AGAWAM HOUSING PRODUCTION PLAN COMMUNITY WORKSHOP #1 SUMMARY OF RESULTS

Prepared by JM Goldson 2/22/17

Summary

The purpose of the community workshop on February 13, 2017 was to provide information about the housing needs in Agawam and to solicit input from the community on a set of draft goals based on the 2016 Housing Needs Assessment. Attendees of this community meeting offered thoughtful insights about meeting more of community's housing needs. There were several themes that came up in the discussion of the exercises that seem to interest the community members attending.

Elderly Housing

Many community members had concerns over the lack of proper housing for the elderly and disabled community in Agawam. Participants were passionate about affordable, accessible housing for these communities.

Transportation

Transportation was a concern brought up by attendees, as it is difficult to access some of the housing that is proposed, especially for the elderly and disabled communities.

Smaller/Different Housing Types

Many participants were enthusiastic about the prospect of tiny houses, cluster housing, and multi-generational housing. From this meeting, it seems many participants would be proponents of different, unique housing types to meet the needs of Agawam's community.

Workshop Design

The workshop took place at the Agawam Senior Center on Monday, February 13 at 5:30 pm. Roughly twenty-five people attended. The workshop was interactive and informative, with five tables set up to facilitate conversations between attendees and a presentation given by consultant Jennifer Goldson. Attendees participated in two exercises that involved interaction with others at the table and recording ideas and concerns, which are transcribed in the Appendix.

Methods

Attendees were given a nametag and a table to sit at upon registration. Five tables lettered A through E had about six people each. The attendees were first given some time before the presentation to complete Exercise 1, which was a partner questionnaire. Participants recorded their partner's answers to questions regarding tenure in Agawam, housing types and housing needs experienced since living in Agawam, and opinions on housing issues in the town.

The presentation followed Exercise 1, and after that the attendees were given fifteen minutes to complete the first part of Exercise 2 at their tables. This first part of this exercise asked participants to discuss as a table two questions about their vision of housing for Agawam, and to record their answers.

The second part of the exercise was prefaced with a short discussion of seven draft goals for Agawam. Participants, after being introduced to the goals, were then given thirty minutes to work at their tables to fill out a matrix based on how they rated the importance of each goal (Very Important, Somewhat Important, or Not

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Important), what strengths and opportunities they saw for each goal, and what weaknesses and concerns they had for each goal. Each table was encouraged to work together to discuss the opinions of all members of their group.

Exercise 1

Exercise 1 was a partner exercise, where participants were asked to inquire the following questions about their partner and record them.

1. *How long have you lived in Agawam?*
2. *What types of housing have you lived in here?*
3. *Have your housing needs changed over time? If so, how?*
4. *What do you believe are the primary housing issues in Agawam that you hope this planning effort will help to address?*
5. *What population groups face the greatest barriers to finding suitable housing they can afford in Agawam?*

Many participants have lived in Agawam for more than 25 years, and there were several that have lived in the town their whole lives. Housing types have included single-family homes, apartments, condos, and two-family homes, and the main reason that residents said their housing needs have changed was marriage and meeting the needs of a family.

The issues regarding housing noted by residents were primarily the lack of housing for the elderly population and the disabled population.

Exercise 2: Part 1

Exercise 2 asked participants to work in their tables to answer the following questions:

1. *Using perfect world thinking, imagine that Agawam had a variety of housing options for a range of incomes, ages, family sizes, and needs. What would that be like? Describe what your group sees.*

2. *To build on your vision (#1, above), what type of housing should be available in Agawam that is not available today? How can this housing reinforce or complement the character of Agawam's existing neighborhood?*

Participants envisioned an Agawam with smaller housing, multi-generational housing, and mixed-use housing to meet the needs of the aging population. Cluster housing, tiny house neighborhoods, and apartments were specifically mentioned as types of housing that participants would like to see in Agawam.

During report-outs, Jennifer asked Table A to briefly summarize their discussion of the first question in this exercise. Table A brought up ideas including condos, cluster housing, management on site, and a first-time buyer program.

Table B summarized their discussion of the second question. A representative from the table listed housing options including multi-family, tiny houses, senior living, rental units, and handicap accessible housing.

