUSING ASSETS AND ISSUES

Based on the information that has been gathered about Montague housing, the following primary housing assets and issues have been identified.

Housing Assets

- **Housing diversity.** Montague’s housing stock contains a range of housing types, including single-family homes, duplexes, multi-family housing and mobile homes. Approximately 58% of the town’s 3,936 housing units are single-family homes, 17% are in two-family homes, and 24% are in multi-family structures with three housing units or more. Montague also has a mix of renter and homeowner housing, with renter-occupied units accounting for 39% of the town’s housing stock.

- **Relatively affordable housing costs.** As of 2012, Montague had the ninth lowest median rent in Franklin County (of 26 towns) and housing values that are below the county average. Based on the current housing prices and costs, as documented by recent home sales data, homeownership in Montague is affordable for many moderate-income residents and some low-income residents.

- **Large long-term affordable housing supply.** Montague’s level of guaranteed long-term affordable housing (9.9% of its housing stock) is larger than that of any other Franklin County community besides Greenfield (13.8%) and Orange (10.8%). Montague currently provides 18% of the Chapter 40B affordable housing units in Franklin County, and the town is working with the Franklin County Housing and Redevelopment Authority (HRA), Rural Development Inc. (RDI), and other partners to promote additional appropriate affordable housing options.

- **Strong commitment to housing issues by town leadership.** Montague’s current level of affordable housing, and the ongoing support from Town officials for the creation of additional affordable housing and the maintenance and upgrading of the town’s older housing stock, demonstrate Montague’s longstanding commitment to providing quality and affordable housing options for town residents.
• Planning and zoning for residential development. In the 1999 Comprehensive Plan, the Montague Planning Board designated the town’s existing villages and additional areas for future residential development. Duplexes are allowed by right in some areas of Turners Falls and Millers Falls, and by special permit in every other zone where residential development is permitted. Frontage and lot size requirements may be reduced by special permit, with no limits specified in the Zoning Bylaws, where water and sewer are available. Multi-family homes are allowed by special permit in several areas. Development of prime farmland and large tracts of forested land is discouraged by the Comprehensive Plan, Open Space and Recreation Plan and Zoning Bylaws.

• Noteworthy historic structures. Montague is fortunate to have a number of historic buildings and homes, many of which are located in the historic village centers. These village centers include Millers Falls, Turners Falls, Montague City, Montague Center, and Lake Pleasant. The town’s historic buildings contribute significantly to the town’s character and sense of place.

• Good management of large apartment complexes. Montague is fortunate to have good managers of many of its large residential properties. The Franklin County Regional Housing and Redevelopment Authority (Winslow Wentworth, Crocker, Cutlery and Moltenbrey Buildings), the Montague Housing Authority, and HallKeen Management (Power Town Apartments), maintain their properties in good condition and actively address problem tenants.

• Mixed-use, walkable village centers and downtowns. The historic development patterns in the town’s villages have created opportunities for residents to live within walking and biking distance to jobs, shopping, and services. Higher densities within the villages also help to support transit ridership. Households can save money on gas and car ownership when viable transportation alternatives exist.

Housing Issues

• The need to continue to renovate or replace substandard housing. This issue was identified as a key housing concern in the Montague Comprehensive Plan. From 1999 through 2001, the Town of Montague used Community Development Block Grant funds for a housing and code enforcement program that focused on improving dilapidated dwellings in Turners Falls and Millers Falls. Another area in town with a number of substandard dwellings is Lake Pleasant. The Town of Montague no longer has the funds available for a housing and code enforcement program. However, it is important that these activities continue to the extent possible, and that the upgrading of substandard dwellings continues to be a priority.
• **The need for additional affordable housing options for low-income residents.** It is estimated that approximately 60% of low-income residents in Montague have unaffordable housing costs based on their household incomes. This problem is not unique to Montague. Many low-income households across Massachusetts and nationwide have difficulty finding apartments and homes they can afford. Nonetheless, it is essential that more be done to assist low-income households with burdensome housing costs.

Low-income residents in Montague could benefit from new low-cost or subsidized housing and from better access to programs to make the current housing more affordable. Such programs include assistance for first-time home buyers, down payment assistance, and housing rehabilitation loans to help low- and moderate-income residents make home repairs and bring their houses up to code. Montague residents currently have access to both types of programs. These programs could be expanded as funding allows. It is worth noting that since two-thirds of elderly residents in Montague are considered to be low-income, any strategy to assist low-income residents will also help the community’s seniors.

