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It is the hope of the Committee that this plan will be a living document, referred to often and updated as needed to achieve the Town's vision.

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EXECUTIVE SUMMARY

Southwick has evolved from a rural farming community to a bedroom community over the last twenty years. The town has one of the highest growth rates in the Pioneer Valley and the average assessed value of a single-family home appreciated ten percent since 1995 spurred in part by an influx of highly educated young families with high incomes. Southwick is such an attractive place to live because it is a major recreational center with the Congamond Lakes and large open space areas combined with easy access to major highways and interstates and close proximity to the cities of Springfield, Massachusetts and Hartford, Connecticut.

Even though most residents commute to regional employment centers such as Springfield, Holyoke, Windsor Locks, Enfield and Hartford, Southwick has an active manufacturing sector, which is important to the local economy. Southwick's transportation connections contributed to the development of its manufacturing industry. The principal highways are State Route 57 and U.S. Route 202, which connects with the Massachusetts Turnpike (Interstate Route 90) and U.S. Route 20 in the neighboring town of Westfield. The Massachusetts Turnpike connects the region to Boston and to Albany, New York. Interstate 91 provides direct access to Hartford, Connecticut, and to Brattleboro, Vermont. Both the Barnes Municipal Airport and Bradley International Airport are within a 30-minute drive from Southwick.

The town received equivalent plan credit for the visioning process completed as part of the town's Master Plan development in 1997. This allowed Southwick's Community Development Planning (CDP) committee to use an estimated \$4,000 that would have been spent on visioning on planning. The town chose to enhance the natural resource protection element of the plan focusing on gaining updated open space maps. Half way into the community development planning process, however, it became clear that many people in town government were not satisfied with the previously completed master planning process. Town officials who reviewed drafts of the plan stated that they did not appreciate hearing references to the vision and goals articulated in the Master Plan in this new plan. Members of the business community came forth to support an abbreviated visioning process that would have allowed the CDP committee to replace references to the vision and goals from the master planning process with more current community goals, but the Select Board decided not to undertake this effort before the deadline for completion of this community development plan. As a result, this community development plan refers to and seeks to realize the vision and goals from the Master Plan. However—the CDP committee has secured support from most Town Boards to facilitate a series of community visioning workshops in the Fall 2004, the results of which will be used to update this plan.

None of the recommendations from the Master Plan have been acted upon. The Master Plan summarized 1990 census data for the town. This plan is based on 2000 census data, and speaking in broad terms—the trends identified in the Master Plan continue. Southwick is seven years further down the road of transforming from a farming community to a bedroom community; residential development is more of a concern than commercial and industrial development, and College Highway remains a focal point of concern. Townspeople are still grappling with one big question—how can Southwick transform itself into more of a traditional New England village center without harming any of the town's established businesses or devaluing property owner's land? The goals and recommended actions in the Master Plan are still relevant today.

Open Space and Resource Protection Element Summary

The Town of Southwick was most interested in this element of the Community Development Planning process. The Open Space Committee of the Conservation Commission was the entity in town that took the initiative to secure E.O. 418 community development funds for Southwick. At the start of this planning process, committee members had low expectations for any big picture utility of the E.O. 418 funding. The committee was most interested in using the funds to secure updated maps. And indeed, the open space element does include 11 beautifully updated maps, but it also includes some key recommendations for actions the community can take to achieve its vision—a rural community that balances protection of natural resources and open space with diverse housing opportunities and a healthy and vital local economy. Over the one and a half years it took to develop this plan, open space committee members worked hard to understand the connections between open space protection and housing, transportation and economic development. The bringing it all together map reflects the committee's considerable understanding.

Goals and Objectives

The community development planning committee developed and accepted the following goals and objectives.

- Guide protection of streams and ponds, wetlands, flood plains and wildlife habitat;
- Identify the farmland and forests that support those who make a living from the landscape and whose work is fundamental to maintaining Southwick's visual character and quality of life;
- Establish a network of hiking trails that link each neighborhood to nearby wild lands and ultimately provide regional links across the area;
- Examine the possibility of enhanced protection for historic sites and the historic landscapes that surround them.

Housing Element Summary

This section summarizes recent housing data and articulates housing-related needs. It outlines actions town officials and residents alike can take to fill housing gaps. According to the Western Pioneer Valley Subregional Housing Plan (a document required by DHCD to which each municipality affected contributes annual goals with respect to housing) the Town of Southwick has committed to:

- Create 13 units of affordable housing each year;
- Rehabilitate up to 7 existing single family units per year;
- Work with developers to ensure units priced to meet a wide array of incomes;
- Sponsor first-time home-buyer seminars;
- Seek technical assistance for zoning changes;
- Look into federal and state programs for infrastructure development, housing programs, and greenways, and,
- Seek funding for housing rehabilitation.

A survey completed in 1996 as part of the Master Planning process suggested that Southwick residents preferred single-family residential development versus construction of condominiums or apartment buildings. Data collection and analysis completed as part of this planning process reveal a need for starter homes and places for 'empty nesters' to live. A variety of housing types, including condominiums and apartment buildings could help provide much-needed housing to under-served segments of the community. Southwick does not necessarily need a lot of new construction. Zoning changes to allow more intense residential uses in its zoning, such as accessory apartments and townhouses could provide housing choices for residents.

Strategies for Housing

There are many tools Southwick could use to expand housing availability, (a laundry list of possible housing strategies is included in the Appendix). The first thing the Southwick CDP wants to do is apply for the Department of Housing and Community Development (DHCD)'s new Priority Development Fund: Planning Assistance for Housing Production (PDF) to develop a more detailed affordable housing plan for the town (www.mass.gov.dhcd/temp/04/pdf.doc). The proposal will include a request for funding to conduct an estimated two site assessments for new or renovated housing, to complete proposed by-law revision work, and to hold a series of community workshops/visioning sessions focused on building community support for affordable housing.

Possible Bylaw Revisions

During the already approved community-wide planning workshops that the CDP plans to hold in Fall 2004, residents and elected officials will be asked to rank proposed bylaw revisions (listed below) and funds will be sought to hire consultants to assist the town in drafting and adopting the top ranked bylaw revisions.

Accessory Apartments

Accessory apartments can provide improved rental housing opportunities by allowing "mother-in-law" or accessory apartments in single family homes, without altering the character of neighborhoods.

Affordable Housing Zoning Bylaw

The adoption of an Inclusionary Zoning Bylaw for Affordable Housing would promote the construction of affordable housing for low and moderate-income residents. Inclusionary housing bylaws promote the private

market development of affordable housing by offering developers residential density bonuses. In return, the developer must set aside a percentage of housing units in the development for low and moderate-income residents. In existing inclusionary bylaws, the percentage of affordable units generally ranges from 10 to 25% of the total units being developed. As alternatives, communities may allow developers to construct some of the required affordable units off-site, or allow the developer to make a cash payment to the community equal to the value of the affordable units to be used by the community to develop affordable units. Inclusionary zoning allows the integration of all levels of income and allows for a balance between housing and employment. This is done by allowing equal opportunities to all types of developments.

Cluster Zoning Regulations

Since Massachusetts has now amended the State Zoning Act, Chapter 40a, to allow by-right “cluster” development, Southwick could update its Zoning Regulations to allow this use by right, rather than by Special Permit. The town could give a density bonus to a developer for preserving additional open space, smaller lots, and affordable housing, among others.

Co-housing

Co-housing projects are grouped residential units with some shared facilities, such as dining or recreational facilities, with cooperative management.

Congregate Care and Assisted Living Facilities

There are several forms of elderly housing, such as life care facilities, senior apartments and congregate elderly housing, which are not addressed in many community bylaws. These are vital housing opportunities for elders and can be allowed by Special Permit in most residential areas.

Duplexes, Multi-family Housing, Accessory Unit Zoning to Allow Development

Accessory apartments are another possibility that could serve to increase housing options, especially for singles and/or elders.

Live-and-Work Units Zoning

Live-and-work units can include artisan studios, housing for seasonal employees and dormitories. They can provide an affordable housing alternative to owner-occupied single family homes.

Mixed Use Village Center Development

Mixed Use Village Center Development can include a variety of uses, such as retail, office, and housing in a single planned development. Housing options could include second story apartments, townhouses or multi-family complexes.

Phased Growth Bylaw

The purpose of this bylaw is to promote a manageable rate of residential growth that is consistent with historical development patterns, to limit strain on the community’s ability to provide services to such development, and to protect and enhance the character of the town and its natural resources utilizing a planned growth rate and development schedule.

Planned Unit Development

Planned Unit Developments (PUDs) provide opportunities for developing a mix of housing types within a single clustered residential development. PUDs can include single family homes, townhouses, apartments and other residential uses. Further, they can include some limited commercial uses, such as services, medical, and retail on a scale to serve the PUD.

Transfer of Development Rights

Transfer of Development Rights (TDR) is a tool which is employed primarily to protect open space and farmland. But it can also promote creation of affordable housing. This is because development rights are transferred to a receiving area near a village center, where greater density can be allowed due to the availability of town services. This receiving area could be targeted for affordable housing.

Village Center/Compact Growth Center Bylaw

The intent of such a bylaw is to provide a community or neighborhood with a focus area for activity that would include a higher intensity of land use than is typically allowed with a unique identity providing commercial, residential and civic uses within easy, safe walking distance of each other, and it should provide for day and

evening attractions. Vehicular circulation should be well organized, yet the use and visual impact of cars should be minimized. There should be a variety of parks for people to gather. The Center should be designed as an interrelated unit with strong pedestrian, automobile, and visual links between land uses.

Economic Development Element Summary

The Town of Southwick is doing relatively well with respect to traditional measures of economic development (household income, employment distribution, business owners' assessments), but like many communities in the region, the economic character of Southwick is becoming increasingly service based and its manufacturing sector is vulnerable to decline. If the economic character of the community changes, then municipal services will need to change accordingly. The community's economic development path, in part, will determine the future character of the town. Planning for Southwick's economic future will help to create a community in which residents want to live.

Economic Development Goals and Objectives

The economic development-related goals developed as part of the 1997 Master Planning process are still relevant today.

- ensure that new development in Southwick is appropriate for a rural and suburban community.
- encourage appropriate commercial and light industrial development in Southwick, while protecting environmental quality and town resources
- guide the continued development of appropriate, efficient, and economical infrastructure for Southwick, including utilities, public safety, schools, and municipal water and sewer

Economic Development Strategies

Adopt a Planned Industrial or Business Development Bylaw -- A planned industrial and/or business development is a development built under single ownership, consisting of light industrial and/or business sites that are simultaneously planned and built.

Adopt a Mixed Use Development Bylaw -- The purpose of a mixed use bylaw is to foster a greater opportunity for creative development by providing guidelines that encourage a mix of uses compatible with existing and neighborhood properties; to provide housing and business uses in locations where a variety of town services are available; to promote utilization of existing buildings and property, and to encourage the provision of open areas.

Rezoning of Targeted Land Parcels for Business, Light Industrial or Industrial Use -- After identifying land parcels targeted for economic development, Southwick could re-zone selected areas or create new zoning districts which could help achieve the town's economic development (and housing) objectives,

Infill Development -- Conventional development patterns have led to suburban sprawl, destroy open lands, and create gridlocked lifestyles. A major solution to these problems is infill development, or the creative recycling of vacant or underutilized lands, such as vacant lots, parking lots, and empty shopping malls.

Special Districts and Incentive Programs -- Creating special districts is a proven effective means of encouraging certain land uses in specific geographic target areas. There are many state laws and programs in which Southwick could participate in to promote economic development.

Town Center Revitalization -- Revitalizing an existing town center can improve the community overall image and enhance economic development.

Transportation Element Summary

Southwick received equivalent plan credit for the Route 10/202 Corridor Study. The transportation-related goals and strategies articulated in that plan, as well as in the Master Plan are still relevant for Southwick. The

community development planning committee and its consultants created an implementation plan for the Corridor Study as part of this plan.

Transportation Goals (from the Master Plan)

- Focus commercial growth in existing centers/nodes and reduce trip generation
- Establish new use recommendations for commercial zones
- Alleviate traffic congestion by acquiring land for consolidated public parking areas
- Improve parking and landscaping requirements
- Alleviate traffic congestion
- Provide pedestrian and bicycle paths and facilities
- Protect existing residential areas
- Improve the sign bylaw
- Control unplanned parking lot development in shopping centers

Transportation Strategies (from the Master Plan and Route 10/202 Corridor Study)

- Amend the Southwick zoning map to create three new commercial centers to improve traffic flow: Southwick Center zone with Incentives for shared curb cuts, parking lots, and planned business developments; Feeding Hills Village zone for mixed-use developments; Congamond Business zone.
- Amend the zoning bylaw to allow commercial uses that typically generate over 100 average daily vehicle trips to 2 locations--one within a planned business development within the Center zone, and in the Congamond Business zone.
- Amend the zoning bylaw with regulations for the business restricted zone located in Southwick at the Westfield border.
- Amend the zoning bylaw to allow commercial, business and service uses only in mixed use zones within mixed use developments.
- Establish access standards including: limit the number of curb cuts by encouraging access via common driveways; a maximum driveway width of 20 feet; safe sight distance; safe circulation within the lot; a special permit process for larger developments to require dedicated turning lanes as necessitated by the size of the development; limit asphalt coverage; modify parking lots with landscaping and shade trees; accurately reflect parking needs associated with uses-especially for fewer spaces; clearly define the edge between businesses and roadway-retro-fitting existing commercial shopping areas with safe internal sidewalk networks connecting to existing networks; install a sidewalk and bikeway network from Feeding Hills Road to Depot Street and Sheep Pasture Road, integrating College Highway sidewalks with a Southwick Town Center network to serve the municipal buildings, elders, and single family residences around Prifti Park; encourage vegetated buffering of residential neighborhoods.
- Establish a Creative Development bylaw and Overlay Zone for the residential land surrounding the Business district to provide an alternative to the strip residential development that typically emerges adjacent to an intensely developed area.
- Encourage development that maintains a traditional New England rural character and land use pattern by: controlling the random rezoning of residentially zoned parcels in the Communities; adopting a formal policy restricting rezoning individual parcels in residential districts into a business or commercial zoning district; limiting sign sizes according to speed, and making the bylaws more specific about size, type, dimensional requirements by district, and enforcement and administration standards; requiring special permits for the construction of multiple structures in both existing and new commercial shopping centers; posting of a performance guarantee insuring that all special permit requirements are met; providing a concept plan detailing landscaping, parking, pedestrian and bicycle systems within the development for all structures existing or in the future; incorporating landscape requirements for interior parking and the periphery of the lot; requiring mandatory buffer yards along the frontage street; providing pedestrian and vehicular traffic circulation plans, and requiring consistency of architectural design between shopping center buildings.

OPEN SPACE AND RESOURCE PROTECTION ELEMENT

HOUSING ELEMENT

Introduction/Overview

In 1996, as part of the Master Plan process, residents were surveyed regarding their opinions about Southwick. The major finding relevant to housing was a preference for new residential housing to be single-family homes, rather than multi-family housing or condominiums. Even though there were many objectives related to housing in the narrative of the Master Plan, only one of the thirty strategies that made it into the Master Plan Implementation document addresses housing, which is “require flexible residential development for major subdivisions on farmland.”

Relying on the Master Plan as an expression of citizens’ desires, and considering the analysis of housing data summarized below, it appears that there is a disconnect between how residents feel about housing and the needs of Southwick’s special interest populations—particularly the elderly and young families just starting out. The members of the Community Development Planning (CDP) Committee responsible for oversight of this plan believe that it is important for Southwick to conduct a follow-up community involvement process during which residents will have an opportunity to voice their ideas about the kind of housing they want to see in their community. The CDP plans to apply for Executive Office of Environmental Affairs (EOEA) Community Development Plan implementation funds as well as for Department of Housing and Community Development (DHCD) Priority Development Fund (PDF) funds to expand the range of housing options available in town.

The purpose of this document is to help Southwick identify and plan to meet the housing needs of its residents. This report provides:

Housing Inventory--an assessment of existing data on current housing conditions.

Housing Needs Report--an assessment of housing demand. This section evaluates current housing needs and affordability for households and individuals of low, moderate, and middle incomes, based on available data.

Supply and Demand Comparison (Gap Analysis)—a comparison and analysis of the gap between housing supply and demand for low, moderate and middle income households. The analysis examines the affordability gap between people needing housing and the income required to purchase or rent homes in the community

Housing Goals and Objectives Statement—short and long-term goals to address housing gaps and needs.

Housing Suitability (integrated into Bringing it all Together) Map—a GIS-based housing suitability map showing potential locations for new housing units, based on current zoning, infrastructure, soils (if data is available) and environmental constraints identified in the Open Space Element.

Housing Goals and Objectives

Goal #1 of the 1997 Master plan was “to ensure that new development in Southwick is appropriate for a rural and suburban community.” The specific objectives recommended in that plan related to housing are:

- to ensure that new development is designed to be attractive, well-planned and consistent with community character;
- to provide a diversity of housing types to enable residents from a wide range of economic levels and age groups to live in Southwick;
- to identify areas of Southwick appropriate for different densities of residential development, for commercial development, and for industrial development and to direct growth toward those appropriate areas so as to minimize adverse effects on town services and the environment
- to promote innovative forms of development appropriate to Southwick’s rural character;
- to promote development patterns which protect farmland;

- to ensure that the availability of town infrastructure is a key factor guiding the timing and location of new development;
- to establish recognized growth areas, within which publicly-funded infrastructure expansions shall be confined.

According to the Subregional housing plan (a document required by the Department of Housing and Community Development (DHCD) to which each municipality affected contributes annual goals with respect to housing) the town of Southwick has committed to:

- Create 13 units of affordable housing each year;
- Rehabilitate up to 7 existing single family units per year;
- Work with developers to ensure units priced to meet a wide array of incomes;
- Sponsor first-time home-buyer seminars;
- Get technical assistance for zoning changes;
- Look into federal and state programs for infrastructure development, housing programs, and greenways, and,
- Seek funding for housing rehabilitation.

A survey completed as part of the Master Planning process showed that a majority of respondents preferred single-family residential housing development to condominiums or multi-family housing. However, a variety of housing types are necessary to meet residents housing needs.

Housing Inventory

Analysis of U.S. Census data for the year 2000 in Southwick indicates that housing unit growth (20%) has kept pace with household growth (22%) during the past ten years. Growth in year-round ownership units from 1990 to 2000 was 28% while the number of rental units increased by only 0.2% (1 unit.) These numbers are consistent with vacancy rate statistics. The vacancy rate for ownership units was low and remained steady during the past decade at approximately 2%. However, the vacancy rate for rental units remained high during the same period at over 8%. The need for ownership units is greater than the need for rental units in Southwick, and ordinary market mechanisms are meeting the unit growth patterns needs.

Two other factors in the 2000 Census indicate that affordable housing is available in the Town of Southwick but inadequate to meet current residents' needs. Seventy-six percent (76%) of owners use 30% or less of their household income for monthly owner costs. Another 7% pay between 30% and 35% leaving 17% (or almost one-fifth) paying owner costs of more than 35% of their household income. Similar statistics exist for rental housing-- 32% of renters pay less than \$500 per month for rent. Another 43% pay between \$500 and \$749 per month. The majority of renters (75%) in Southwick pay less than \$750 per month for housing (Source: DHCD website).

Description of Housing Stock and Densities

A large portion of Southwick's housing stock is relatively new. From 1990 to 2000 743 (or 21%) of Southwick's total housing units were built. Slightly over 28% of housing in Southwick is over 60 years old. The average rate of growth in housing has been approximately 13% per 10-year period, so the 21% increase from 1990 to 2000 is significant. (Source: 2000 U.S. Census).