An important subset of the very low income population is female-headed households with children. Units that are free of lead paint, have multiple bedrooms, are affordable for the very lowest of income groups, and include supportive services, are needed for these families.

• **The need to create a mix of low income and market rate housing development in village centers.** To address the need for new low income housing options while avoiding an over-concentration of low income households in one area, new housing developments should include a mix of market rate and affordable housing options for a range of household incomes.

• **Lack of control over the siting of new residential development.** While Montague has been proactive in planning for new residential development in and adjacent to existing villages and along major roads, it remains vulnerable to proposals for development on prime farmland, and along narrow, poorly drained dirt roads in forested areas. A small number of large landowners hold most of the land within Montague that is still available for development. Much of this land is prime farmland. The Town has no control over construction of homes on “Approval Not Required” lots in these areas. Until significant changes are made in MGL Chapter 40A, the State’s zoning law the Town runs the risk that new housing will be built in areas without appropriate water, sewer or transportation services.

• **Lack of land for residential development.** There is a limited amount of land still available for potential development in Montague. As mentioned above, much of this land is under the control of a few large property owners. Little land is available for individuals or small developers wishing to acquire a lot or two for residential construction.
• **Rising property taxes.** Recent property tax increases may be unaffordable to residents on fixed or limited incomes. Between Fiscal Year (FY) 2003 and FY 2014, the average property tax bill for a single-family home in Montague increased by $825, a 38 percent increase. This is due largely to increases in assessed value, while the tax rate has been reduced since FY2003. However since 2007 the general trend has been a yearly increase in the tax rate. Tax increases can place a great burden on residents with limited and fixed incomes, and can leave them with little money for necessary home repairs and maintenance. Low-income, elderly and disabled residents may also be more dependent than other residents on public services, including libraries and other cultural services, recreational programs, health care and special education, all of which are expensive to provide. As the State continues to cut its budget for such services, Town officials are keenly aware of being in a dilemma with respect to the welfare of its low-income residents, forced to choose between raising taxes to pay for programs such as the Senior Center and part-time Town Nurse, which benefit low-income, elderly and disabled residents, or cutting these services in an effort to maintain housing affordability.

• **Outdated and cumbersome Subdivision Regulations.** The town’s subdivision regulations, last amended in 1989, are in need of major revisions to make them easier to use and more amenable to construction of affordable housing.

• **The need for better employment opportunities for Montague’s very low-income residents.** Sixteen percent of Montague residents live in poverty. In Turners Falls, the poverty rate is even higher: 23%. Montague’s housing is relatively affordable compared to neighboring communities. However, at very low-income levels, it is still very difficult for people to find housing they can afford. Many of the households living in poverty are non-elderly. For these households, housing costs are burdensome not because of housing costs are unreasonably high, but because their income levels are so low. It is important that these residents have access to education and employment opportunities that can help raise their income levels, and help make their housing more affordable. The Town updated its Economic Development Plan in 2004, and is currently seeking State funding to develop a new 45-acre industrial park on Turnpike Road.

• **Decrease in families with children.** Between 2000 and 2010, Montague saw a 16% decrease in families with children. During the same time period, the population age 19 and under declined by 17%, while the population age 25-39 declined by 7%. These trends are expected to continue over the next 20 years. Enrollment in Montague’s elementary schools and middle and high school has dropped steadily in the last 15 years. Housing can play a role in retaining and attracting young families to town. Having quality, affordable housing, combined with good jobs and schools, will help make Montague an attractive place for families with children to live.
• **Projected increase in the senior population.** While the 65 and over population declined slightly between 2000 and 2010, this segment of the population is expected to almost double over the next 20 years, to encompass 30% of the town’s total population, compared to 16% in 2010. If these projections play out, an estimated 380 units of senior housing will be needed in town, with the majority of these units needing to be affordable to low income seniors. While some of this demand can be met through existing housing stock, the need for new accessible, affordable housing for seniors already exists and will continue to grow.

• **Cost of development and redevelopment.** Franklin County has a weak housing market with little demand for new development. The lack of development or redevelopment is due to the fact that the cost to develop properties in the region often cannot be recouped through current market housing values or rentals. Additionally, while a goal is to redevelop and revitalize village centers and downtowns, redevelopment of existing buildings can be more costly than constructing a new building. The construction of affordable housing is made even more challenging due to the limited availability of incentives to help offset the costs of development; particularly subsidies that are needed for the operation and maintenance costs. Without this funding, it is very difficult for developers to put together sufficient funding sources to make a project feasible. Additional federal government funding for the construction and maintenance of new housing seems very unlikely and, in all probability, may decrease, especially with the effects of continued federal budget austerity.

• **The need to better align zoning within Turners Falls and Millers Falls to support housing infill.** Even though single family homes are allowed by-right in the Residential Districts (RS) and single-family and two-family homes are allowed by-right in the Neighborhood Business (NB) Districts, there are very few lots that meet the minimum lot size requirements in the zoning bylaw. This results in almost all new housing development within the villages needing to go through a special permit process.

• **Lack of a Conservation Subdivision Zoning Bylaw for rural areas of town.** This zoning tool, also known as open space development or natural resource protection zoning, supports the creation of smaller lot subdivisions in conjunction with the protection of forest and farmland.
SECTION 8

HOUSING GOALS

The following are key goals and objectives for housing in Montague. These goals and objectives have been developed with input from town staff and from the members of the Montague Housing Plan Committee, which is overseeing this plan. [Goals from 2004 Plan, Committee to review and revise]

Goals

- To maintain and enhance quality of life in the town’s residential neighborhoods.
- To encourage a mix of housing types, densities, prices and ownership patterns that serve diverse Montague households while maintaining the community’s character.
- To direct growth and development of new housing to areas that have the infrastructure and services to accommodate it, while protecting important agricultural, natural, scenic and historic resources from residential sprawl.

Objectives

- Preserve and improve the existing housing stock, especially in downtown areas of Turners Falls and Millers Falls, and in the Lake Pleasant neighborhood.
- Support the reuse of vacant and underutilized structures in the downtown areas for housing or mixed residential and commercial development, as appropriate.
- Develop specific projects and initiatives to provide housing for special needs populations, including the elderly, disabled and low-income families.
- Continue to expand the current regional approach to addressing housing issues through collaboration with the Franklin County Regional Housing and Redevelopment Authority, the Franklin Regional Council of Governments and other regional organizations.
- Encourage creation of new housing units in the areas that have been designated as the most suitable for future residential growth.
- Protect areas with important natural and agricultural resources from residential development that could be detrimental.
- Review the Montague Zoning Bylaws and consider zoning changes to promote the town’s housing goals.
Mix of Housing Types Desired in the Community

Montague has a diverse housing stock. However, in recent years, most new homes being built are single family homes. The Town will continue to support a mix of housing types, particularly within the village centers, including single-family, two-family, multi-family, and rental and homeownership units. The Town also supports the redevelopment and adaptive reuse of buildings with a mix of housing, commercial, or industrial uses. A range of housing types will support a diverse population, including students, artists, teachers, single parents, grandparents, young couples, future homeowners, and the town’s workforce.

A particular emphasis will be made on providing housing that is suitable and affordable for senior residents, which may include smaller single family homes, attached condominiums, assisted living facilities, and apartment complexes. The Town will also support quality, safe, affordable housing for families with children.

Identification of Areas in Town to Target Housing Development and Rehabilitation [From 2004 Plan. Committee to review and revise this section]

The Montague Comprehensive Plan, adopted by the Town in 1999, included a Future Land Use Map which showed preferred locations for residential, commercial and industrial development, as well as areas planned for future agricultural use and conservation. The Future Land Use Map was developed by the Planning Board with input from residents during the comprehensive planning process. Shown in this Housing Plan at the end of this section, the map is a useful guide for developers and town officials planning for future residential growth.

The Comprehensive Plan recommends that residential growth be concentrated in and adjacent to existing village centers. In addition, the Future Land Use Map provides for residential growth areas along Hillside Road and Turners Falls Road, and along the east side of Greenfield Road north of Hatchery Road (shown on the map mainly as Residential (R)).