Table One: Age of Housing and Tenure				
	Southwick		Pioneer Valley Region	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Total Housing Units	3,533		244,520	
Occupied Housing Units	3,318		231,279	
Year Structure Built				
1999 to March 2000	110	3.1%	1,855	0.8%
1995 to 1998	429	12.1%	6,513	2.7%
1990 to 1994	204	5.8%	9,686	4.0%
1980 to 1989	533	15.1%	25,070	10.3%
1970 to 1979	419	11.9%	33,707	13.8%
1960 to 1969	409	11.6%	32,786	13.4%
1940 to 1959	997	28.2%	62,544	25.6%
1939 or earlier	432	12.2%	72,359	29.6%
Year Householder Moved into Unit				
1999 to March 2000	473	14.3%	38,593	16.7%
1995 to 1998	880	26.5%	60,181	26.0%
1990 to 1994	473	14.3%	33,415	14.4%
1980 to 1989	683	20.6%	37,819	16.4%
1970 to 1979	375	11.3%	25,429	11.0%
1969 or earlier	434	13.1%	35,842	15.5%

Source: U.S. Census Bureau 2000.

Southwick had 3,533 housing units in year 2000, an increase of 20% over the 2,934 housing units in 1990 (Source: 2000 U.S. Census). Of the 221 vacant units recorded, only 18, or 8%, were not being used in any capacity. Fifty-two percent were either for sale or for rent or awaiting new occupants. The other 40% were for recreational or seasonal use only.

Table Two: Housing Characteristics and Vacancy

	1990		2000		% Change
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	
Total Housing Units	2,934		3,533		20.4%
Occupied Housing Units	2,713	92.5%	3,318	93.9%	22.3%
Vacant Housing Units	221	7.5%	215	6.1%	(2.7%)
Vacant Units					
For rent	52	23.5%	66	30.7%	26.9%
For sale	48	21.7%	55	25.6%	14.6%
Rented or sold, but not occupied	16	7.2%	20	9.3%	25.0%
For seasonal or recreational use	87	39.4%	45	20.9%	(48.3%)
For migrant workers	0	0.0%	1	0.5%	(100.0%)
Other vacant	18	8.1%	28	13.0%	55.6%

Source: U.S. Census Bureau 2000.

Housing Type and Occupancy

More than three-quarters of the housing stock is single family detached. With the single unit attached housing added, single family housing comprises over 83% of Southwick’s housing. Two-family residences make up 4%, and three or more units make up only 14% of the total housing units. Five rooms are most typical for unit size, 23%, while 6 or 7 rooms are the next most prevalent size at 17% each.

Table Three: Housing Type, Size and Occupancy				
	Southwick		Pioneer Valley Region	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Total Housing Units	3,533		244,520	
Units in Structure				
1-unit detached	2,730	77.3%	137,915	56.4%
1-unit attached	188	5.3%	10,332	4.2%
2 units	122	3.5%	29,335	12.0%
3 or 4 units	92	2.6%	19,526	8.0%
5 to 9 units	59	1.7%	15,457	6.3%
10 to 19 units	135	3.8%	8,870	3.6%
20 or more units	198	5.6%	19,264	7.9%
Mobile home	9	0.3%	3,769	1.5%
Boat, RV, van, etc.	0	0.0%	52	0.0%

Rooms per Housing Unit				
1 room	41	1.2%	4,212	1.7%
2 rooms	67	1.9%	10,611	4.3%
3 rooms	243	6.9%	20,520	8.4%
4 rooms	547	15.5%	41,127	16.8%
5 rooms	828	23.4%	58,567	24.0%
6 rooms	608	17.2%	47,074	19.3%
7 rooms	624	17.7%	29,125	11.9%
8 rooms	368	10.4%	17,785	7.3%
9 or more rooms	207	5.9%	15,499	6.3%
Occupants per Room				
1.00 or less	3,267	92.5%	224,302	91.7%
1.01 to 1.50	42	1.2%	4,584	1.9%
1.51 or more	9	0.3%	2,393	1.0%

Source: U.S. Census Bureau

In 2001, 85% of Southwick's developed land parcels were used for single family housing, while only 10% were used for multi-family residential, condominiums or apartments (Source: Mass. Department of Revenue).

Table Four: Housing Parcel Type				
	Parcels 1991	1991-2001 % Change	Parcels 2001	2001 % of Parcels
Total Parcels	2,565	23.3%	3,163	
Single-Family Residential	2,304	16.2%	2,678	84.7%
Multi-family Residential	82	13.4%	93	2.9%
Condominium	45	177.8%	125	4.0%
Apartment	11	872.7%	107	3.4%
Commercial	103	13.6%	117	3.7%
Industrial	20	115.0%	43	1.4%

Source: MA Department of Revenue, Municipal Data Bank.

Southwick's housing is predominantly owner occupied (81%), with nearly 19% renter occupied.

Table Five: Owner and Renter Occupancy					
	1990	Percent	2000	Percent	Percent Change (1990 to 2000)
Occupied Housing Units	2,713		3,318		
Owner Occupied	2,095	77.2%	2,699	81.3%	28.8%
Renter Occupied	618	22.8%	619	18.7%	0.2%

Source: U.S. Census Bureau.

Public Housing

As of 1999, Southwick had 68 state and no federal public housing units according to DHCD. As of November 2002, there were 4 units receiving Section 8 federal rental assistance, one unit using state vouchers, and no units receiving state rental assistance (MRVP) (Source: MA Department of Housing and Community Development, HAP, Inc.).

First-time Homebuyer Programs

Southwick had one loan originated under the MassAdvantage first-time homebuyer loan program in 2001. The MassAdvantage Program is administered by MassHousing. Southwick participates in the Soft Second loan program, but no households in the town have utilized the program in 2001. The Soft Second program is sponsored by the Massachusetts Housing Finance Agency (MHFA) and the Massachusetts Housing Partnership Fund (MHP) and administered by HAP, Inc. The program subsidizes a second mortgage on a home to help cover interest on the first mortgage for lower income families (Source: MHFA and HAP, Inc.). The income limits for the Soft Second loan program in the town of Southwick are as follows:

Household Size	Maximum Income
1	\$40,039
2	\$40,039
3	\$40,039
4	\$41,700
5	\$45,000
6	\$48,350
7	\$51,700
8+	\$55,000

(Source: Massachusetts Housing Partnership Fund).

The price limits for the Soft Second loan program for the town of Southwick are as follows:

Property Size	Maximum Purchase Price
Condominium	\$150,000
Single Family	\$150,000
Two Family	\$180,000
Three Family	\$200,000

(Source: Massachusetts Housing Partnership Fund)

Homelessness Problems

There is no data attesting to a problem of homelessness in Southwick. According to the Donahue Institute's Needs Assessment Report for the Hampshire County Action Commission¹, homelessness is an issue in the Pioneer Valley Region. Of the 172,916 individuals serviced by the Food Bank of Western Massachusetts, over 16,000 people (9.4% of those served by the Food Bank) identified themselves as homeless. If we consider Western Massachusetts to include Berkshire, Franklin, Hampshire, and Hampden Counties, the total population of the region according to the 2000 Census was 814, 967 individuals². The homelessness rate according to the statistics from the Food Bank of Western Massachusetts is therefore approximately 2% in Western Massachusetts. However, homelessness may be more prominent in extensive urban areas such as Springfield and Holyoke –a plausible possibility that not reflected in the rate of homelessness based on the Food Bank statistics. The Food Bank statistics are not encompassing of all homeless persons in western Massachusetts, meaning homelessness may be a real concern in the area.

¹ *An Overview of Hampshire County: A Needs Assessment Report for the Hampshire County Action Commission*. University of Massachusetts Donahue Institute, Research and Evaluation & Economic Research and Analysis Units, April 2002; p. 37.

² US Bureau of the Census, 2000 decennial census.

In another measurement of homelessness as part of the 2000 Census, researchers visited all known emergency and transitional shelters in counties with at least 100 shelter beds on the same day (March 27, 2000) to gauge the relative problems of homelessness by state and county³. The shelter population for Massachusetts was 5,405 individuals, including the 330 individuals sheltered in Hampden County (at least 141 of who were located in Springfield)⁴. Not included in the shelter population were individuals in shelters for victims of domestic violence, nor were waiting lists for shelter beds taken into account in the survey⁵. As the Donahue Report points out, additional comprehensive services for homeless people may be available in more urban areas such as Springfield and Boston, therefore attracting homeless individuals to those areas from more rural settings such as many found in western Massachusetts⁶.

Fair Housing Plan

Southwick has an Affirmative Fair Housing Plan on file with the USDA.

Chapter 40B Goal, Number, Type and Percent of Subsidized Housing

In 2001, Southwick had 145 units of subsidized housing meeting the criteria for M.G.L. Chapter 40B, or 4.2% of its total housing stock (Source PVPC, Subregional Housing Plans 2002).

Chapter 40B is the Comprehensive Permit law, which authorizes a housing agency or developer to obtain a single comprehensive permit for the construction of subsidized low or moderate-income housing if less than 10% of its total year-round housing in the community is subsidized low or moderate-income housing. Chapter 40B counts units subsidized under 21 different state housing assistance programs, and 13 federal housing programs, toward the 10% goal.

State programs that are included under Chapter 40B include:

- DHCD Chapter 689 Special Needs Housing
- DHCD Chapter 167 Special Needs Housing
- DHCD Chapter 705 Family Low Income Housing
- DHCD 667 Elderly/Handicapped Low Income Housing
- DHCD Low Income Housing Tax Credit Program
- DHCD Affordable Housing Trust
- DHCD Housing Innovations Fund
- DHCD Housing Stabilization Fund
- DHCD Local Initiative Program
- DHCD Individual Self Sufficiency Program
- DMR Group Homes
- DMH Group Homes
- EOHHS Facilities Consolidation Fund
- DMR/DMH community based housing
- Massachusetts Housing Partnership Fund
- MassHousing 80/20 Rental Housing
- MassHousing Elder 80/20
- MassHousing Elder Choice
- MassHousing Expanding Rental Opportunities
- MassHousing Housing Starts

Federal programs that are included under Chapter 40B include:

- FHLB Affordable Housing Program
- FHLB New England Fund

³ *An Overview of Hampshire County: A Needs Assessment Report for the Hampshire County Action Commission*; p. 37.

⁴ US Bureau of the Census, 2000 decennial census. The 141 persons identified as located in Springfield were in census tract 8012.

⁵ *An Overview of Hampshire County: A Needs Assessment Report for the Hampshire County Action Commission*; p. 37.

⁶ *An Overview of Hampshire County: A Needs Assessment Report for the Hampshire County Action Commission*; p. 37.

- HUD HOME Program
- HUD Section 811
- HUD Low Income Housing Tax Credit Program
- HUD Section 202 Supportive Housing for the Elderly
- HUD Section 8 Moderate Rehabilitation Single Room Occupancy Program
- HUD Section 8 Project-based Rental Certificate Program
- HUD Shelter Plus Care
- HUD CDBG Housing Development Support Program
- HUD CDBG Community Development Fund
- HUD Enhanced Voucher
- USDA Rural Development Section 515 program

With 35 affordable single-family homes constructed in 2001, Southwick’s 4% is well below the state’s 10% Chapter 40B goal for subsidized housing, which makes the town vulnerable to a Comprehensive Permit application, unless the town undertakes efforts to expand its supply of subsidized housing.

Table Six: New Affordable Housing Construction and Chapter 40B Housing	
Total New Single Family Homes Constructed (FY01)	78
Affordable Single Family Homes Constructed (FY01)	35
Percent of New Single Family Units that are Affordable (FY01)	44.9%
Number of Year-Round Residential Housing Units (2000)	3,488
Number of Chapter 40B Housing Units (2002)	145
Percent of Year-Round Units that are Chapter 40B (2002)	4.2%

Source: PVPC, Sub-regional Housing Plans 2002.

Checklist for Housing Certification

Southwick received housing certification in September 2002 under Executive Order 418 (Source: DHCD website). The housing supply increased by 28 ownership units between April 1, 2001 and March 31, 2002, with 19 of those affordable. There were no affordable rental units below \$600 built during the same time.

Housing certification is important because certified communities are eligible to apply for certain key state grants, including:

- Community Development Block Grants (CDBG)
- Community Development Action Grants (CDAG)
- Public Works Economic Development Grants (PWED)
- and other programs.

In addition, housing certification can also provide communities with bonus points for the following competitive grant programs:

- Self-help Program
- Massachusetts Clean Water State Revolving Fund Program
- Massachusetts Drinking Water State Revolving Fund Program
- Housing Stabilization Fund
- Soft Second Loan Program
- and other programs.
- (Source: Southwick Executive Order 418 Housing Certification, 2001)

Current Housing Costs

According to 2000 U.S. Census data, 24% of homeowners in Southwick pay more than 30% of their total household income for housing costs (Source: 2000 U.S. Census). In general, Banks and other financial institutions use 30% of income as a reasonable upper limit for housing costs, without a significant hardship, so

this figure suggests a significant portion of Southwick homeowners (one-fourth) are living beyond their means. Forty percent of renters in Southwick were paying more than 30% of their total household income for housing costs (Source: 2000 U.S. Census). This suggests a need for low and moderate-income rental housing. Thirty-two percent (32%) of renters pay less than \$500 per month for rent, while another 43% pay between \$500 and \$749 per month. The majority of renters (75%) in Southwick pay less than \$750 per month for housing (Source: DHCD Website).

Table Seven: Housing Costs

	<i>Owners*</i>		<i>Renters</i>	
Median Owner Costs or Gross Rent	\$1,176		\$622	
Costs as a Percent of Household Income		<i>Percent</i>		<i>Percent</i>
Occupied housing units	2,362		616	
Less than 15.0 percent	704	29.8%	109	17.7%
15.0 to 19.9 percent	477	20.2%	104	16.9%
20.0 to 24.9 percent	387	16.4%	101	16.4%
25.0 to 29.9 percent	223	9.4%	54	8.8%
30.0 to 34.9 percent	158	6.7%	47	7.6%
35.0 percent or more	395	16.7%	169	27.4%
Not computed	18	0.8%	32	5.2%

Source: U.S. Census Bureau 2000

* Monthly owner's costs are based on owners with a mortgage.

In the five years from 1997-2001, the median sale price for a house in Southwick rose 20% from \$125,000 to \$150,000 (Source: The Warren Group).

Table Eight: Southwick Home Sale Prices

	Southwick		County		Comparison	
	<i>Median Sale Price of Single-Family Homes</i>	<i>Median Sale Price adjusted into 2001 \$</i>	<i>Median Sale Price of Single-Family Homes</i>	<i>Median Sale Price adjusted into 2001 \$</i>	<i>Difference in Median Sales Price in 2001 \$</i>	<i>Percent Difference in Median Sales Price in 2001 \$</i>
1997	\$125,000	\$137,530	\$85,001	\$93,521	\$44,008	47.1%
1998	\$110,900	\$120,294	\$90,000	\$97,624	(\$22,670)	(23.2%)
1999	\$123,500	\$131,259	\$95,000	\$100,968	(\$30,290)	(30.0%)
2000	\$145,000	\$149,041	\$102,000	\$104,843	(\$44,198)	(42.2%)
2001	\$150,000	\$150,000	\$114,450	\$114,450	(\$35,550)	(31.1%)
Percent Change 1997-2001	20.0%	9.1%	34.6%	22.4%	N/A	N/A

Source: The Warren Group

The rate of single-family home sales in Southwick grew more rapidly between 1990 and 1995, increasing 20% over that period, and 30% between 1990 and 2001. The rate of sales over the past decade has ranged from 73-147 homes (3% to 6%) sold per year (Source: The Warren Group).

Table Nine: Number of Sales

	Southwick			County			Comparison
	Single-Family Home Sales	Single-Family Land Parcels	Percent of Parcels Sold during Year	Single-Family Home Sales	Single-Family Land Parcels	Percent of Parcels Sold during Year	Difference in Percent of Parcels Sold
1990	84	2,278	3.7%	3,643	91,569	4.0%	(0.3%)
1991	104	2,304	4.5%	3,500	89,282	3.9%	0.6%
1992	88	2,315	3.8%	3,560	93,944	3.8%	0.0%
1993	119	2,304	5.2%	3,860	93,907	4.1%	1.1%
1994	147	2,342	6.3%	4,090	95,112	4.3%	2.0%
1995	135	2,377	5.7%	3,792	95,771	4.0%	1.7%
1996	116	2,443	4.7%	4,628	96,411	4.8%	(0.1%)
1997	99	2,502	4.0%	3,938	97,067	4.1%	(0.1%)
1998	105	2,549	4.1%	4,279	97,523	4.4%	(0.3%)
1999	127	2,581	4.9%	4,538	98,033	4.6%	(0.3%)
2000	73	2,638	2.8%	4,267	98,604	4.3%	(1.6%)
2001	109	2,678	4.1%	4,400	99,142	4.4%	(0.4%)
Percent Change 1990-2001	29.8%	17.6%	N/A	20.8%	8.3%	N/A	N/A
Percent Change 1997-2001	10.1%	7.0%	N/A	11.7%	2.1%	N/A	N/A

Source: The Warren Group; MA Department of Revenue, Municipal Data Bank

The median value for an owner occupied home in Southwick is \$140,800. Less than 17% of all homes in Southwick are valued lower than \$100,000 (Source: 2000 U.S. Census).

Table Ten: Value of Owner-Occupied Housing

	Southwick		Pioneer Valley Region	
	Number	Percent	Number	Percent
Owner-occupied Housing Units	2,362		119,692	
Less than \$50,000	20	0.8%	1,504	1.3%
\$50,000 to \$99,999	389	16.5%	33,984	28.4%
\$100,000 to \$149,999	930	39.4%	47,500	39.7%
\$150,000 to \$199,999	513	21.7%	21,486	18.0%
\$200,000 to \$299,999	418	17.7%	11,581	9.7%
\$300,000 to \$499,999	83	3.5%	3,187	2.7%
\$500,000 to \$999,999	9	0.4%	377	0.3%
\$1,000,000 or more	0	0.0%	73	0.1%
<i>Median Value of Owner-Occupied Housing Units</i>	140,800		\$135,928	

Source: U.S. Census Bureau

Most home mortgage applications for home purchases in Southwick are approved. Sixteen percent of all home financing applications in Southwick were denied, and 8% of conventional home purchase loans applications were denied (Source: Federal Financial Institutions Examination Council).

Table Eleven: Mortgages and Home Financing

	Total Applications	Loan Originated*		Loan Approved, Not Accepted**		Loan Denied		Loan Closed for Other Reasons***	
		Number	Percent of Loans	Number	Percent of Loans	Number	Percent of Loans	Number	Percent of Loans
Federal Home Purchase Loans	21	16	76.2%	1	4.8%	1	4.8%	3	14.3%
Conventional Home Purchase Loans	155	119	76.8%	15	9.7%	13	8.4%	8	5.2%
Refinanced Mortgages	403	254	63.0%	22	5.5%	76	18.9%	51	12.7%
Home Improvement Loans	53	26	49.1%	9	17.0%	12	22.6%	6	11.3%
Loans on Dwellings for Five or More Families	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%
All Loans	633	416	65.7%	47	7.4%	102	16.1%	68	10.7%

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act data

* Loan executed.

** The borrower was approved but elected not to proceed.

*** Includes applications withdrawn by the borrower and files closed for incompleteness.

Areas Where Housing Stock Does Not Meet Health or Sanitary Standards

Almost all of Southwick’s housing stock meet health and sanitary standards. Twenty-three of 3,318 total housing units in Southwick (0.7%) had inadequate facilities for plumbing.