Areas for low-density rural residential development (RR) include:
- East of the village of Millers Falls along Wendell Road and the north side of Mormon Hollow Road;
- Along Dry Hill Road;
- Along Ripley Road, West Chestnut Hill Road, the southern section of East Chestnut Hill Road and Chestnut Hill Loop; and
- In the Taylor Hill area of Montague Center

The Principles and Guidelines for Affordable Housing, developed by the Montague Housing Partnership in 1992, include specific location-based guidelines for different types of housing. The plan designated four separate regions of town:
- Downtown Turners Falls;
- Other villages, including the “hill” section of Turners Falls outside the downtown;
- Suburban areas, including Turners Falls Road, Hillside Road, Randall Road; Greenfield Road north of Randall Road, Federal Street north of Ripley Road; Millers...
Falls Road east of East Mineral Road and Wendell Road west of Mormon Hollow Road; and

- Rural areas.

The guidelines for development in each area are summarized in Table 8-1.
## Table 8-1: Guidelines for Future Housing Development Established by the Montague Housing Partnership [From 2004 Plan. Committee to review and revise]

<table>
<thead>
<tr>
<th>Area</th>
<th>Conversion of Rental Units to Owner-Occupied Units</th>
<th>Rehabilitation of Existing Homes</th>
<th>Creation of New Owner-Occupied Units</th>
<th>Creation of New Renter-Occupied Units</th>
<th>Creation of Single-Room Occupancy Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Downtown Turners Falls</td>
<td>Allow</td>
<td>Encourage; Housing for mixed income levels desirable</td>
<td>Desirable; Housing for mixed income levels</td>
<td>Encourage a mix of market rate and affordable units</td>
<td>Possibly desirable</td>
</tr>
<tr>
<td>Other Villages and Turners Falls outside of the Downtown</td>
<td>Allow</td>
<td>Encourage; Housing for mixed income levels desirable</td>
<td>Desirable; Affordable units for low- and moderate-income households desirable</td>
<td>Encourage proposals with up to 20% affordable units for low- and moderate-income households; Discourage proposals with over 50% subsidized units; Encourage a mix of market rate and affordable units; Discourage proposals with over 50% subsidized units; Elderly housing desirable</td>
<td>Possibly desirable</td>
</tr>
<tr>
<td>Suburban Areas</td>
<td>Allow</td>
<td>Encourage</td>
<td>Allow; Encourage conservation subdivision developments with protected open space; Affordable units desirable</td>
<td>Multi-family housing with under 6 units desirable; Discourage multi-family development with over 5 units or clusters of multi-family units; Mix of renter- and owner-occupied units in same development desirable</td>
<td>Not addressed</td>
</tr>
<tr>
<td>Rural Areas</td>
<td>Allow</td>
<td>Encourage</td>
<td>Allow; Encourage conservation subdivision developments with protected open space; Affordable units desirable</td>
<td>Mix of renter- and owner-occupied units in same development desirable</td>
<td>Not addressed</td>
</tr>
</tbody>
</table>

Encourage: The Town should actively encourage this type of housing.
Desirable: The type of housing is good for the Town but not a priority for active assistance.
Allow: The Town should be neutral towards this type of housing.
Discourage: The Town should actively discourage this type of housing.

Source: Montague Housing Partnership, Principles and Guidelines for Affordable Housing Developments, 1992.

**Deleted:** Encourage
**Deleted:** Discourage new subsidized units due to the large number of subsidized units already
**Deleted:** Allow
**Deleted:** s
**Deleted:** units to be consistent with traditional growth patterns and suburban character
**Deleted:** Scattered duplexes desirable; ¶
Discourage clusters of duplexes; ¶
**Deleted:** housing to be consistent with traditional growth patterns and rural character
Montague’s Affordable Housing Production Goal

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

A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income year round housing units, as counted on the Subsidized Housing Inventory (SHI), in an amount equal to or greater than its housing production goal. The housing production goal for each community is based on the year round housing unit count as of the last U.S. Decennial Census. Montague’s current goal is based on the 2010 U.S. Census total housing unit count of 3,926.

To be certified for a one year period, the number of affordable housing units created within a calendar year must be equal to or greater than 0.5% of a town’s year round housing stock. For a two year certification, the number of affordable units created in a calendar year must be equal to or greater than 1% of year-round housing units. In Montague, this equates to 20 units for a one-year certification, and 39 units for a two-year certification. Montague will strive to meet these goals through the strategies outlined in this Housing Production Plan.