Table Twelve: Housing Characteristics

	Southwick		Pioneer Valley Region	
	Number	Percent	Number	Percent
Occupied housing units	3,318		231,279	
House Heating Fuel				
Utility gas	330	9.9%	91,215	39.4%
Bottled, tank, or LP gas	217	6.5%	8,169	3.5%
Electricity	498	15.0%	37,453	16.2%
Fuel oil, kerosene, etc.	2,120	63.9%	88,381	8.2%
Coal or coke	0	0.0%	338	0.1%
Wood	125	3.8%	4,009	1.7%
Solar energy	0	0.0%	60	0.0%
Other fuel	28	0.8%	1,075	0.5%
No fuel used	0	0.0%	579	0.3%
Inadequate Facilities				
Lacking complete plumbing	23	0.7%	1,692	0.7%
Lacking complete kitchen	0	0.0%	1,678	0.7%
No telephone service	43	1.3%	3,017	1.3%

Source: U.S. Census Bureau 2000

Extent of Vacant and Abandoned Housing

Southwick has a low housing vacancy rate. In year 2000, Southwick had 3,318 occupied housing units (94%), while 215 units were vacant (6%) including seasonal units. This reduced from a 7.5% housing vacancy rate (221 units) in 1990. Not including seasonal rental units, the rental vacancy rate is slightly higher at 10% in year 2000, up from 8% in 1990 (Source: 1990-2000 U.S. Census).

Table Thirteen: Vacancy Rates

	Southwick Rate	Pioneer Valley Region Rate
Homeowner Vacancy Rate	2.0%	0.9
Rental Vacancy Rate	9.6%	4.1

Source: U.S. Census Bureau 2000

Vacancy Rate for Owner and Rental Occupied

The vacancy rate for ownership units was low and remained steady during the past decade at approximately 2%. However, the vacancy rate for rental units remained high during the same period at nearly 10%. The need for ownership units is greater than the need for rental units in Southwick and unit growth patterns indicate that the needs are being met through ordinary market mechanisms (Source: DHCD website).

Housing Factors Unique to the Community

Southwick has a modest number of seasonal or recreational housing units, totaling 45. This number reflects a marked decrease in seasonal and recreational units over the past ten years according to one housing official. The town has a prevalence of single-family housing that adequately meets the needs of median income homebuyers. In the way of low-income housing consumers, there seems to be a need for both rental and owner units making it difficult for low-income individuals or families to move or stay in the town according to one housing official.

Housing Authority Capacity

Southwick has a Housing Authority, which currently has 5 members, chaired by Robert Johnson. The Southwick, under Executive Director Henry Engelhardt, has 110 units of rental housing but administers 88 housing units. The town had 68 conventional state public housing units and no conventional federal public housing units in 1999 according to DHCD. As of November 2002, 4 households were receiving federal Section 8 rental assistance and one household was utilizing state vouchers according to HAP, Inc. Of the 110 rental units available, 88 units for elders and the disabled (8 are accessible); 16 units are for the mentally ill and developmentally disabled; and 6 units are for families.

Table Fourteen: Public and Subsidized Housing Capacity

	Section 8	Section 8 Mod Rehab	MRVP	State Vouchers
Leases in Community as of November 2002	4	0	0	1
Leases in Region as of November 2002	3,699	956	359	49
Community Leases as a Percentage of the Region	0.1%	0.0%	0.0%	2.0%
Conventional State Public Housing Units 1999	88			
Conventional Federal Public Housing Units 1999	0			

Source: HAP, Inc.; MA Department of Housing and Community Development, Community Profiles

Description of Recent Housing Trends

From 1990 to March 2000, Southwick had 743 new housing units constructed, a 21% increase (Source: US Census Bureau). According to town records, the average number of single-family building permits per year during the past five years was 53. A permit for a multi-unit development was issued in 1997 for 51 units, during that same period (Source DHCD Website). Costs of single family residential units are skyrocketing.

Numbers and Types of Subdivisions

Between 1990 and 2000, 23 new subdivisions were built for 593 units. The largest development in this period was the American Inn, a retirement community, with 90 units. Pine Knoll III was next with 48 dwellings. In addition, from 2001 and 2002 three new subdivisions were built for an additional 102 units. The largest of these subdivisions is Sunnyside Ranch Estates, a private gated community with golf course having 53 dwellings.

Housing Needs

Household Size

Two person households are the predominant household size in Southwick at 32% of all owner-occupied households and 32% of all renter-occupied households. Nearly 50% of all owner-occupied households and 75% of all renter-occupied households in Southwick are one or two-person households. In addition, 89% of all households in Southwick are four-person households or smaller.

Table Fifteen: Size of Household

	<i>Owner Occupied</i>		<i>Renter Occupied</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Total Households	2,699		619	
1-person	462	17.1%	264	42.6%
2-person	855	31.7%	196	31.7%
3-person	536	19.9%	78	12.6%
4-person	554	20.5%	49	7.9%
5-person	216	8.0%	23	3.7%
6-person	55	2.0%	5	0.8%
7-or-more-person	21	0.8%	4	0.6%

Source: U.S. Census Bureau 2000

Current and Projected Population Through 2010

Southwick's population increased 20% from 7,667 residents in 1990 to 8,835 residents in 2000 (Source: 2000 U.S. Census). Southwick's population is projected to grow by 7% by the year 2010 to a total of 9,424 residents (Source: MISER population projections).

Number and Type of Households

Southwick has a number of special needs households, including 247 households with single parents and children under 18 years old, and 726 one-person households.

Table Sixteen: Household Composition

	Southwick		Pioneer Valley Region	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Total households	3,318		231,279	
1-person households	726	21.9%	65,772	28.4%
Male householder	318	9.6%	26,616	11.5%
Female householder	408	12.3%	39,156	16.9%
2-or-more person households	2,592	78.1%	165,507	71.6%
Family households	2,419	72.9%	149,592	64.7%
Married couple-family	1,991	60.0%	106,925	46.2%
With own children under 18	967	29.1%	46,345	20.0%
No own children under 18	1,024	30.9%	60,580	26.2%
Other family	428	12.9%	42,667	18.4%
Male householder, no wife present	154	4.6%	9,268	4.0%
With own children under 18	89	2.7%	4,415	1.9%
No own children under 18	65	2.0%	4,853	2.1%
Female householder, no husband present	274	8.3%	33,399	14.4%
With own children under 18	158	4.8%	21,036	9.1%
No own children under 18	116	3.5%	12,363	5.3%
Nonfamily households	173	5.2%	15,915	6.9%
Male householder	110	3.3%	8,504	3.7%
Female householder	63	1.9%	7,411	3.2%

Source: U.S. Census Bureau 2000

Southwick has 344 households where the head of household is over age 65 and 145 households where the head of household is over age 75.

Table Seventeen: Age of the Head of Household

<i>Ages</i>	Family Households		Non-family Households	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Total households	2,419		899	
15 to 24	22	0.9%	38	4.2%
25 to 34	329	13.6%	117	13.0%
35 to 44	789	32.6%	151	16.8%
45 to 54	598	24.7%	147	16.4%
55 to 64	337	13.9%	104	11.6%
65 to 74	199	8.2%	147	16.4%
75 to 84	115	4.8%	145	16.1%
85 and over	30	1.2%	50	5.6%

Source: U.S. Census Bureau 2000

Age Composition and Distribution

By far the largest age group in Southwick's population is the age 35-45 group, with 1,836 residents in year 2000, and the second largest group is age 5-19, with 1,974 children (Source: 2000 U.S. Census). The third group is almost equally as large as the second at 1,743 residents aged 45-59. Like most towns in the region, Southwick has a growing population of elderly residents and persons approaching retirement age, and looking forward, the town will need to provide housing opportunities for this group. Southwick will also need to provide schools, recreation opportunities and services for children and teens.

Income Data

The median household income in Southwick decreased nearly 5% over the past decade, from \$54,851 to \$52,296 (both adjusted to 1999 dollars). Southwick has 687 low-income households (incomes below \$26,148), or 21% of all households. Southwick has 487 moderate-income households (incomes between \$26,671 and \$41,837), or 15% of all households.

Table Eighteen: Household Income

	1989		1999		Percent Change in Number of Households
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	
Total Households	2,713		3,312		
Less than \$10,000	238	8.8%	267	8.1%	12.2%
\$10,000 to \$14,999	147	5.4%	149	4.5%	1.4%
\$15,000 to \$24,999	366	13.5%	238	7.2%	(35.0%)
\$25,000 to \$34,999	403	14.9%	285	8.6%	(29.3%)
\$35,000 to \$49,999	592	21.8%	548	16.5%	(7.4%)
\$50,000 to \$74,999	721	26.6%	884	26.7%	22.6%
\$75,000 to \$99,999	137	5.0%	595	18.0%	334.3%
\$100,000 to \$149,999	112	4.1%	259	7.8%	131.3%
\$150,000 or more	9	0.3%	87	2.6%	866.7%
			%		
Median Household Income (1999 \$)	1989 \$54,851	1999 \$52,296	Change (4.7%)		
	Thresholds (1999)		Estimated Number of Households *		
	<i>Minimum</i>	<i>Maximum</i>			
Low income households	\$0	\$26,148	687	20.7%	
Moderate income households	\$26,671	\$41,837	487	14.7%	
Middle income households	\$42,360	\$78,444	1,245	37.6%	

Source: U.S. Census Bureau; PVPC

*Estimate is based on assuming that households are evenly distributed within each income range reported by the Census Bureau.

Southwick has 3.8%, or 92, of its families below the poverty rate according to the Census 2000. An additional 43 families with a female head of household are also living below the poverty rate, as are 99 elders.

Table Nineteen: Poverty Rate

	Southwick Total Number	Southwick Number Living Below Poverty Line	Southwick Poverty Rate	Pioneer Valley Region Rate
Families	2,419	92	3.8%	8.3%
Families with a female head of household and no husband present	274	43	16.7%	25.7%
Individuals	8,835	537	6.1%	12.1%
Individuals 65 years and over	1,031	99	9.8%	8.2%
Children under 18 years	2,306	145	6.3%	15.5%

Source: U.S. Census Bureau 2000

Affordability Gap

The following table illustrates the affordable purchase price for a home in Southwick for households in three income categories: low, moderate, and middle incomes.

Table Twenty: Housing Affordability

	Upper Limit of Income Category¹	Income as a Percentage of Median Single Family Home Price²	Percent of Income Necessary to Purchase the Median Single Family Home³	Most Expensive House Price Affordable⁴	Maximum Number of Owner-Occupied Housing Units Affordable⁵	Percent of Owner-Occupied Housing Units Affordable
All Households	\$52,296	36.1%	24.1%	\$156,888	1,852	78.4%
Low income households	\$26,148	18.0%	48.2%	\$78,444	409	17.3%
Moderate income households	\$41,837	28.9%	30.1%	\$125,510	1,339	56.7%
Middle income household	\$78,444	54.1%	16.1%	\$235,332	2,270	96.1%
Median sale price, single-family home (2000)	\$145,000					

Source: U.S. Census Bureau; The Warren Group; PVPC

1 - Based on thresholds established by the MA Department of Housing and Community Development. Upper limits of each category are determined as follows: low income=50% of median household income; moderate income=80% of median household income; and, middle income=150% of median household income.

2 - Median income, or upper limit for each income category, divided by the median single-family home price in 2000.

3 - Percent of income necessary to make monthly mortgage and property tax payments on the median single-family home with the following assumptions: a) 10% down payment; b) 7.0% annual percentage rate; c) 30 year fixed rate mortgage; d) no points; and, e) \$15 per thousand property tax assessment. No homeowners insurance is included in this calculation.

4 - Median income, or upper limit for each income category, multiplied by three.

5 - The total number of owner-occupied housing units valued within the range of the maximum affordable house.

For Fiscal Year 2002, the Massachusetts Department of Housing and Community Development (DHCD) has determined that:

- the affordable home purchase price for a middle income household in Southwick is \$235,332 the affordable home purchase price for all households is \$156,888;

- the affordable rent is under \$600.00 (Source: DHCD Website).

These figures are based on median Southwick income of \$52,296, and assume 5% down payment, 7.5% APR mortgage for 30 years, 30% of income for housing costs and \$300/month for taxes and insurance.

Based on this definition, in 2001, Southwick had 35 new housing units created which were assessed at under \$240,000, and were affordable for a middle income household (Source: PVPC, Subregional Housing Plan).

DHCD has determined that, for purposes of Housing Certification, (in Category A), qualifying ownership units or rental units are defined as “newly created units affordable to low and moderate-income individuals and families (making less than or equal to 80% of the median income for the MSA in which the unit is created).”

Based on a relatively high rental housing vacancy rate of 10%, Southwick appears to have adequate rental housing. Currently 23% of all Southwick’s housing is rental units, or 616 units.

Based on DHCD’s definition of affordable housing, the table above illustrates that:

- Southwick has a total of 409 housing units assessed at under \$78,444 that are affordable to low income households with incomes under \$26,148;
- Southwick has a total of 1,339 housing units assessed at under \$125,510 that are affordable to moderate income households with incomes under \$41,837.

Households on Waiting Lists for Subsidized Units

There are 40 families on the waiting list, and it takes approximately five years for placement in a subsidized unit according to one public official in town. It is unsure whether this includes elder families.

Supply and Demand Comparison

Identification of Unmet Housing Needs (i.e. Gaps Between Supply and Demand)

While housing in Southwick is mostly owner-occupied single-family homes (83%), Southwick does have 616 apartment units, which comprise 23% of its housing stock, and the vacancy rate is at 10% according to the tables. The elderly in Southwick have a hard time affording housing, as illustrated by the cost to income ratios for both rental and owned housing which are above the .30 standard thresholds.

Table Twenty-two: Analysis of All Housing Stock

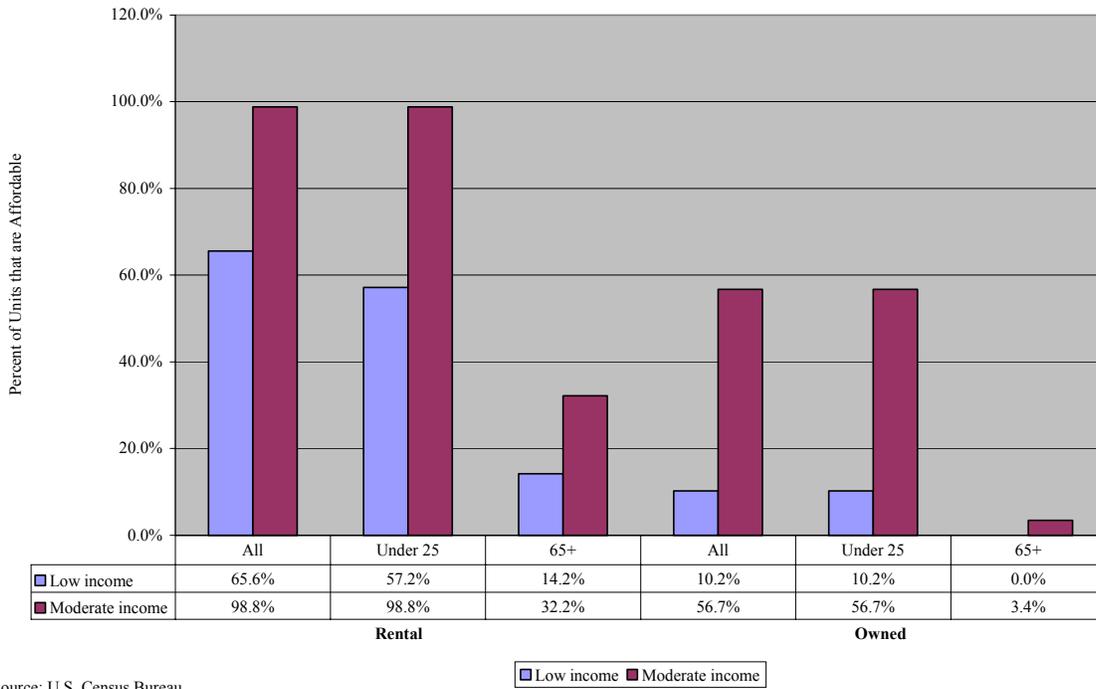
		Rental Housing Market			Owned Housing Market		
<u>Affordable Units by Percent of Income</u>		Number	Percent		Number	Percent	
All households	Total units rented and occupied	584			Total units owned and occupied	1,797	
	Rent less than 30.0 percent of income	368	63.0%		Costs less than 30.0 percent of income	1,336 74.3%	
	Rent 30.0 percent or more of income	216	37.0%		Costs 30.0 percent or more of income	461 25.7%	
65 and over	Total units rented and occupied	116			Total units owned and occupied	477	
	Rent less than 30.0 percent of income	59	50.9%		Costs less than 30.0 percent of income	322 67.5%	
	Rent 30.0 percent or more of income	57	49.1%		Costs 30.0 percent or more of income	155 32.5%	
<u>Affordable Units by Income Category</u>		All	Under 25	65+	All	Under 25	65+
Affordable rent					Affordable costs		
	Low income	\$654	\$632	\$292	Low income	\$654	\$632 \$292
	Moderate income	\$1,046	\$1,011	\$468	Moderate income	\$1,046	\$1,011 \$468
	Middle income	\$1,961	\$1,896	\$877	Middle income	\$1,961	\$1,896 \$877
Affordable threshold					Affordable threshold		
	Low income	\$699	\$649	\$299	Low income	\$699	\$699 \$299
	Moderate income	\$1,249	\$1,249	\$499	Moderate income	\$1,249	\$1,249 \$499
	Middle income	\$1,999	\$1,999	\$899	Middle income	\$1,999	\$1,999 \$899
Total rental units		584	584	584	Total owned units	1,805	1,805 1,805
Affordable for:					Affordable for:		
	Low income	383	334	83	Low income	185	185 0
	Moderate income	577	577	188	Moderate income	1,024	1,024 62
	Middle income	584	584	522	Middle income	1,721	1,721 445
Percent affordable for:					Percent affordable for:		
	Low income	65.6%	57.2%	14.2%	Low income	10.2%	10.2% 0.0%
	Moderate income	98.8%	98.8%	32.2%	Moderate income	56.7%	56.7% 3.4%
	Middle income	100.0%	100.0%	89.4%	Middle income	95.3%	95.3% 24.7%

Source: U.S. Census Bureau.

Southwick has only 88 units of elderly housing available for residents, while there are 686 households with elderly heads of household, over age 65, including 344 family households and 342 non-family households. This could result in a shortfall of as many as 598 units of elderly housing. A variety of housing types would provide a spectrum of opportunities, such as congregate, accessory, assisted living, supported living, and perhaps, nursing home.

There is one approved housing development for which funds were frozen by the state due to current (2003) budget shortfalls. This project would have contributed 13 units of subsidized family housing and 16 units of elder congregate housing.

Percent of Rented or Owned Units that Are Affordable for Low and Moderate Income Households



Source: U.S. Census Bureau.

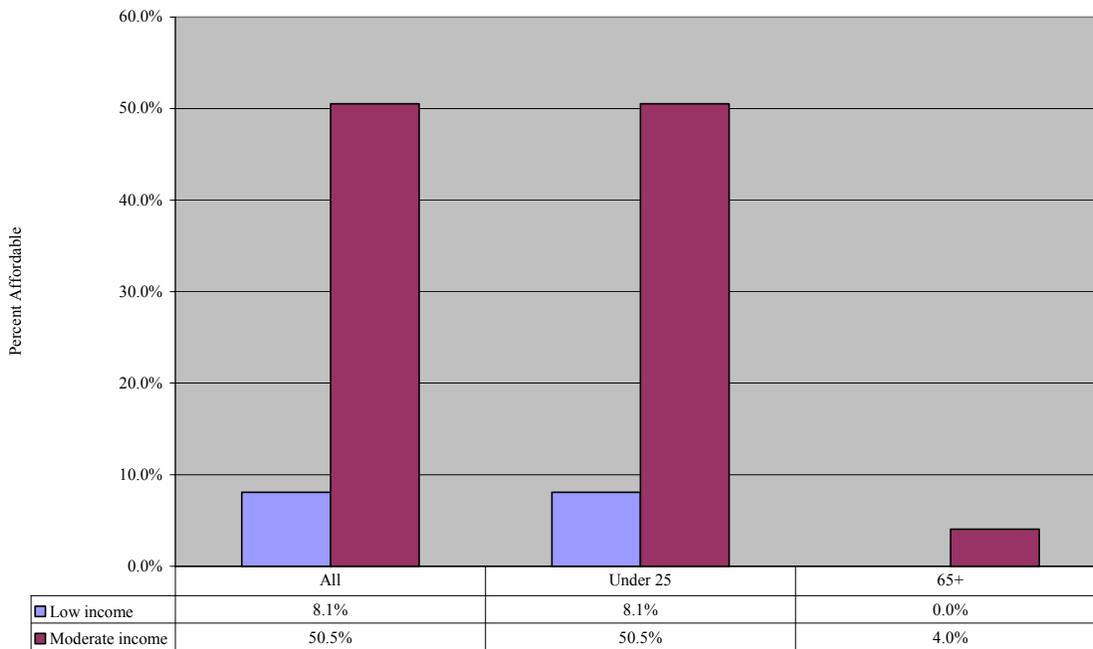
Having identified the need for increased affordable housing stock for low income and elderly households in Southwick, the housing available on the market requires examining. In comparing single-family home sales in Southwick for the year 2000 to the income levels of households in the community over the same period, trends similar to those in the housing stock are established. The median single-family home price was \$144,900 and the median mortgage \$127,500. Based on median mortgages, median property taxes, and median insurance estimates, calculated median monthly payments are \$1,237.

Table Twenty-Three : Survey of the Housing Market

	Price	Mortgage	Year Built	Rooms	Bedrooms	Bathrooms	Total Assessed Value	Property Tax	Insurance Estimate	Monthly Payments with Mortgage	Lot Size
Average	\$158,128	\$131,070	1963	9.0	3.0	1.3	\$131,331	\$2,044	\$1,970	\$1,386	75613
Median	\$144,900	\$127,500	1968	9.0	3.0	1.0	\$116,000	\$1,805	\$1,740	\$1,237	30451

Of the 99 single family homes sold in Southwick in 2000, a small percentage were affordable to low income and elderly households. Considering all low-income households, only 8.1% of the homes sold were affordable. No homes sold were affordable to low income elderly households. A greater percentage of the single-family homes sold were affordable to moderate-income households (50.5%). Moderate-income households headed by an individual under 25 were able to afford the same percentage of homes, but moderate-income elderly households were able to afford only 4.0% of the homes sold in 2000.

Percent of All Homes Sold in 2000 that were Affordable for Low and Moderate Income Households



Source: Warren Information Service; PVPC analysis

Low income Moderate income

Nearly 83% of the homes sold were affordable to middle income households, again with under 25-headed households able to afford the same percentage. Elderly households in the middle-income category were able to afford only 21% of the homes sold in Southwick in 2000. Clearly additional housing, both rental and owned, is necessary for seniors of all income levels in Southwick.

Table Twenty-Four: Current Housing Market Analysis

<u>Cost to Income Ratios</u>	All	Under 25	65+
Median monthly cost of units on market	\$1,237	\$1,237	\$1,237
Median monthly income	\$4,358	\$4,213	\$1,949
Ratio	0.284	0.294	0.635
<u>Affordability Analysis</u>			
Total homes for sale	99	99	99
	All	Under 25	65+
Affordable for:			
Low income	8	8	0
Moderate income	50	50	4
Middle income	82	82	21
Percent affordable for:			
Low income	8.1%	8.1%	0.0%
Moderate income	50.5%	50.5%	4.0%
Middle income	82.8%	82.8%	21.2%

Source: U.S. Census Bureau; Pioneer Valley Planning Commission.

Southwick does not offer a diverse range of housing types to serve residents, particularly non-family households, single parents, empty nesters, independent, and otherwise, elderly residents and others. Elderly at all income levels seem to have a particularly difficult time finding affordable housing. Low-income households also require greater availability of owned housing options. Southwick could provide for a greater diversity of housing choices for its residents by allowing more uses that are residential in its zoning, such as accessory apartments and townhouses.

Gaps in Continuum of Housing Types

Looking only at the numbers of types of housing available, it is clear that there is a lack of affordable multi-family, condominium, apartment and accessory apartment housing types in Southwick.

Land Available for Housing

As detailed in the Western Pioneer Valley Subregional Housing Plan twenty-six percent (26%) of Southwick’s developable land is constrained by environmental factors such as slope and wetlands due to the presence of the Congamond Lakes and the hilly terrain of the Berkshire foothills. Twenty-three percent (23%) of Southwick’s land area is under permanent protection. The presence of slope and the lakes in town present severe limitations to housing development in certain areas. The community has few or no options to mitigate this situation.

The town has 7,747 acres of land, without environmental constraints, available for the provision of housing (Source: DHCD website).

Table Twenty-five: Land Available for Housing Development		
	<i>Acres</i>	<i>Percent of Developable Land</i>
Total Land Area	20,254.0	N/A
Remaining Developable Land	10,539.0	N/A
Developable Land with Constraints	2,792.0	26.5%
Developable Land without Constraints	7,747.0	73.5%
Constraint-river	1,366.0	13.0%
Constraint-wetlands	1,213.0	11.5%
Constraint-multiple	213.0	2.0%

Source: PVPC, Subregional Housing Plans 2002

Strategies for Housing

There are many tools Southwick could use to expand housing availability, (a laundry list of possible housing strategies is included in the Appendix). The first thing the Southwick CDP wants to do is apply for the Department of Housing and Community Development (DHCD)’s new Priority Development Fund: Planning Assistance for Housing Production (PDF) to develop a more detailed affordable housing plan for the town (www.mass.gov.dhcd/temp/04/pdf.doc). The proposal will include a request for funding to conduct and estimate two site assessments for new or renovated housing, to complete proposed by-law revision work, and to hold a series of community workshops/visioning sessions focused exclusively on building community support for affordable housing.

Possible Bylaw Revisions

During the already approved community-wide planning workshops that the CDP plans to hold in Fall 2004, residents and elected officials will be asked to rank proposed bylaw revisions (listed below) and funds will be sought to hire consultants to assist the town in drafting and adopting the top ranked bylaw revisions.

Accessory Apartments

Accessory apartments can provide improved rental housing opportunities by allowing “mother-in-law” or accessory apartments in single family homes, without altering the character of neighborhoods.

Affordable Housing Zoning Bylaw

The adoption of an Inclusionary Zoning Bylaw for Affordable Housing would promote the construction of affordable housing for low and moderate-income residents. Inclusionary housing bylaws promote the private market development of affordable housing by offering developers residential density bonuses. In return, the developer must set aside a percentage of housing units in the development for low and moderate-income residents. In existing inclusionary bylaws, the percentage of affordable units generally ranges from 10 to 25% of the total units being developed. As alternatives, communities may allow developers to construct some of the required affordable units off-site, or allow the developer to make a cash payment to the community equal to the value of the affordable units to be used by the community to develop affordable units. Inclusionary zoning allows the integration of all levels of income and allows for a balance between housing and employment. This is done by allowing equal opportunities to all types of developments.

Cluster Zoning Regulations

Since Massachusetts has now amended the State Zoning Act, Chapter 40a, to allow by-right “cluster” development, Southwick could update its Zoning Regulations to allow this use by right, rather than by Special Permit. The town could give a density bonus to a developer for preserving additional open space, smaller lots, and affordable housing, among others.

Co-housing

Co-housing projects are grouped residential units with some shared facilities, such as dining or recreational facilities, with cooperative management.

Congregate Care and Assisted Living Facilities

There are several forms of elderly housing, such as life care facilities, senior apartments and congregate elderly housing, which are not addressed in many community bylaws. These are vital housing opportunities for elders and can be allowed by Special Permit in most residential areas.

Duplexes, Multi-family Housing, Accessory Unit Zoning to Allow Development

Accessory apartments are another possibility that could serve to increase housing options, especially for singles and/or elders.

Live-and-Work Units Zoning

Live-and-work units can include artisan studios, housing for seasonal employees and dormitories. They can provide an affordable housing alternative to owner-occupied single family homes.

Mixed Use Village Center Development

Mixed Use Village Center Development can include a variety of uses, such as retail, office, and housing in a single planned development. Housing options could include second story apartments, townhouses or multi-family complexes.

Phased Growth Bylaw

The purpose of this bylaw is to promote a manageable rate of residential growth that is consistent with historical development patterns, to limit strain on the community’s ability to provide services to such development, and to protect and enhance the character of the town and its natural resources utilizing a planned growth rate and development schedule.

Planned Unit Development

Planned Unit Developments (PUDs) provide opportunities for developing a mix of housing types within a single clustered residential development. PUDs can include single family homes, townhouses, apartments and other residential uses. Further, they can include some limited commercial uses, such as services, medical, and retail on a scale to serve the PUD.

Transfer of Development Rights

Transfer of Development Rights (TDR) is a tool which is employed primarily to protect open space and farmland. But it can also promote creation of affordable housing. This is because development rights are transferred to a

receiving area near a village center, where greater density can be allowed due to the availability of town services. This receiving area could be targeted for affordable housing.

Village Center/Compact Growth Center Bylaw

The intent of such a bylaw is to provide a community or neighborhood with a focus area for activity that would include a higher intensity of land use than is typically allowed with a unique identity providing commercial, residential and civic uses within easy, safe walking distance of each other, and it should provide for day and evening attractions. Vehicular circulation should be well organized, yet the use and visual impact of cars should be minimized. There should be a variety of parks for people to gather. The Center should be designed as an interrelated unit with strong pedestrian, automobile, and visual links between land uses.

ECONOMIC DEVELOPMENT ELEMENT

Introduction/Overview

The economic development section of Southwick’s Community Development Plan includes an assessment of the current economic base in the community including an inventory of major employers and number of jobs provided, demographic and income data, unemployment rates, labor force statistics, commercial vacancy rates, and space available in existing industrial parks. The process used to develop this portion of the plan was:

- Research, collect, summarize, and analyze economic development data from local, state, and regional sources.
- Survey a small sample of community leaders and business owners to get a sense of the community’s economic development concerns and issues.
- Reiterate previously stated economic development goals.
- Summarize information gathered and prepare a list of recommendations on how the community can achieve its goals.

Economic Development Goals

- To ensure that new development in Southwick is appropriate for a rural and suburban community.
- To encourage appropriate commercial and light industrial development in Southwick, while protecting environmental quality and town resources
- To guide the continued development of appropriate, efficient, and economical infrastructure for Southwick, including utilities, public safety, schools, and municipal water and sewer

Workforce Characteristics

Population Growth & Age Distribution

The population of Southwick grew rapidly in the 1940s and 1950s, with much more moderate increases in the 1960s and 1970s. Over the 60-year period from 1930 to 1990, the population increased at an average rate of 35.4% per decade. Southwick’s growth rate during this period was similar to that experienced by the Towns of

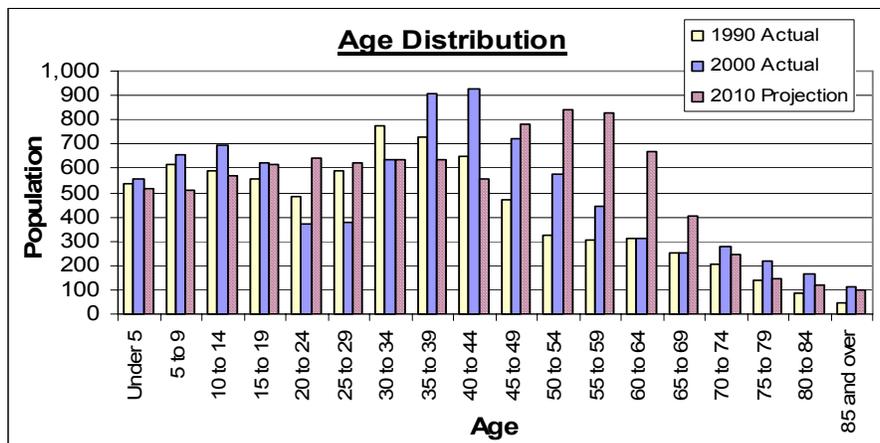


Figure 1: Southwick Age Distribution Changes, 1990-2010. Source U.S. Census Bureau 2000

Granby and Southampton. The total population of Southwick increased 15% from 7,667 people in 1990 to 8,835 people in 2000, whereas the total population of the Pioneer Valley Region only increased by 0.9%. In comparison to the abutting towns of Westfield, Agawam, and Granville, Southwick experienced the greatest percent increase in population between 1990 and 2000. The total population is projected to increase to 9,114 people by 2005 and to 9,424 people by 2010, which is an additional 235 households.

Similar to the trend seen throughout the Pioneer Valley region, Southwick experienced a decline in the number of people between 20 to 34 years old from 1990 to 2000. The number of people between the ages of 35 and 59 increased dramatically in the last ten years and the age groups 80 and over saw significant increases in population. Between 2000 and 2010, the group from 45-64 is projected to have the most significant increase in population. Overall, the population of Southwick is aging and the age distribution for 2000 compared to the projected age distribution for 2010 reveals that this trend is likely to continue.

Population Diversity

Southwick's population lacks significant racial diversity and its population distribution has remained relatively constant over the last decade. As the table below indicates, Southwick has a larger white population than all comparative areas. It is not possible to report population changes by specific racial categories because Census 2000 was the first census allowing respondents to identify with more than one race. During previous censuses, respondents were restricted to selecting only one race. We cannot accurately determine the reasons for changes in race, which could be the result of a change in population or a difference in long-time residents selecting multiple racial categories. However, the census data does show a significant difference in the proportion of each race as compared with the regional and state percentages.

Figure 2: Percent Population by Race in Southwick, 2000

	White	African American	Native American	Asian	Pacific Islander	Other Races
Southwick	97.4%	0.5%	0.2%	0.4%	0.01%	0.3%
Pioneer Valley Region	83.8%	7.4%	7.0%	2.2%	0.2%	8.1%
Hampden County	80.8%	9.0%	7.0%	1.6%	0.2%	10.2%
Hampshire County	92.6%	2.6%	7.0%	3.9%	0.1%	2.0%
Massachusetts	86.6%	6.3%	6.0%	4.2%	0.1%	5.1%
United States	75.1%	12.3%	9.0%	3.6%	0.1%	5.5%

Sources: 1990 and 2000 U.S. Bureau of the Census.

Percentages add up to more than 100% because of ability to report more than one racial category.

*The white category includes both Latino and non-Hispanic.

Figure 3: Change in Percent of Population by Race in Southwick 1990 to 2000

Racial characteristics (% of total population)	1990	2000
White	98.04%	97.41%
Black	0.50%	0.51%
Asian	0.25% *	0.37%
Hawaiian/PI	--	0.01%
Am. Indian/Eskimo	0.17%	0.20%
Other	0.08%	0.34%
Multi-racial	--	1.15%
Hispanic/Latino	0.97%	1.72%

Sources: 1990 and 2000 U.S. Bureau of the Census.

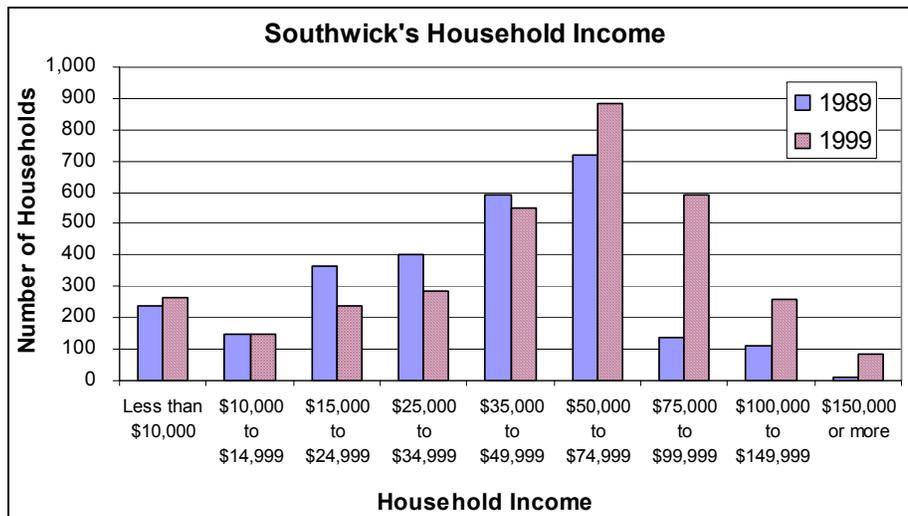
* Includes Hawaiian and other Pacific Islander. Residents were asked to identify whether they are Hispanic or Latino in a question separate from that which asked their race.

Household Income

Comparing the median family income of the 43 communities in the Pioneer Valley demonstrates that there are significant disparities within the region. The median family income in Southwick grew by 6.7% between 1989 and 1999 (CEDS, 2002). Southwick's median family income, according to the 2000 Census is \$64,456, in comparison to Springfield and Holyoke, which have the lowest median family incomes of approximately \$36,000, and Hampden and Longmeadow, which have median family incomes above \$75,000.

While the median family income has increased, the median household income in Southwick decreased by 4.7% during this time. This may be attributed to a large number of one-person households, which generally have lower incomes than households with two income earners do. Since Southwick has a large aging population, it is likely that many of these one-person households are elderly and on fixed incomes.

Considered low income is about 20% of the households in Southwick, with about 15% of the households in Southwick considered moderate-income households and 38% middle-income households. There has been an increase in the number of households earning incomes \$50,000 or more. Between 1989 and 1999, the number



Source: U.S. Census Bureau 2000

of households earning \$75,000 to \$99,999 increased from 137, or 5.0% of the total households, to 595, or 18.0% of the total households. Also during this time, the number of households earning \$150,000 or more increased from 9 to 87. Southwick is experiencing growth in the number of young families with higher incomes while at the same time, it also has a large percentage of senior citizens many of whom live alone and are on a fixed incomes.

Number of Households

The number of households is increasing faster than the population. This is consistent with a nationwide trend where parents move to smaller homes when their children reach adulthood and move out. The continuation of this practice, combined with significant projected increases in the 45-69 age groups should continue to increase the demand for new housing units in Southwick.

Travel to Employment

Figure 5: Vehicles Available per Occupied Housing Unit in Southwick, 2000

<i>Vehicles Available per Occupied Housing Unit</i>				
	<i>Town</i>		<i>PVR</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Occupied Housing Units	3,318		231,279	
None	89	2.7%	29,755	12.9%
1	1,056	31.8%	87,552	37.9%
2	1,440	43.4%	85,586	37.0%
3 or more	733	22.1%	28,386	12.3%

Source: U.S. Census Bureau

Southwick is located within commuting distance of several regional employment centers and most Southwick residents work outside of town. There are more vehicles per house in Southwick than the region. Most housing units in Southwick, roughly 43%, have two available vehicles. The number of housing units with three or more vehicles is 22.1% compared to only 12.3% for the region. In 1990, the mean travel time to work was 21.6 minutes and in 2000, it increased to 26.4 minutes; this is a significant increase. The vast majority (87.0%) of residents in Southwick drive to work alone compared with 79.3% for the region. Furthermore, no one in Southwick is utilizing public transportation to get to work.

Figure 6: Southwick Travel to Employment Trends, 1990-2000

Travel to Employment Trends						
<i>Travel Time</i>	<i>Town</i>			<i>PVR</i>		
	<i>1990</i>	<i>2000</i>	<i>% Change</i>	<i>1990</i>	<i>2000</i>	<i>% Change</i>
Mean Travel time to Work (minutes)	21.6	26.4	22.1%	18	27	50.0%
<i>Mode of Transportation</i>	<i>Number</i>	<i>Percent</i>		<i>Number</i>	<i>Percent</i>	
Drove alone	3,929	87.0%		224,939	79.3%	
Carpooled	379	8.4%		27,249	9.6%	
Public transportation	0	0.0%		7,048	2.5%	
Walked	111	2.5%		14,234	5.0%	
Other means	16	0.4%		2,462	0.9%	
Worked at home	79	1.8%		7,619	2.7%	

Source: U.S. Census Bureau

Note: This table reflects travel behavior of residents of the community not those employed in the community.

Poverty Rate

Southwick's poverty rate is one of the lowest in the Pioneer Valley region. Approximately 92 families out of a total of 2,419 total families in Southwick live below the poverty line. This is a poverty rate of 3.8%, which is substantially below both the Pioneer Valley region's rate of 10.01%, as well as the State of Massachusetts' rate of 6.7%. There are 537 individuals (6.1%), who live below the poverty line in Southwick. The poverty rates for families, families with a female head of household and no husband present, individuals, and children under 18 years are lower in Southwick compared to the Pioneer Valley region. Overall, the poverty rates in Southwick are lower than the region in every category except for the poverty rate of individuals 65 years and over, which is slightly higher at 9.8% compared to 8.2% for the region.

Education Attainment

Many people argue that in today's economy a high school education is the minimum requirement to participate effectively. Given high school's importance, it is encouraging that in 2000, Southwick's average high school dropout rate of 2.8 percent is below that of both the state and the Pioneer Valley region.

There are eighteen colleges within thirty miles of Southwick. Southwick's residents aged 25 and over educational level are of a slightly higher on average when compared to the rest of the Valley. Between 1990 and 2000, the

number of people 25 years and over that have less than a 9th grade level of education has decreased by 31.0 percent, while the number of high school graduates has increased by 25.3 percent. Only 7.6 percent of the population aged 25 and over did not complete high school compared to 9.2 percent of the rest of the region. Nineteen percent have at least a high school education, compared to 15 percent for the Pioneer Valley region. The percent of people that have an associate's degree or some higher level of education is about the same for the town (31 %) as it is for the region (33 %.)

Figure 7: Southwick Education Levels, 1990-2000

<i>Level of Education</i>	<i>Town Educational Level</i>			<i>PVR Educational Level</i>		
	<i>1990</i>	<i>2000</i>	<i>Percent Change</i>	<i>1990</i>	<i>2000</i>	<i>Percent Change</i>
Population 25 years and over	4,884	5,950		378,269	389,030	
Less than 9th grade	339	234	(31.0%)	35,027	25,242	(27.9%)
9th to 12th grade, no diploma	634	676	6.6%	56,798	46,140	(18.8%)
High school graduate	1,809	2,266	25.3%	120,823	120,503	(0.3%)
Some college, no degree	974	935	(4.0%)	57,950	70,006	20.8%
Associate degree	355	564	58.9%	28,831	31,220	8.3%
Bachelor's degree	577	859	48.9%	47,228	55,747	18.0%
Graduate or professional degree	196	416	112.2%	31,612	40,172	27.1%

Source: U.S. Census Bureau

In addition, the number of residents with an associate's degree, bachelor's degree and a graduate or professional degree significantly increased by 63 percent from 1990 to 2000. Residents with an associate degree increased by 59 percent compared to a regional increase of 8 percent. Residents with a bachelor's degree increased 49 percent, compared to a regional increase of only 18 percent. Furthermore, residents with a graduate or professional degree had the greatest percent change between 1990 and 2000 with 112 percent, compared to only 27 percent for the region. Therefore, it appears that the recent influx of higher-earning people have attained a higher education level than the people who were in the Town before them.

The Economy

Employers and Wages

In 1996, there were 206 employers in Southwick, and in 2000, there were 235. This represents a 14% increase, compared to an 8% increase for the region during this same period. Employees increased from 2,044 to 2,538 during the same period, which is a 24 % increase (compared to 8% for the region.) Although the weekly wage in Southwick is less than the region, it increased by 11 percent between 1996 and 2000 compared with PVR, which only saw a five percent increase.

Figure 8: Number of Employers, Employees, and Average Weekly Wage in Southwick, 1990-2000

Town Profile	Town	PVR
Employers - 1996	206	14,211
Employers - 2000	235	15,394
Percent Change	14.1%	8.3%
Employees - 1996	2,044	239,936
Employees - 2000	2,538	260,197
Percent Change	24.2%	8.4%
Average Weekly Wage - 1996 (calculated into 2000 \$)	\$440.42	\$580
Average Weekly Wage - 2000	\$490.42	\$608
Percent Change	11.4%	4.9%

Source: MA Department of Employment and Training, ES-202

Note: 1996 average weekly wages are adjusted into 2000 \$ using the Consumer Price Index for the Northeast (all urban consumers).

Employment Distribution

In Southwick employment percentages by sector has remained stable. Unlike the drop in employment in finance, insurance, and real estate seen in the region, Southwick's employment in this sector increased as a percentage of total employment. This sector as well as the services sector also grew much faster between 1996 and 2000 in Southwick than the region, with a 42 percent change.

Figure 9: Southwick Employment Distribution and Average Weekly Wage

	Employers	Employees			Average Weekly Wage	PVR Employers	Pioneer Valley Region Employees			PVR Average Weekly Wage
	2001	1996	2000	% Chg.	2001	2001	1996	2000	% Chg.	2001
Agriculture, fishing, and forestry	20	126	101	(19.8%)	\$354	348	1,814	2,141	18.0%	\$402.83
Mining and construction	35	61	107	75.4%	\$661	1223	7,446	9,037	21.4%	\$967.50
Manufacturing	7	279	368	31.9%	\$987	955	38,414	38,299	(0.3%)	\$792.48
Transportation, communications,	5	16	26	62.5%	\$522	459	9,329	10,682	14.5%	\$803.08
Trade	64	807	968	20.0%	\$398	4149	57,198	61,713	7.9%	\$495.85
Finance, insurance, and real estate	11	123	175	42.3%	\$685	1077	12,126	13,403	10.5%	\$1,199.13
Services	71	250	356	42.4%	\$377	7000	71,066	79,252	11.5%	\$684.56
Public Administration	N/A	382	434	13.6%	N/A		40,908	45,017	10.0%	N/A

Source: MA Division of Employment and Training (ES-202)

In all sectors the number of employees increased with the exception of agriculture, fishing, and forestry, which declined by 20 % compared to an 18 % increase in the region from 1996 to 2000. Notable sectors in Southwick are mining, construction, transportation and communication, which had more than a 50 % increase in employment during this time. Furthermore, the trade sector employs the most people with 968 employees and data projects this sector will make up close to 40 % of Southwick's total employment by 2008. Mining and construction grew by 75% between 1996 and 2000 and was the fastest growing sector.

Figure 10: Southwick Employment Projections in 2008

2008 Employment Projections				
Employment Sector	2000 Employment	2008 Projected Employment	2000-2008 Projected Percent Change	2008 Percent of Total Employment
Construction and mining	107	110	2.8%	4.2%
Manufacturing	368	327	(11.1%)	12.6%
Transportation, communications, and utilities	26	27	5.0%	1.1%
Trade	968	1,033	6.7%	39.8%
Finance, insurance, and real estate	175	190	8.4%	7.3%
Services	356	441	23.9%	17.0%
Public administration	434	463	6.8%	17.9%
Total (does not include agriculture)	2,434	2,592		

Source: MA Division of Employment and Training, Massachusetts Employment Projections through 2008; PVPC

Note: Projections are derived by using 1998-2008 industry projections developed by the Massachusetts Division of Employment and Training for the state as a whole.

Currently the manufacturing sector is strong in Southwick, although projected by 2008 employment in manufacturing will decline to 11 %, and is the only sector expected to decline in Southwick. Manufacturing currently makes up 14.5 percent of the total employment in town but by 2008, it will only make up 12.6 percent of the total employment. The average weekly wage in Southwick continues to lag behind the region in all sectors except manufacturing. The manufacturing sector provides an average weekly wage of \$987 compared to \$792 for the region. Manufacturing is of particular importance since it typically pays higher wages than service sector jobs. In addition, the manufacturing sector has a multiplier effect on overall private sector employment. Changes in the number of manufacturing jobs affects jobs in other sectors, because greater manufacturing activity and new manufacturing workers lead to additional demand for goods and services that are provided by other industries.

Tax Increment Financing

In 1993, the Commonwealth of Massachusetts instituted the Economic Development Incentive Program, designed to stimulate job growth and improve economic development in designated economic target areas (ETAs). Specifically, the Commonwealth designated the community of Southwick as an exceptional opportunity area for increased economic development. Since 1996, Southwick has been successful in establishing four Tax Increment Financing (TIF) projects within its industrial districts. These TIF projects can be attributed to retaining 246 jobs and creating an additional 96 jobs. The projects are as follows:

Figure 11: Southwick Tax Increment Finance Projects

Project	New Jobs	Jobs Retained	Term (years)	Private Investment	Date Established
B & E Tool Co., Inc	27	54	10	\$1,200,000	7/1/96
Whalley Computer	29	56	10	\$2,490,000	6/1/98
Westfield Gage Co.	40	136	11	\$6,000,000	12/1/99

Source: Massachusetts Office of Business and Development, May 2002.

Municipal Revenues & Expenditures

From 1990 to 2000 the tax rate in Southwick increased by 28%, from 12.17 in 1990 to 15.56 in 2000. The town has a uniform tax rate where each property class of developed land is taxed at the same rate. Southwick would probably need a larger commercial and industrial tax base to support a differential system where tax rates vary

according to property class. Southwick's revenue from local receipts in 2000 was \$1,756,000. Sixty-four percent of Southwick's local receipts are obtained through property taxes. The amount collected from residential property taxes increased by \$2,293,711, an increase of approximately 35% from 1990 to 2000, and the percentage of total revenues made up by residential property tax increased by 15%, from 55% in 1990 to 70% in 2000. The percentage of total revenue generated by commercial property tax decreased slightly in the same period and the percentage of total revenue generated by industrial property taxes remained almost constant.

Total expenditures increased from \$5,905,015 in 1990 to \$9,500,458 in 2000; this is a 76% increase in municipal expenditures. As is typical in most communities, the largest amount (46 %) goes towards education expenses, but the 46% toward education is down from 50% in 1990. General government spends the second largest amount at 12.3 %, with police at 11.8 %. Culture and recreation experienced the biggest change in its percentage of the total—going from 1.4% of total expenses to 3.1% in 2000.

Figure 12: Southwick Municipal Revenue, FYs 1990 & 2000

Funding Source	FY 1990			FY 2000		Percent Change in Amount
	Amount	Amount (in 2000 \$)	Percent of Total	Amount	Percent of Total	
Total tax levy	\$4,395,894	\$4,820,436	63.3%	\$7,420,475	62.7%	68.8%
Residential	\$3,825,547	\$4,195,007	55.1%	\$6,488,718	54.9%	69.6%
Open space	N/A	N/A	N/A	N/A	N/A	N/A
Commercial	\$423,070	\$463,929	6.1%	\$577,162	4.9%	36.4%
Industrial	\$62,275	\$68,289	0.9%	\$122,924	1.0%	97.4%
Personal Property	\$85,002	\$93,211	1.2%	\$231,671	2.0%	172.5%
State Aid	\$794,724	\$871,476	11.4%	\$1,160,900	9.8%	46.1%
Local Receipts	\$552,028	\$605,341	7.9%	\$1,756,000	14.8%	218.1%
All Other	\$1,205,403	\$1,321,817	17.3%	\$1,491,967	12.6%	23.8%
Total Revenue	\$6,948,049	\$7,619,071		\$11,829,342		70.3%

Source: MA Department of Revenue, Municipal Data Bank

Figure 13: Southwick Municipal Expenditures, FYs 1990 & 2000

Funds	FY 1990			FY 2000		Percent Change in Amount
	Amount	Amount (in 2000 \$)	Percent of Total	Amount	Percent of Total	
General government	\$529,264	\$580,379	9.8%	\$1,165,073	12.3%	120.1%
Police	\$575,622	\$631,214	10.7%	\$1,125,735	11.8%	95.6%
Fire	\$46,270	\$50,739	0.9%	\$139,797	1.5%	202.1%
Other public safety	\$66,083	\$72,465	1.2%	\$145,410	1.5%	120.0%
Education	\$2,700,696	\$2,961,521	50.2%	\$4,372,145	46.0%	61.9%
Public works/highway	\$367,513	\$403,006	6.8%	\$547,536	5.8%	49.0%
Other public works	\$197,303	\$216,358	3.7%	\$285,025	3.0%	44.5%
Health and welfare	\$15,432	\$16,922	0.3%	\$87,470	0.9%	466.8%
Culture and recreation	\$77,798	\$85,311	1.4%	\$295,698	3.1%	280.1%
Debt service	\$428,024	\$469,361	7.9%	\$729,460	7.7%	70.4%
Fixed costs	\$330,606	\$362,535	6.1%	\$549,786	5.8%	66.3%
Intergovernmental	\$14,980	\$16,427	0.3%	\$41,581	0.4%	177.6%
Other expenditures	\$35,361	\$38,776	0.7%	\$15,742	0.2%	(55.5%)
Total Expenditure	\$5,384,952	\$5,905,015		\$9,500,458		76.4%

Source: MA Department of Revenue, Municipal Data Bank

Land Use Data

Between 1991 and 2001, the total number of parcels increased from 2,565 to 3,163 or 23.3%. The vast majority of parcels are single-family residential (84.7% of total). Single family residential increased 16.2% and multi-family residential increased 60%. The number of parcels for apartments grew from 11 in 1991 to 107 by 2001. This represents an 872.7% change. Condominium parcels had the second largest increase with only 45 parcels in 1991 and 125 parcels by 2001. Commercial parcels increased 13.6% and industrial parcels increased 115%, from 20 in 1991 to 43 in 2001.

Land Available for Economic Development

The 2002 Subregional Housing Plan (using EOEA Funded Build-out data) indicates that there are still 7,747 acres of land available for development. Of the existing available land, about 74% is developable land that does not have constraints limiting its development. The build out analysis reveals that Southwick could grow by an additional 19,767 people and have a total population of 28,602 people utilizing an additional 3,678,538 gallons of water per day.

List of Businesses in Southwick

See Appendix

Southwick Business Owners Comment on the Town's Economic Status

A non-scientific survey of several local businesses was conducted to solicit business people's insights and opinions on the economic climate of the Town of Southwick. In all, the survey was administered to ten local businesses. The businesses surveyed were selected from a list provided by the Southwick Association of Businesses.

In general, the businesses described the economic character of Southwick as growing, as a good place to do business and viewed the community as financially sound, but they suggested it would be helpful to them if residents and the town administration made it a priority to buy first from local businesses. Many business owners described Southwick as "growing out of its rural character, as it becomes more 'white collar'." A few of the business owners surveyed said they sometimes find it difficult to get approvals for proposed expansions of business changes from the town.

The participating businesses identified several assets that affect Southwick's economic character. A major asset is its close proximity to Hartford and Springfield combined with recreational opportunities within minutes from everyone's door. Even though Southwick has grown, it still maintains its friendly small town appeal, beautiful landscapes and a good mix of uses in town. Business owners interviewed said they feel like Southwick has good police and fire protection and that the business association does a good job advocating for the local business interests.

The participating businesses also identified some weaknesses of Southwick that affect its economic character. In general, they feel that the downtown business district has no character or identity and that the town needs to do something about this, whether it is through stricter design controls or providing streetscape improvements.

Most businesses feel that there are opportunities to build good relations or partnerships with other businesses in Southwick, and in nearby towns. In contrast, most businesses did not feel that there are opportunities to build good relations or partnerships with the local government. It is felt that the planning and municipal departments need to be improved and development review needs to be streamlined. Furthermore, many feel that the bylaws do not create an 'even playing field' for all who want to expand or locate in Southwick. Others commented that there is a need for stronger partnerships with the town.

All of the businesses that responded to the survey have been operating in Southwick for at least six years and all are locally owned. Many of the business owners interviewed located in Southwick because they lived in town and wanted to work close to home. Others saw the town's growth potential, untapped markets and centralized location as prime business opportunities. Four of the ten businesses responded that they currently have plans to expand their business operations through expanded services, hiring additional employees, initiating a new marketing strategy, or purchasing new equipment. One business owner stated his business typically expands every three years or so and he recently bought a new parcel of land to build a new facility. The other five businesses had no current plans to expand or reduce their business operations although one business had just opened a new outlet a year ago.

Of the businesses that employ more than just themselves, the responses were split on the question whether they have trouble hiring competent employees. All of these businesses train their employees. One owner mentioned

that he struggles with employee's lack of appreciation of Southwick. Another respondent stated that he requires his employees to have steadfast dedication, integrity, and trust, as well as job-related skills.

Most businesses were aware of area workforce-development programs. Seven named the Business Education Alliance program and another named the former Western Massachusetts Precision Institute, but was not sure what its name was changed to. Seven of the businesses have hosted an intern from the Business Education Alliance program. Comments regarding the program were largely positive.

The businesses provided some suggestions for improving workforce development programs, including: have more technical type programs such as an automotive course offered at the high school; work to foster a stronger relationship with area colleges; place teachers into the BEA program for a day so they understand what is going on in the workforce; guest lecturers from a range of business sectors should visit the high school and help to develop the students' interests, and lastly, improve marketing of adult continuing education programs.

For the most part the businesses feel that Southwick is a 'business-friendly' place but there are opportunities to enhance this. One business owner felt that the town wants business to grow and flourish but it needs more direction and vision in order to make this a reality. Again, the view that there are no set rules or established guidelines for businesses to follow, make doing business as well as expanding business operations difficult. Some respondents who felt that Southwick is not business-friendly thought that the town does not want to grow.

Lastly, the participating businesses were divided on whether they feel their employees have unmet housing needs or difficulty in affording a home in Southwick. One owner believes that the requirements for new home development are too restrictive and force large lot sizes. In addition, the cost of housing has changed dramatically as well as the population characteristics of Southwick.

Summary of Economic Development Issues/Concerns

There is a strong desire in Southwick to make sure the town maintains its status as an economically stable bedroom community. In the course of this research, no one expressed a strong desire for additional jobs in town, but there is an identified need to review current zoning and subdivision regulations to make sure that locally owned business could expand as desired. There is an expressed desire for more of a 'downtown' identity in the physical community and an unequivocal desire to protect the community's open spaces.

This research reaffirmed six of the nine goals expressed in the 1997 Master Plan planning process:

- To ensure that new development in Southwick is appropriate for a rural and suburban community (affirmed)
- To preserve the open spaces and scenic beauty of Southwick (affirmed)
- To protect Southwick's natural resources (affirmed)
- To provide appropriate and sufficient active and passive recreation opportunities for its citizens (affirmed)
- To encourage appropriate commercial and light industrial development in Southwick, while protecting environmental quality and town resources (affirmed)
- To provide a safe, dependable, and efficient transportation system for the movement of people and goods (affirmed)

Economic Development Strategies

Strategy #1: Adopt a Planned Industrial or Business Development Bylaw

A planned industrial and/or business development is a development built under single ownership, consisting of light industrial and/or business sites that are simultaneously planned and built. The purpose of a bylaw to cover this type of development is:

- To attract light industries
- To encourage diversity in the community tax base through appropriate industrial development
- To minimize potentially adverse environmental conditions, such as pollution and noise, associated with such developments
- To encourage the creation of flexible industrial space for small and emerging businesses
- To encourage business development that is clustered to reduce adverse traffic, aesthetic, and environmental impacts on a community

Strategy #2: Adopt a Mixed Use Development Bylaw

The purpose of a mixed use bylaw is to foster a greater opportunity for creative development by providing guidelines that encourage a mix of uses compatible with existing and neighborhood properties; to provide housing and business uses in locations where a variety of town services are available; to promote utilization of existing buildings and property, and to encourage the provision of open areas. The intent is to enhance business vitality, reduce vehicular traffic, provide employment opportunities for residents close to home, ensure the compatibility with each other of the commercial, industrial, and residential uses, and ensure that the appearance and effects of the buildings and uses are harmonious with the character of the area in which they are located.

Strategy #3: Rezoning of Targeted Land Parcels for Business, Light Industrial or Industrial Use

After identifying land parcels targeted for economic development, Your Community could re-zone selected areas or create new zoning districts which could help achieve the town’s economic development (and housing) objectives, such as the following districts:

- Light Industrial District – could include lighter, non-polluting industries that could be developed without public sewer, on septic systems, such as light manufacturing, business, professional or medical offices, printing, agricultural product processing, etc.;
- Town Center Business District – could help to establish a working town center for Your Community, with more densely clustered uses and pedestrian access;
- Industrial District – could include areas near neighboring communities with potential for sewer extension agreements;
- Mixed Use District – could accommodate retail, office, and multi-family housing uses in one district.
- Rather than simply changing the zoning map for land parcels, Southwick should create new zoning districts and regulations. This will help to ensure that, in return for the economic value the property owner receives in upgraded zoning, the town receives value as well in quality development that meets town goals.

Strategy #4: Infill Development

Conventional development patterns have led to suburban sprawl, destroy open lands, and create gridlocked lifestyles. A major solution to these problems is infill development, or the creative recycling of vacant or underutilized lands, such as vacant lots, parking lots, and empty shopping malls. Successful infill can offer these rewards:

- Provide housing near job centers and transit
 - Increase the property-tax base
 - Preserve open space
 - Create new community assets, such as child-care centers, arts districts, and shopping areas
- For more information, see the book *Strategies for Successful Infill Development*.

Strategy #5: Special Districts and Incentive Programs

There are many state laws and programs that town’s can participate in to promote economic development, including:

- Tax Increment Financing – a 5-year to 20-year property tax exemption, based on the increased value of the project property due to new construction or significant improvements;
- Special Tax Assessment – a phased-in assessment of the total value of the project property, over a 5-year to 20-year period;
- Special Service District;
- Special Assessment Area to extend infrastructure ;
- Small Business Loan Program;
- Business Improvement District;
- Streamline permitting/approval processes;

- Establish Public/Private/Non-profit partnerships;
- Create public/private partnerships for workforce development programs (also, be sure to get the word out to those who'd be most interested);
- Brownfield Grant Program.

Strategy #6: Town Center Revitalization

Revitalizing an existing town center can improve the community overall image and enhance economic development. Components of this strategy can include:

- Create "gateway" into the community
- Encourage higher densities
- Create a central civic space or park
- Public art
- Encourage mixed uses
- Streetscaping: decorative lamp posts, brick-lined sidewalks, parkway trees, planter boxes, trash cans, seating, etc)
- Design and signage criteria
- Create a development review board (e.g. Town of Amherst)
- Allow outdoor café/restaurant seating
- Allow zero lot lines and require buildings to locate close to the street
- Require parking to be placed in back
- Allow on-street parking
- Marketing just for the downtown businesses
- Forming a special organization just for the downtown businesses

TRANSPORTATION ELEMENT

The Town of Southwick received equivalent plan credit for the Route 10/202 Corridor Study (1995) and so did not complete a transportation element as part of this community development planning process. One of the consultants working with the town on this CD plan, the Pioneer Valley Planning Commission (PVPC), did work with town officials to develop an implementation plan for the land use and traffic safety recommendations included in the Route 10/202 Corridor Study.

Background on Corridor Studies

The Pioneer Valley Planning Commission (PVPC) performed a number of studies in the 1980s and 1990s of various transportation corridors in the Valley. Some studies had limited follow-up, others none at all.

Requirements for a Corridor Study to be performed in the past included requirements that turned out to be counter-productive. The Corridor studies of the past had to involve at least two communities. They were done at the request of a community, not based on need necessarily. Often one community was a reluctant partner with another community that was more interested in pursuing a study. Implementation efforts were mixed; many reports were shelved with no action taken.

These past studies also had a long process time and sometimes communities lost interest by the end of the study that typically ran two-years. The composition of boards and committees might change, other concerns might take precedence in the interim, and consequently the study lost its relevance. The corridor studies as such were discontinued as a result of these matters.

Currently they are conducted under different procedures. First, the PVPC has become more selective about which communities to work with. Second, PVPC works with individual municipalities, not several. Third, PVPC works with those communities that advance projects, implement the recommendations and make the improvements despite impediments that might occur; communities that do otherwise might receive a smaller scope of study.

Currently areas of need are identified separately before proceeding with a study. If a community is interested in having the study done based on this identified need, then it is launched. Studies are need-based rather than interest-based. Outcomes have been positive. Communities have responded with involvement at the neighborhood level and local government level, and achieving much success with recommendations having been implemented as a result of this involvement.

Summary of Route 10/202 Corridor Study (1995)

The Town of Southwick requested a transportation profile of present and future conditions along the Route 10/202 corridor to examine traffic impacts associated with land use development and the increasing growth rate of the community. Since PVPC identified the high growth potential in southern sections of rural Westfield as well, the study area was extended to encompass that area also.

The study area encompassed all segments of the roadway from the Connecticut state line to the Route 10/202 intersection with Mill Street in Westfield. Major roadways feeding the corridor and key intersections were examined as well. The roadway provides one travel lane in each direction for the extent of the study area. The 8.6 miles of roadway comprising the corridor was divided into 5 segments for ease of managing data collection and summaries. Transit service was not offered at the time of the study, nor would the population densities produce the demand necessary to support transit. Paratransit providers indicated that demand for elderly and disabled transportation far exceeded the service then available.

Two land use factors that have a significant impact on the corridor are the easy access to northern central Connecticut, and easy access to Route 57, an important east/west corridor. Travelers avoid urban traffic congestion by using this route as an alternative. Major commercial establishments have located near the municipal boundary on the border with Connecticut.

There were 90 parcels of vacant land containing 1,294 acres in the study area in 1995; 32 were zoned industrial, 26 commercial, and 32 residential. Eighty-six parcels were located in Southwick, dispersed along the length of the corridor. There is a significant concentration of both commercial and historical buildings located along the corridor but no coordinated effort to protect the historic farmsteads. Some have been adapted to commercial usage with varying degrees of success. The change from agrarian use to commercial use has left the residential properties less desirable and has aided in the deterioration.

In Southwick between 1981 and 1991 there was a steady stream of development in the study area. Of 153 building permits issued, the majority were for residential development, though residential did not dominate in the corridor. There are certain disparities contained in the zoning bylaws at the time of the study that need to be addressed to bring them in conformity with the Massachusetts General Laws pertaining to zoning.

Major Findings

The Corridor Study, completed two years before the Master Planning process, laid the foundation for many of the recommendations included in the Master Plan (and reaffirmed in this community development planning process). If the Town wants to shape its commercial and residential development, it needs to amend its zoning bylaws and subdivision regulations to enhance the growth management tools available to local planners and developers. The study concluded with ten top goals:

1. Focus commercial growth in existing centers/nodes and reduce trip generation.
2. Establish new use recommendations for commercial zones.
3. Streamline the zoning bylaw by improving the site plan review process.
4. Preserve prime farmland parcels by discouraging conversion of agricultural parcels to other uses.
5. Improve the quality of commercial development.
6. Alleviate Traffic Congestion by Providing Improved Pedestrian and Bicycle Paths and Facilities
7. Maintain Rural Character
8. Protect Existing Residential Areas
9. Improve the sign bylaw
10. Control Unplanned Parking Lot Development in Shopping Centers

Land Use-related Corridor Study Recommendations

To achieve these goals, the following specific actions were suggested:

- Amend the Southwick zoning map to create three new commercial centers: a new Southwick Center zone with incentives for shared curb cuts, parking lots, and planned business developments; a new Feeding Hills Village zone for mixed use developments, and finally a Congamond Business zone;
- Amend the zoning bylaw to allow commercial uses which typically generate over 100 average daily vehicle trips to 2 locations--one within a planned business development within the Center zone, and the other in the Congamond Business zone;
- Amend the zoning bylaw to allow commercial, business and service uses only in mixed use zones within mixed use developments;
- Protect open space by: acquiring development restrictions, registering parcels in MGL Chapter 61 or 61A restriction programs, and purchasing parcels targeted for preservation.
- Establish performance standards for all commercial uses.
- Establish access standards including: limits on the number of curb cuts by encouraging access via common driveways; a maximum driveway width of 20 feet; safe sight distance; safe circulation within the lot, and a special permit process for larger developments to require dedicated turning lanes as necessitated by the size of the development.

- Improve parking and landscaping requirements to: limit asphalt coverage; require landscaping and shade trees in parking lots; accurately reflect parking needs associated with uses, especially for fewer spaces, and clearly define the edge between businesses and roadway
- Implement sidewalk plan including: retro-fit existing commercial shopping areas with safe internal sidewalk networks connecting to existing networks; install a sidewalk and bikeway network from Feeding Hills Road to Depot Street and Sheep Pasture Road; integrate College Highway sidewalks with a Southwick town center network to serve the municipal buildings, elders, and single family residences around Prifti Park, Southwick
- Establish a creative development bylaw and overlay zone for the residential land surrounding the Business district to provide an alternative to the strip residential development that typically emerges adjacent to an intensely developed area.
- Limit sign sizes according to speed, and making the bylaws more specific about size, type, dimensional requirements by district, and enforcement and administration standards
- Require special permits for the construction of multiple structures in both existing and new commercial shopping centers
- Post a performance guarantee insuring that all special permit requirements are met

Transportation-related Recommendations

Southwick's portion of the corridor falls under the jurisdiction of the Massachusetts Highway Department thereby requiring town officials to gain permission from the State for improvements to its segment of the corridor.

Top recommendation: Preserve Prime farmland parcels by discouraging conversion of agricultural parcels to other uses through acquisition of development restrictions.

Additional Recommendations:

1. Monitor the intersection at City View Road in the future in terms of large traffic increases projected for this area; check if it meets traffic signal warrants in the future.
2. Implement a creative development overlay district in order to limit the number of curb cuts/conflicts along the roadway. Monitor traffic volumes at key locations in both communities.
3. Realize future improvements to safety and capacity by installing a consistent paved shoulder along both sides of the roadway. This would facilitate the use of bicycles along the road, give slower vehicles a refuge to pull over for slower vehicles to pass, and create a greater distance between vehicles and lateral obstructions along the sides of the roadway.
4. Provide continuous safe walkways for pedestrian access to encourage more people to walk rather than drive short trips, and to improve conditions for pedestrians along a busy road. Crosswalks and signals should also be installed as necessary.

Status of Major Transportation Projects in Southwick

When the Route 10/202 Corridor Study was written in 1995 there were 2 projects listed in the Transportation Improvement Program (TIP): the Route 57 relocation project and the Southwick Rail Trail.

The Route 57 relocation project in Agawam is a very controversial project and has been indefinitely postponed by MassHighway.

The Southwick Rail Trail, designed to convert the abandoned Penn Central Rail Line that runs parallel to the Route 10/202 study corridor and serves recreational areas. It could connect with a similar path in Connecticut. The bike path has been 100% designed but was not considered for construction funding at the June, 2004 meeting of the region's Joint Transportation Committee (JTC). Town officials need to attend the JTC meetings and advocate for the project with the District 2 office of the MassHighway Department.

Additional Transportation Issues

In March 2004, members of the Community Development Planning team met with Peter Jakobowski, Director of the Southwick DPW to elicit additional transportation issues in Southwick. He raised the following concerns.

Pavement for Routes 10/202

The last time Route 10/202 was completely repaved was in the early 1980s. The pavement has been patched many times over the years, but continues to deteriorate. The stretch of road between the center of town and the Connecticut border was noted by Mr. Jakobowski as 'particularly hazardous'. This is a fairly busy route, used as a shortcut to Connecticut. The community has raised the need for re-paving with the MassHighway Department, but the town has no control over the timeline for work as Route 10/202 is a State Road.

Sidewalks

Southwick has a plan to improve existing sidewalks and extend them throughout the town's business districts, but to date this plan remains unrealized. Existing sidewalks are in poor shape, as characterized by gaps between sections, being covered with sand and dirt, or simply being unpaved. Improving sidewalks would increase pedestrian safety along the corridor and possibly decrease vehicle traffic as people could more easily walk from place to place. The fairly recent addition of high trip-generating businesses such as Dunkin Donuts adds to the danger of walking in the center of town. Mr. Jakobowski supported the need for zoning bylaw and subdivision regulation amendments to require businesses to build and maintain sidewalks keep their curb cuts to a minimum.

Turning Lanes

Turning lanes are another issue that needs to be addressed at some time in the near future. Drivers have started making their own informal turning lanes and this can cause confusion and complications especially for non-local drivers.

Other

Southwick needs crosswalks and new traffic signals.

Implementation Plan

As noted previously, this community development planning process was affected by an initial lack of support from town government. As a result, the following implementation plan still needs significant review by town officials and members of the public. At the same time, it does provide Southwick with a path to improve transportation safety and manage traffic congestion.

1. Review recommendations from previous plans and sort them by priority and type of recommendation—many are bylaw-related while others address physical infrastructure needs.
2. Assign responsibility for implementation to an entity within town government and set a timeline for success.
3. Seek funds for implementation.

A key finding of this planning process is that the town of Southwick needs to be more actively involved in the region's Joint Transportation Committee (JTC), the entity that determines how state funds are allocated to projects in the region. The JTC meets regularly and Southwick has a seat on the committee.

Implementation Plan for Route 10/202 Corridor Study

Recommended Transportation Improvement	Responsible Party	Relative Importance	Possible Funding Source
Participate actively in the JTC	DPW	High	No cost
Implement sidewalk plan including: retro-fit existing commercial shopping areas with safe internal sidewalk networks connecting to existing networks; install a sidewalk and bikeway network from Feeding Hills Road to Depot Street and Sheep Pasture Road; integrate College Highway sidewalks with a Southwick town center network to serve the municipal buildings, elders, and single family residences around Prifti Park, Southwick	DPW	Medium	MassHighway
Re-pave portions of Route 10/202	DPW	Medium	MassHighway
Create turn lanes on College Highway	DPW	High	MassHighway
Secure funding for construction of Southwick Rail Trail	DPW	High	Enhancement Funds, MassHighway
Pave shoulders on Route 10/202		Medium	MassHighway
Implement a creative development overlay district in order to limit the number of curb cuts/conflicts along Route 10/202	Planning Board	Low	EO 418 Implementation
Amend the Southwick zoning map to create three new commercial centers: a new Southwick Center zone with incentives for shared curb cuts, parking lots, and planned business developments; a new Feeding Hills Village zone for mixed use developments, and finally a Congamond Business zone	Planning Board	Low	EO 418 Implementation
Amend the zoning bylaw to allow commercial uses which typically generate over 100 average daily vehicle trips to 2 locations--one within a planned business development within the Center zone, and the other in the Congamond Business zone	Planning Board	Low	EO 418 Implementation
Amend the zoning bylaw to allow commercial, business and service uses only in mixed use zones within mixed use developments	Planning Board	Medium	EO 418 Implementation
Protect open space by: acquiring development restrictions, registering parcels in MGL Chapter 61 or 61A restriction programs, and purchasing parcels targeted for preservation	Planning Board	High	EOEA Self Help, Land Trusts
Establish performance standards for all commercial uses	Planning Board	Medium	EO 418 Implementation
Establish access standards including: limits on the number of curb cuts by encouraging access via common driveways; a maximum driveway width of 20 feet; safe sight distance; safe circulation within the lot, and a special permit process for larger developments to require dedicated turning lanes as necessitated by the size of the development	Planning Board	High	EO 418 Implementation
Improve parking and landscaping requirements to: limit asphalt coverage; require landscaping and shade trees in parking lots; accurately reflect parking needs associated with uses, especially for fewer spaces, and clearly define the edge between businesses and roadway	Planning Board	High	EO 418 Implementation
Establish a creative development bylaw and overlay zone for the residential land surrounding the Business district to provide an alternative to the strip residential development that typically emerges adjacent to an intensely developed area	Planning Board	Medium	EO 418 Implementation
Limit sign sizes according to speed, and making the bylaws more specific about size, type, dimensional requirements by district, and enforcement and administration standards	Planning Board	Medium	EO 418 Implementation
Require special permits for the construction of multiple structures in both existing and new commercial shopping centers	Planning Board	Medium	EO 418 Implementation
Post a performance guarantee insuring that all special permit requirements are met	Planning Board	Medium	EO 418 Implementation

BRINGING IT ALL TOGETHER

Introduction

In the Executive Summary of this plan we summarized key goals and objectives for the Town of Southwick to realize their vision for their community.

Here we summarize proposed actions and explain how the top priorities were settled upon.

Action Plan for the CD Plan Elements

The overall Action Strategy below provides a snapshot of the top recommendations from all four Elements. It is useful in comparing CD Plan elements, and understanding the broad spectrum of issues and goals addressed by this plan.

Southwick Community Development Action Plan

Element/ Strategy #	Strategy	Responsible Group	Timeframe
1	Open Space and Resource Protection Element		
1-1			
1-2			
1-3			
1-4			
1-5			
2	Housing Element		
2-1	Apply for PDF funds to promote affordable housing	CPA committee. Housing Authority and Planning Board	immediate
2-2	Possible bylaw revisions (see Housing section for detail)	Planning Board	3-12 months
3	Economic Development Element		
3-1	Revitalize College Highway	All	immediate
3-2	Possible bylaw revisions	Planning Board	3-12 months
3-3	Rezoning of targeted land	Planning Board	6-12 months
3-4	Promote infill development	Planning Board and Business Association	6-12 months
3-5	Create special districts	Planning Board	6-12 months
4	Transportation Element		

4-1	Review, revise and adopt proposed route 10/202 corridor study implementation plan	DPW, Planning Board, Select Board	3-12 momths
4-2	Actively participate in Joint Transportation Committee	DPW	immediate

Conflicts between Elements

There are few areas of conflict between recommendations in the four CD Plan Elements. There seems to be general agreement on the part of the individuals involved in creating this plan that Southwick needs to revitalize College Highway and pursue a variety of means to promote smart growth in Southwick. There is some question about the best way to meet residents housing needs, and this will be addressed at the public workshops planned for Fall 2004.

Balancing the CD Plan Elements

In preparing this plan, the Southwick Community Development Committee gave careful consideration to achieving balance between the open space, housing, and economic development elements of the plan. This plan has a good balance between the various town goals, which can sometimes appear to be conflicting:

- development and preservation;
- affordable housing and economic development;
- growth management and smart growth;
- infrastructure improvements and environmental protection.

There are also many instances where diverse town goals can be mutually compatible, as reflected in the following strategies:

- promoting compact, mixed use growth supports environmental quality while providing revenues from economic development and reducing auto travel;
- the Community Preservation Act allows Southwick to support land preservation, historic preservation and affordable housing;
- a Transfer of Development Rights bylaw uses the private market to support both compact smart growth and farmland preservation.

If Southwick implements the full range of recommendations in this plan, it would take great strides toward achieving the town's most important Community Development goals.

Bringing It all Together Map

The "Bringing It All Together" map is a composite of all the key recommendations from the four elements of this plan, illustrating the proposed geographic target areas for each recommended action. There were five themes which guided the geographical recommendations. They are:

- go where the infrastructure exists;
- go where the people already are;
- protect important natural and cultural places;
- add housing for empty nesters and young families;
- keep existing businesses in town and help them to grow.

This map illustrates:

1) Areas identified as **suitable for economic development** – Mixed Use Gateway and Village Center Development

Mixed Use Gateway

The areas titled, "Mixed use Gateway" on the Southwick Bringing It All Together Map represent areas of the town located on major corridors that have the potential to develop into small, concentrated settlements containing a variety of residential and commercial uses. These settlements can develop higher densities of housing while also evolving to provide retail and service businesses that can serve areas of the Town outside of the Village Center. These areas would also serve to relieve some of the development pressure from surrounding lands that are not suitable, or not appropriate, for development.

Village Center Area

This could be the 'heart' of Southwick. Here you want to build on existing low density nodes along College Highway. Consider allowing development in backlots—possibly new streets parallel to College Highway; close curb cuts; clean up the street scape, change use and density requirements to allow mixed use, shared parking. The goal is to re-evolve from a commercial strip into a Town Center

2) Priorities for **open space and farmland protection and land conservation** - These areas were identified using the land use suitability analysis to identify land suitable for open space preservation. These lands were then further prioritized, based upon water supply watersheds or aquifer protection areas, riparian corridors, prime farmlands and the town's Open Space Plan priorities. Shaded medium green on map.

3) Areas identified as **suitable for low and moderate-income housing** – These areas were identified using the land use suitability analysis to identify land suitable for compact development. These areas were then further prioritized based upon locations within close proximity to existing roadways and other necessary infrastructure.

Moderate Density Residential Settlement

Areas designated on the map for Moderate Density Residential Settlement are lands that might be best developed at a slightly higher density than other residential areas in Southwick in order to provide homes for empty nesters and first-time home buyers. These areas should encourage, through appropriate regulations, a broad range of housing types that allow for affordable, low maintenance homes for Southwick residents.

TDR Corridor Development

This area should utilize the zoning tool known as Transfer of Development Rights (TDR) to shift the developable land area away from the remaining agricultural lands and onto the lands immediately adjacent to the highway corridor. Whichever regulatory technique is used, it should be deployed in a way that fully compensates landowners for their development rights while encouraging high quality built environments in the Town.

MAPS

Land Use Suitability Analysis

The Land Use Suitability Analysis is a process by which planners and the Municipal Community Development Planning Committee can identify those lands that are most appropriate for development and those areas that need some form of protection from development.

Development of the Municipal Land Suitability Map and the subsequent discussions with the Community Development Planning Committee will lead to a clear set of geographic priorities that can guide future land use decisions in this plan and, more specifically, in the development of a Future Land Use Map for the town.

Land Use Suitability Map

The Land Use Suitability Map is created by combining and comparing various digital layers of information developed from federal, state, and local sources. Overlays of the GIS mapping data will identify those lands that are the most environmentally fragile and thus most desirable to protect, and those areas that are well suited for new residential and commercial development.

To aid in the visualization of these future land use priorities, PVPC has developed a range of categories for all lands in the town. Every acre of land in the community will fall into one of these categories. A brief description of each land use category – including the list of mapping data or characteristics used to create the category – follows:

Category 1a: Protected from Future Development

This category includes lands that are most likely to remain undeveloped in the future. In some cases this is because the identified lands are protected from development or are in government or institutional ownership and are unlikely to be developed in the near future. Also included in this category are lands that are already developed. In articulating future land use strategies in the community, the community may wish to identify some previously developed lands as being appropriate for future redevelopment. However, for the purposes of this analysis the developed lands may remain in this first category.

Data Layers

A. Open Water
B. Existing Open Spaces
Protected Lands
Government-owned Lands
Institutional Lands
Private Lands

Category 1b: Existing Developed Lands

This category includes lands that are currently shown as developed on the most recent McConnell Land Use Maps from UMASS.

Data Layers

Existing Developed Lands

Category 2: Land Suitable for Compact Development (Mixed Use, Affordable Housing, Commercial Development)

This category includes lands that are currently served – or could be potentially served – by the infrastructure that supports the most intensive development. Many times, these lands will occur around village centers, along developed commercial corridors, or in more intensively developed residential and mixed use neighborhoods.

Data Layers

Unprotected, unconstrained lands within any of the following simple buffers to be established showing lands within:

Services

- ¼ mile of water line
- ¼ mile of sewer line
- ¼ mile of public transit line
- ½ mile of an interstate (or turnpike) exchange

Places

- ¼ mile of major employer/employment center
- ½ mile buffer of town center/s
- ¼ mile buffer of village centers
- ¼ mile buffer of other community-designated growth node

- Does not include sensitive areas (#4)
- Does not include active farmlands (#5)
- Commercial/Industrial zoned land not included (#6)

Category 3: Land Suitable for Protected Open Space

This category includes lands that provide some valuable benefit to the natural or human environment in the community and that should be protected from future development.

Data Layers

All lands not in Category 1 or 2 but including:

A. Resource Areas

- 100-year Flood Plain
- DEP Zone 1
- Outstanding Water Resource Watershed
- Wetlands (plus 100-foot buffer)
- Rivers Protection Act (100-foot buffer, inner riparian zone)
- BioMap Core Areas
- Certified and Potential Vernal Pools (point designations only)
- Steep Slopes (over 25%)
- NHESP Rare & Endangered Species Habitat

B. Existing Open Space with Limited Protection from Development

- Government-owned Lands
- Institutional Lands
- Private Lands
- Can include active farmland
- Does not consider existing zoning designations

Category 4: Farmland Suitable for Protection or Low Intensity Use

This category includes all undeveloped and unrestricted farmland not in Categories 1, 2, or 3.

Data Layers

Active Farmland

Category 5: Sensitive Lands Suitable for Low Intensity Use

This category includes environmentally-sensitive lands that are most appropriate for low intensity uses such as low density residential housing, active recreational uses, or scattered, low-impact commercial activity. When appropriate, some of these areas may also be appropriate for long-term protection from development such as in the case of active agricultural lands.

Data Layers

All undeveloped and unrestricted lands not within Categories 1, 2, 3, and 4, but within:

Active Farmland
DEP approved Zone 2
Aquifer Protection Overlay Zones
Interim Wellhead Protection Areas
NonTransient/NonCommunity Water Supply Buffers
Steep Slopes (15% - 25%)
Pioneer Valley Regional Greenways Priority Areas
Planned Municipal trails or greenway corridors

Category 6: Land Suitable for Potential Economic Development (High Intensity)

This category includes lands that may be suitable for high intensity commercial or economic development in the community. Not all communities have areas in all of these categories, but it is likely that at least some areas in town will fall into this category.

Data Layers

Undeveloped, unprotected, unconstrained lands within:
Existing Industrial Park
Designated Economic Opportunity Area
Brownfield Sites
Existing Vacant/Underdeveloped Industrial/Commercial Sites
Lands Currently Zoned for Commercial or Industrial Use

Category 7: Remaining Lands – Suitable for Local Designation

These lands are those that offer neither prime development opportunities nor particularly valuable environmental assets. The Community Development Planning Committee may choose whether or not to include specific strategies regarding future uses of these lands.

Data Layers

All remaining lands not included in Categories 1 through 6

Appendices

Appendix A Menu of Housing Strategies

Financing/Support

Low Interest Loans for Septic Repairs

Southwick's Board of Health could apply for a loan under the State Revolving Fund Pollution Abatement Trust Program to enable the Board of Health to provide low-interest loans for needed septic system repairs to keep homes affordable.

Formation of a Local Housing Partnership

The formation of a Local Housing Partnership would make Southwick eligible for DHCD technical assistance grants and other programs. The partnership should include, or report to, the Select Board.

Apply for State Housing Grant Funds for Site Preparation or Brownfields Improvements

Southwick could apply for one of many available state grant programs which provide funding for housing site preparation of improvements on brownfield sites, in order to promote affordable housing.

Work with Banks on Financing for Affordable Housing

The town should work with local or regional banks or other financial service establishments to make available concessionary financing or other mechanisms that improve housing affordability.

Formation of a Local Affordable Housing Trust

An Affordable Housing Trust can receive tax-deductible, charitable and other donations that would be used to develop or rehabilitate housing.

Bylaw Revisions

Zoning to Allow Development of Duplexes and Multi-family Housing

Southwick's current zoning regulations allow duplexes in zone R-40, R-20, R-20-A. Other forms of multi-family housing are allowed by Special Permit, including:

Residential apartment houses by Special Permit in the R-20-A district;

Elderly housing is allowed by Special Permit in the R-20-B District.

The town should consider making some of these uses by-right uses, perhaps with Site Plan Approval, and allowing elder housing close to the town center where access to services and shopping is more readily available.

Update Cluster Zoning Regulations to Allow Flexible Residential District by right

Southwick has adopted Cluster Zoning regulations in the form of the Flexible Residential District that provides a density bonus for cluster housing developments that provide affordable housing units. Since Massachusetts has now amended the State Zoning Act, Chapter 40a, to allow by-right cluster development, Southwick should update its Cluster Zoning Regulations to allow this use by right, rather than by Special Permit.

Affordable Housing Zoning Bylaw

The adoption of an Inclusionary Zoning Bylaw for Affordable Housing would promote the construction of affordable housing for low and moderate-income residents. Inclusionary housing bylaws promote the private market development of affordable housing by offering developers residential density bonuses. In return, the developer must set aside a percentage of housing units in the development for low and moderate-income residents. In existing inclusionary bylaws, the percentage of affordable units generally ranges from 10 to 25% of the total units being developed. As alternatives, communities may allow developers to construct some of the required affordable units off-site, or allow the developer to make a cash payment to the community equal to the value of the affordable units to be used by the community to develop affordable units.

Planned Unit Development

Planned Unit Developments (PUDs) provide opportunities for developing a mix of housing types within a single clustered residential development. PUDs can include single family homes, townhouses, apartments and other residential uses.

Traditional Neighborhood Development

Traditional Neighborhood Developments (TNDs) are new residential developments designed to replicate the pedestrian-friendly densities and layouts of the older residential neighborhoods found in many New England communities. Typical features of TNDs are compact lots, well-designed but modest size homes, front porches, sidewalks, street trees, on-street parking. Because land costs are lower and homes are modest in size in TNDs, this can be a strategy for creation of affordable housing.

Mixed Use Village Center Development

Mixed Use Village Center Development can include a variety of uses, such as retail, office, and housing in a single planned development. Housing options could include second story apartments, townhouses or multi-family complexes.

Transfer of Development Rights

Transfer of Development Rights (TDR) is a tool which is employed primarily to protect open space and farmland. However, it can also promote creation of affordable housing. This is because development rights are transferred to a receiving area near a village center, where greater density can be allowed due to the availability of town services. This receiving area could be targeted for affordable housing.

Accessory Apartments

Accessory apartments can provide improved rental housing opportunities by allowing “mother-in-law” or accessory apartments in single-family homes, without altering the character of neighborhoods.

Zoning for Live-and-work Units

Live-and-work units can include artisan studios, housing for seasonal employees and dormitories. They can provide an affordable housing alternative to owner-occupied single-family homes.

Zoning for Congregate Care and Assisted Living Facilities

There are several forms of elderly housing, such as life care facilities, senior apartments and congregate elderly housing, which are not addressed in many community bylaws. These are vital housing opportunities for elders and can be allowed by Special Permit in most residential areas.

Co-housing

Co-housing projects are clustered residential units with some shared facilities, such as dining or recreational facilities, with cooperative management.

Appendix B

Proposal for Additional Community Participation

Date: April 6, 2004

To: Craig Samuelson
Southwick Economic Development Commission

From: Peter Flinker, Principal
Dodson Associates, Ltd. Landscape Architects & Planners
463 Main Street, Ashfield, MA 01330
(413) 628-4496 ext. 17

Re: Southwick College Highway Workshop

For the past year, Dodson and Associates and the Pioneer Valley Planning Commission have been working on a Community Development Plan for Southwick, supported by a \$30,000. grant from the Commonwealth of Massachusetts. The Community Development Plan process is designed to encourage every town in the state to create or update local Master Plans, with a focus on transportation, housing, open space conservation and economic development. In Southwick, the process has allowed us to update, map, and analyze information about each of these elements, but did not include funding for public workshops. It was assumed that recent surveys and public meetings held as part of the previous Southwick Master Plan process would be enough. We have realized, however, that there is still little town-wide consensus about future residential development, business growth and open space protection, and that the Master Plan does not have widespread support.

If the Community Development Plan is not to suffer the same fate, local residents and business owners need to be involved in developing its final recommendations. To do this, we proposed to hold a town-wide workshop, the focus of which will be the College Highway corridor. From our analysis of Southwick's history, its current focus of business activity and community life, as well as opportunities for development, the College Highway is the key to Southwick's future. By focusing on specific ideas for this corridor, we can keep the workshop from becoming just another vague discussion of future possibilities, and instead use this well-known area as a catalyst for discussion of what residents want the town to be like in the future. We can draw on the information developed through the Community Development Plan process, and then see how these ideas might play out along the corridor. The results will be used to fine-tune the plan recommendations to better represent the physical realities and political will of local residents and business people.

We expect to work with you and other town boards to finalize plans for the workshop, but suggest the following based on similar efforts in other communities. To begin with, we recommend that rather than trying to do the workshop on a Saturday (which is unlikely to yield a good turnout in the spring) that we have it on a weekday in the middle of May, with Thursdays usually being the best. The general idea is that the consultant team will spend the whole day in Southwick, with a series of meetings and workshop sessions with different groups, culminating in a public workshop that evening:

9 AM Tour the Site

Dodson Associates team tours the corridor and meets with key landowners and business people.

11AM – 2 PM Develop Conceptual Alternatives

The consultant team develops a series of plans describing the planning issues and development opportunities, supplemented by an analysis of ownership patterns, local regulations, and physical constraints.

2 PM Meet With Key Stakeholders

Town officials and key stakeholders will be invited to a presentation and discussion of our preliminary ideas for the study area, including a series of design alternatives showing a variety of options for future growth and development. These might look at the future "build out" under existing trends and regulations, contrasted with several alternatives that take the same

amount of development and reorganize it in ways that use land more efficiently, preserve open space, and enhance business opportunities.

3:30 – 6:30 PM Revise Plan Alternatives

The Consultant Team takes the results of the discussion and develops two or three masterplan alternatives in greater detail, showing proposed future patterns of growth and conservation along the entire corridor.

7 – 9 PM Public Workshop

Dodson Associates will present our understanding of existing conditions along the corridor, and introduce the masterplan alternatives. Depending on the number of participants, we could break into small groups for facilitated discussion of the different ideas. This evening workshop will also be an opportunity for us to present the results of the Community Development Plan, which will provide a context for our discussions about the future of the College Highway corridor. At the end of the evening each group will present its conclusions to the others, and we will try to reach a consensus about which masterplan best represents the desires of the community.

Dodson Associates could complete the workshop and incorporate the results into the Southwick Community Development Plan for a total of \$2,500., including all materials and incidental expenses. We would expect your help in publicizing the workshop and reaching out to key landowners and business people, putting up flyers and sending out postcards inviting residents to attend.

Thank you in advance for your consideration. I look forward to speaking with you further.

Appendix C

Proposed Community Survey on Proposed Strategies

Southwick HOUSING Issues/Concerns

Please indicate your level of agreement with the following statements

I want Town planners to ensure that new development in Southwick is appropriate for a rural/suburban community.

strongly agree **agree** **disagree** **strongly disagree**

I want to ensure that new development is designed to be attractive, well-planned and consistent with community character.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to provide a diversity of housing types to enable residents from a wide range of economic levels and age groups to live in Southwick.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to identify areas of Southwick appropriate for different densities of residential development, for commercial development, and for industrial development and to direct growth toward those appropriate areas so as to minimize adverse effects on town services and the environment

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to promote innovative forms of development appropriate to Southwick's rural character.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to promote development patterns which protect farmland.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to ensure that the availability of town infrastructure is a key factor guiding the timing and location of new development.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to establish recognized growth areas, within which publicly-funded infrastructure expansions shall be confined.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to require flexible residential development for major subdivisions on farmland.

strongly agree **agree** **disagree** **strongly disagree**

Strategies for Housing

Please indicate whether or not you support the proposed strategies:

Low Interest Loans for Septic Repairs

Southwick's Board of Health could apply for a loan under the State Revolving Fund Pollution Abatement Trust Program to enable the Board of Health to provide low-interest loans for needed septic system repairs to keep homes affordable.

Strongly support _____ _____ support _____ disapprove _____ strongly disapprove

Zoning to Allow Development of Duplexes and Multi-family Housing

Southwick's current zoning regulations allow duplexes in zone R-40, R-20, R-20-A. Other forms of housing are allowed by Special Permit:

- *Residential apartment houses by Special Permit in the R-20-A district;*
- *Elderly housing is allowed by Special Permit in the R-20-B District.*

The town could consider making some of these uses by-right uses, perhaps with Site Plan Approval, and allowing elder housing close to the town center where access to services and shopping is more readily available.

Strongly support _____ _____ support _____ disapprove _____ strongly disapprove

Update Cluster Zoning Regulations to Allow Flexible Residential District by right

Southwick has adopted Cluster Zoning regulations in the form of the Flexible Residential District.

- *Provide a density bonus for cluster housing developments that provide affordable housing units.*
- *Since Massachusetts has now amended the State Zoning Act, Chapter 40a, to allow by-right cluster development, Southwick should update its Cluster Zoning Regulations to allow this use by right, rather than by Special Permit.*

Strongly support _____ _____ support _____ disapprove _____ strongly disapprove

Affordable Housing Zoning Bylaw

The adoption of an Inclusionary Zoning Bylaw for Affordable Housing would promote the construction of affordable housing for low and moderate-income residents. Inclusionary housing bylaws promote the private market development of affordable housing by offering developers residential density bonuses. In return, the developer must set aside a percentage of housing units in the development for low and moderate-income residents. In existing inclusionary bylaws, the percentage of affordable units generally ranges from 10 to 25% of the total units being developed. As alternatives, communities may allow developers to construct some of the required affordable units off-site, or allow the developer to make a cash payment to the community equal to the value of the affordable units to be used by the community to develop affordable units.

Strongly support _____ _____ support _____ disapprove _____ strongly disapprove

Formation of a Local Housing Partnership

The formation of a Local Housing Partnership would make Southwick eligible for DHCD technical assistance grants and other programs. The partnership should include, or report to, the chief elected municipal official.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Planned Unit Development

Planned Unit Developments (PUDs) provide opportunities for developing a mix of housing types within a single clustered residential development. PUDs can include single family homes, townhouses, apartments and other residential uses.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Traditional Neighborhood Development

Traditional Neighborhood Developments (TNDs) are new residential developments designed to replicate the pedestrian-friendly densities and layouts of the older residential neighborhoods found in many New England communities. Typical features of TNDs are compact lots, well-designed but modest size homes, front porches, sidewalks, street trees, on-street parking. Because land costs are lower and homes are modest in size in TNDs, this can be a strategy for creation of affordable housing.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Mixed Use Village Center Development

Mixed Use Village Center Development can include a variety of uses, such as retail, office, and housing in a single planned development. Housing options could include second story apartments, townhouses or multi-family complexes.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Transfer of Development Rights

Transfer of Development Rights (TDR) is a tool, which is employed primarily to protect open space and farmland. However, it can also promote creation of affordable housing. This is because development rights are transferred to a receiving area near a village center, where greater density can be allowed due to the availability of town services. This receiving area could be targeted for affordable housing.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Accessory Apartments

Accessory apartments can provide improved rental housing opportunities by allowing “mother-in-law” or accessory apartments in single-family homes, without altering the character of neighborhoods.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Conversion of Vacant Mills or Industrial Buildings into Multi-family Housing

Conversion of vacant mills or industrial buildings can provide affordable apartments or rental housing units.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Zoning for Live-and-work Units

Live-and-work units can include artisan studios, housing for seasonal employees and dormitories. They can provide an affordable housing alternative to owner-occupied single-family homes.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Zoning for Congregate Care and Assisted Living Facilities

There are several forms of elderly housing, such as life care facilities, senior apartments and congregate elderly housing, which are not addressed in many community bylaws. These are vital housing opportunities for elders and can be allowed by Special Permit in most residential areas.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Co-housing

Co-housing projects are clustered residential units with some shared facilities, such as dining or recreational facilities, with cooperative management.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Apply for State Housing Grant Funds for Site Preparation or Brownfields Improvements

Southwick could apply for one of many available state grant programs which provide funding for housing site preparation of improvements on brownfield sites, in order to promote affordable housing.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Work with Banks on Financing for Affordable Housing

The town should work with local or regional banks or other financial service establishments to make available concessionary financing or other mechanisms that improve housing affordability.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Formation of a local Affordable Housing Trust

An Affordable Housing Trust can receive tax-deductible, charitable and other donations that would be used to develop or rehabilitate housing.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Southwick's Economic Development Goals

Please indicate your level of agreement with the following statements

I want the Town to ensure that new development in Southwick is appropriate for a rural and suburban community.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to preserve the open spaces and scenic beauty of Southwick.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to protect Southwick's natural resources.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to conserve Southwick's farmland.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to provide appropriate and sufficient active and passive recreation opportunities for its citizens.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to encourage appropriate commercial and light industrial development in Southwick, while protecting environmental quality and town resources.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to provide a safe, dependable, and efficient transportation system for the movement of people and goods.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to guide the continued development of appropriate, efficient, and economical infrastructure for Southwick, including utilities, public safety, schools, and municipal water and sewer.

strongly agree **agree** **disagree** **strongly disagree**

I want the Town to coordinate planning efforts among town boards, to ensure consistency with this master plan and with regional plans and policies.

strongly agree **agree** **disagree** **strongly disagree**

Economic Development Strategies

Please indicate whether or not you support the proposed strategies:

Strategy #1: Adopt a Planned Industrial or Business Development Bylaw

A planned industrial and/or business development is a development built under single ownership, consisting of light industrial and/or business sites that are simultaneously planned and built. The purpose of a bylaw to cover this type of development is:

- To attract light industries
- To encourage diversity in the community tax base through appropriate industrial development
- To minimize potentially adverse environmental conditions, such as pollution and noise, associated with such developments
- To encourage the creation of flexible industrial space for small and emerging businesses
- To encourage business development that is clustered to reduce adverse traffic, aesthetic, and environmental impacts on a community

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Strategy #2: Adopt a Mixed Use Development Bylaw

The purpose of a mixed use bylaw is to foster a greater opportunity for creative development by providing guidelines that encourage a mix of uses compatible with existing and neighborhood properties; to provide housing and business uses in locations where a variety of town services are available; to promote utilization of existing buildings and property, and to encourage the provision of open areas. The intent is to enhance business vitality, reduce vehicular traffic, provide employment opportunities for residents close to home, ensure the compatibility with each other of the commercial, industrial, and residential uses, and ensure that the appearance and effects of the buildings and uses are harmonious with the character of the area in which they are located.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Strategy #3: Rezoning of Targeted Land Parcels for Business, Light Industrial or Industrial Use

After identifying land parcels targeted for economic development, Your Community could re-zone selected areas or create new zoning districts which could help achieve the town's economic development (and housing) objectives, such as the following districts:

- Light Industrial District – could include lighter, non-polluting industries that could be developed without public sewer, on septic systems, such as light manufacturing, business, professional or medical offices, printing, agricultural product processing, etc.;
- Town Center Business District – could help to establish a working town center for Your Community, with more densely clustered uses and pedestrian access;
- Industrial District – could include areas near neighboring communities with potential for sewer extension agreements;
- Mixed Use District – could accommodate retail, office, and multi-family housing uses in one district.

Rather than simply changing the zoning map for land parcels, Southwick should create new zoning districts and regulations. This will help to ensure that, in return for the economic value the property owner receives in upgraded zoning, the town receives value as well in quality development that meets town goals.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Strategy #4: Infill Development

Conventional development patterns have led to suburban sprawl, destroy open lands, and create gridlocked lifestyles. A major solution to these problems is infill development, or the creative recycling of vacant or underutilized lands, such as vacant lots, parking lots, and empty shopping malls. Successful infill can offer these rewards:

- Provide housing near job centers and transit
- Increase the property-tax base
- Preserve open space
- Create new community assets, such as child-care centers, arts districts, and shopping areas
- For more information, see the book *Strategies for Successful Infill Development*.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Strategy #5: Special Districts and Incentive Programs

There are many state laws and programs that town's can participate in to promote economic development, including:

- Tax Increment Financing – a 5-year to 20-year property tax exemption, based on the increased value of the project property due to new construction or significant improvements;
- Special Tax Assessment – a phased-in assessment of the total value of the project property, over a 5-year to 20-year period;
- Special Service District;
- Special Assessment Area to extend infrastructure ;
- Small Business Loan Program;
- Business Improvement District;
- Streamline permitting/approval processes;
- Establish Public/Private/Non-profit partnerships;
- Create public/private partnerships for workforce development programs (also, be sure to get the word out to those who'd be most interested);
- Brownfield Grant Program.

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Strategy #6: Town Center Revitalization

Revitalizing an existing town center can improve the community overall image and enhance economic development. Components of this strategy can include:

- Create "gateway" into the community
- Encourage higher densities
- Create a central civic space or park
- Public art
- Encourage mixed uses
- Streetscaping: decorative lamp posts, brick-lined sidewalks, parkway trees, planter boxes, trash cans, seating, etc)
- Design and signage criteria
- Create a development review board (e.g. Town of Amherst)
- Allow outdoor café/restaurant seating
- Allow zero lot lines and require buildings to locate close to the street
- Require parking to be placed in back
- Allow on-street parking
- Marketing just for the downtown businesses
- Forming a special organization just for the downtown businesses

Strongly support ____ ____ support ____ disapprove ____ strongly disapprove

Appendix D

Partial List of Businesses in Southwick

<p>A & R Auto Glass Andy Reardon (413) 569-6522 23 Woodside Circle Southwick, MA 01077</p>	<p>AFLAC Linda Keenan (413) 569-2094 34 Fred Jackson Road Southwick, MA 01077</p>	<p>Alan L. Ferrigno Attorney At Law (413) 786-9454 100 Main Street Feeding Hills, MA 01030</p>
<p>American Express Financial Advisors Stewart Mountain (413) 569-9488 FAX (413) 569-9490 476 College Highway Southwick, MA 01077</p>	<p><u>The American Inn</u> (413) 569-1945 1 Sawmill Park Southwick, MA 01077</p>	<p>American Legion Post 338 Norman Crowley (413) 569-9055 or (413) 569-5177 P.O. Box 338 Southwick, MA 01077</p>
<p>Atrium Property Services Jeffrey Gurney (413) 569-5557 476 College Highway Southwick, MA 01077</p>	<p>Auctioneer Phil Jacquier Inc. Phil Jacquier (413) 569-6421 18 Klaus Anderson Rd Southwick, MA 01077</p>	<p><u>B&E Tool Co.</u> John Wilander (413) 569-5585 10 Hudson Drive Southwick, MA 01077</p>
<p>Best Auto Service Rusty Grant & Gene McClain (413) 569-5069 580 College Highway Southwick, MA 01077</p>	<p>Bill't Well Mfg. Bill Vredenburg (413) 569-1177 23 Hudson Drive Southwick, Ma 01077</p>	<p>Cal Chunglo Tractor Service Cal Chunglo (413) 569-3165 314 Granville Road Southwick, MA 01077</p>
<p>Charron Financial Group Dean Charron (413) 357-8655 23 Dickinson Drive Granville, MA 01034</p>	<p>Chase Automotive Electric Eric Chase (413) 569-0830 805 College Highway Southwick, MA 01077</p>	<p><u>CEH Consulting, Inc.</u> <u>Chuck Housner</u> (413) 832-0001 P.O. Box 752 Southwick, MA 01077 <u>sales@cehconsulting.com</u></p>
<p>Chris's Collection Christine Gaugh (413) 569-5502 805 College Highway Southwick, MA 01077</p>	<p>Cigal Management Clayton Cigal Sr. (413) 569-3371 31 Congamond Road Southwick, MA 01077</p>	<p>Colesce Couture Vicky Lynn Fanska (413) 532-5246 360 Granville Road Southwick, MA 01077</p>
<p>College Highway Insurance Agency, Inc. <u>Serena Fuller</u> (413) 569-1229 Fax (413) 569-0434 P.O. Box 549 Southwick, MA 01077</p>	<p>Collins Construction Co. George and Alice Collins (413) 569-9099 17 Shaggbark Drive Southwick, MA 01077</p>	<p>Curves Barbara Clark (413) 569-1657 535 College Highway Southwick, MA 01077</p>
<p>Designer's Edge Denise Jenkins (413) 569-3108 P.O. Box 450 Southwick, MA 01077</p>	<p>Diane L. Mason Agency Diane Mason (413) 569-2307 Fax (413) 569-2308 610 College Highway Suite 12 Southwick, MA 01077</p>	<p>Drenen's Tax Service <u>Walter Drenen</u> (413) 569-0015 FAX (413) 569-0811 642 College Highway Southwick, MA 01077</p>

Duncan and Associates Real Estate Bernadette Bain (413) 569-1871 610 College Highway Southwick, MA 01077 info@duncanrealestate.com	Edward Jones Financial Services Jeff Haluch (413) 569-5559 36 Larchly Avenue Westfield, MA 01085	Environment 1st Pest Control Brian Morrissey (413) 569-1871 17 Juniper Street Southwick, MA 01077
FSC Insurance Agency Frank Cody (413) 569-2928 617 College Highway Southwick, MA 01077	Giant Steps Children's Center Michelle Bouchard (413) 569-2989 209 College Highway Southwick, MA 01077	Good Time Pizza Linda and Glenn Hart (413) 569-5911 784 College Highway Southwick, Ma 01077
Granfield Tree Service Christine Granfield (413) 569-6104 22 Fred Jackson Road Southwick, MA 01077	Gravity Warehouse Seth James (413) 569-1874 Fax (413) 569-1891 549 College Highway Southwick, MA 01077	Guie's Auto Body Wayne Guie (413) 569-0147 FAX (413) 569-1142 445 College Highway Southwick, MA 01077
Hillside Construction Dave Recouille Southwick, MA 01077	Jerome M. Azia D.D.S. (413) 569-3170 627 College Highway Southwick, MA 01077	Keith Roy Home Improvements Keith Roy (413) 569-5575 16 Renny Avenue Southwick, MA 01077
King Brothers Decorating Center (413) 569-3134 FAX (413) 569-3134 615 College Highway Southwick, MA 01077 kingbrothersdec@verizon.net	Kitchens of Distinction Inc. Paul Harlin (413) 569-1100 599 College Highway Southwick, MA 01077 3dkitchens@msn.com	Lakewood Village Apartments Marie Daniels (413) 569-5369 160 Point Grove Road Southwick, MA 01077
Landmark Tours and Cruises Robert Marx (413) 569-1500 208 College Highway Southwick, MA 01077	Machine Services Richard Hamann (413) 569-6277 P.O. Box 694 Southwick, MA 01077	Massage Therapist Joan Crouse (413) 569-9800 476 College Highway Suite 2 Southwick, MA 01077
Mitchell's Corner Cheryl Mitchell (413) 569-1764 9 Wood Street Southwick, MA 01077	Open Arms Childcare Center Sharon Vogel (413) 569-5151 568 College Highway Southwick, MA 01077	Pat's Pro Shop Patricia Mitchell (413) 569-6977 P.O. Box 579 Southwick, MA 01077
Paul Tsatsos, CPA (413) 569-0106 394 College Highway Southwick, MA 01077	Quick Stop Package Store Marcy Zahara (413) 569-0032 648 College Highway Southwick, MA 01077	R. E. Humason Inc. Ron Humason, Jr. 56 Sam West Road Southwick, MA 01077
RE/MAXX Harold Murphy (413) 569-3448 20A Elm Street Westfield, MA 01085	Security Fence and Kennel Co. Armand LaBrecque (413) 569-5540 15 Babb Road Southwick, MA 01077	Smitty's Locksmith Service Alden Smith (413) 569-6337 69 Tannery Road Southwick, MA 01077

<p><u>Sodom Mountain Campground</u> Janice LaFrance (413) 569-3930 7 Jered Lane Southwick, MA 01077</p>	<p>Southern Living at Home Roxanne Steele (860) 653-1201 5 Brook Pasture Lane Granby, CT 06035</p>	<p>Southwick Florist & Greenhouse Russell and Bob Fox (413) 569-5962 636 College Highway P.O. Box 959 Southwick, MA 01077</p>
<p>Southwick Funeral Home Robert Magdycz (413) 569-5306 45 Locust Street Springfield, MA 01108</p>	<p>Southwick Housing Authority George Hankin (413) 569-6361 P.O. Box 32 Southwick, MA 01077</p>	<p>Southwick Family Support Coalition Penny Sibley (413) 569-3456 454 College Highway Southwick, MA 01077</p>
<p><u>Southwoods Magazine, Printing and Signs</u> Buzz Caron (413) 569-0266 610 College Highway Southwick, MA 01077 mail@southwoodsmagazine.com</p>	<p><u>Storey Real Estate</u> Norm Storey (413) 569-6122 509 College Highway Southwick, MA 01077</p>	<p><u>Suburban Chevrolet</u> Ken Scharmann (413) 569-0191 P.O. Box 39 Southwick, MA 01077</p>
<p>Summer House Richard Grimaldi (413) 569-3581 P.O. Box 1122 Southwick, MA 01077</p>	<p>T.J.'s New England Fudge Sheryl Mala (413) 569-0262 4 Hidden Place Southwick, MA 01077</p>	<p>T.J. Welch Inc. T. J. Welch (413) 569-0188 9 Family Lane Westfield, MA 01085</p>
<p><u>The Ranch Golf Club</u> Michael Robichaud (413) 569-9333 100 Ranch Club Road Southwick, MA 01077 mrobichaud@theranchgolfclub.com</p>	<p>The Notch Travel Centre Miles Ericson (413) 569-3777 326 College Highway P.O. Box 1128 Southwick, MA 01077</p>	<p><u>Travel Town Trailers, Inc.</u> David Spillane 109 Congamond Road (413) 569-6297 Southwick, MA 01077</p>
<p><u>Thales Broadcast & Multimedia</u> Robert Chase (413) 569-0116 ext. 1113 104 Feeding Hills Road Southwick, MA 01077</p>	<p>Tonga York Realty Tonga York (413) 569-5643 81 Mort Vining Road Southwick, MA 01077</p>	<p>Welch Family Chiropractic Dr. Thomas Welch (413) 569-1616 P.O. Box 1254 Southwick, MA 01077</p>
<p><u>Westbank</u> Edie Weaver (413) 747-1425 515 College Highway Southwick, MA 01077</p>	<p><u>Westfield Bank</u> Charlotte Liptak (413) 569-1223 Southwick, MA 01077</p>	<p>Westfield News Publishing Marty Baillargeon (413) 562-4181 62-64 School Street Westfield, MA 01085</p>
<p>Whip City Gymnastics Shannon Todesco (413) 569-2241 320 College Highway Southwick, MA 01077</p>	<p><u>Wilderness Experiences Unlimited</u> Tim Kressler (413) 569-1287 526 College Highway Southwick, MA 01077</p>	<p><u>Woronoco Savings Bank</u> Beth Lalli and Nicole Skelly (413) 569-5589 608 College Highway Southwick, MA 01077</p>

Appendix E

The Commonwealth's Framework for Economic Development

The State of Massachusetts' report, *"Toward a new prosperity: Building Regional Competitiveness across the Commonwealth"* outlines policy options that are designed to promote a healthy debate around the economic future of the Commonwealth and its regions. It is important for Southwick to be aware of the Commonwealth's plans and activities, as it is within this context that Southwick's economic development ideas will grow (or not...) Knowledge-intensive production, high-tech innovation, and global trading characterize the "New Economy" of Massachusetts. New economic conditions present Massachusetts with a new set of challenges. Continued progress will require well targeted educational and infrastructure investments. The report proposes a strategic framework composed of six competitive imperatives for the economic development of the Commonwealth designed to meet the challenges of the "New Economy." In addressing these imperatives, the Commonwealth can achieve its proposed vision for economic development.

Six Imperatives

1. Improve the business climate to support all industry clusters.

Vibrant and innovative export industry clusters are the primary engines of economic growth today. In traditional, as well as knowledge-based sectors of the economy, such clusters support and motivate innovation, which enhances the Commonwealth's competitive position. We need to support the development of strong export clusters in all regions of the Commonwealth.

2. Support entrepreneurship and innovation.

Strengthening the Commonwealth's innovation infrastructure will give entrepreneurs better access to the resources they need by improving channels of communication and coordination. We must take aggressive action to reduce disparities in business resources that support innovation and improve access to capital in all regions of the Commonwealth.

3. Prepare the workforce of the 21st century.

A well-educated and highly skilled workforce is essential to competitiveness in today's economy. Our firms must have access to talent they need to succeed and our workers must have skills that match the opportunities emerging in this constantly evolving competitive marketplace.

4. Build the information infrastructure of the 21st century.

The Commonwealth has made enormous transportation investments, most visibly in roads, bridges, and air transportation. The rise of the information economy requires a renewed focus on our information infrastructure. The Commonwealth must facilitate improved access to affordable broadband options throughout the Commonwealth.

5. Ensure that economic growth is compatible with community and environment.

Housing affordability is fundamental to accommodating a growing economy. At the same time, we must be a leader in implementing sustainable growth strategies that ensure a high quality of life in our cities and towns.

6. Improve the outcomes of government action.

Massachusetts is widely perceived as having significantly improved its business climate over the past decade. We must continue to reduce regulatory burdens and provide more coordinated services and resources to businesses- particularly small business. State government must also help collaborate with the private sector and the federal government to respond effectively to the emerging terrorism threats. State government must also maintain confidence in basic infrastructure linking global production, communication, and transportation networks.