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Exercise 2: Part II

In the second part of Exercise 2, participants were given the seven draft goals listed below. They were asked to give feedback on the sheet provided on the importance of each goal, the positives and negatives of implementation, and opportunities or concerns they could think of related to the goal. During report outs, no tables agreed 100% with goals 1, 3, 4, and 5, with some more support shown for goals 2, 6, and 7. However, at least three tables had concerns for every draft goal discussed. The pencil symbol indicates that revisions are needed and the check mark indicates the goals was supported as written.

Goal 1

Encourage the creation of multi-unit, mixed-income rental housing in walkable mixed-use areas, particularly the Mixed-Use Business C District.

Participants commented that if this goal were completed, it would help support local businesses, the area would be walkable, and transportation would be accessible. Still, there were concerns about transportation, especially for elderly residents, and more about the lack of retail and businesses in the area. One group stated that there are more areas in town that should be considered for new housing development.

Recommendation: Broaden this goal to consider the viability of creating this type of housing in other areas of Agawam in addition to the Mixed-Use Business C district.

Goal 2

Support low-income homeowners and property owners with low-income tenants with rehabilitation assistance, such as for health and safety improvements, accessibility, code compliance, exterior renovation, and septic system upgrades.

Participants commented on a strength of this goal, which is that it would help to meet 40B limits faster, though concerns were that the time commitment and cost associated with the project could be extensive. There were also concerns about how to ensure continued participation in the program, along with the potential lack of communication with the homeowners.

Recommendation: Maintain this goal as written.

Goal 3

Provide technical and financial assistance for foreclosure prevention and assistance.

Participants identified several opportunities to meet this goal, including counseling initiatives with minimal financial support and creating a volunteer consultant group to guide people through a short sale. Concerns with this goal were that financial issues should be dealt with by the banks, not the town. One group stated that counseling services should be provided rather than financial assistance. A last concern is that completing this goal will not have much of an impact on the SHI.

Recommendation: Focus this goal more on counseling for financial literacy than financial help.

Goal 4

Encourage creation of affordable housing options for households including individuals with extremely low incomes including permanent affordable housing, transitional housing, and emergency shelter.

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Participants offered several suggestions for opportunities to complete this goal, including shared apartment living, working more closely with HAP to increase the number of units allotted, and working to create a proactive plan to approach development. A strength of this goal, one group agreed, is that it would allow for mobility for people currently stuck in homes that they can't afford. A change one group would make to the goal is to remove the emergency shelter provision, and a concern among the participants was the lack of a formal plan or mindset to achieve and initiate affordable housing.

Recommendation: Consider the removal of the emergency shelter provision of the goal.

Goal 5

Encourage creation of affordable housing options for large families (5 or more person families) with very low income and for middle-income small families between 80-100% AMI.

Participants from one group agreed that an opportunity to begin to meet this goal is to identify large units for rent/purchase within certain areas of the community. Several concerns, on the other hand, were that there is no good place to develop these units. One group inquired how it would be affordable, and how to encourage builders to build 4 and 5-bedroom units.

Recommendations: Encourage creation of housing options for small families meeting this criteria, and discuss re-use of existing larger homes for affordable larger family homes.

√ Goal 6

Encourage creation of affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.

Every group marked this goal as "very important". Some strengths of the goal are that it is necessary because of Agawam's aging population, it would free up the SHR for first time buyers, and that this housing type would give autonomy while also providing individual support. Some concerns were that multi-generational units would not count towards the SHI, that senior citizens may not want to move, and that transportation would need to be more effective.

Recommendation: Maintain this goal as written.

√ Goal 7

Strive to support the creation of 300 low/moderate income (LMI) units, over five years (an average of 60 LMI housing units per year) that will count on the Subsidized Housing Inventory and are affordable to a range of household incomes. This rate of LMI housing production would support the town reaching 10 percent through incremental production (0.5% of year-round housing units) by 2031.

Every group marked this goal as "very important" as well. It is important, they note, in order to maintain control of the destiny of the town and to avoid future 40B initiatives. One group's suggestion for an opportunity to meet this goal is to initiate a dialogue for all developers in the town in the area of SHI. Some concerns about meeting this goal are the lack of major development projects, lack of community involvement, and the limited funding.

Recommendation: Maintain this goal as written.

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APPENDIX

Exercise #1 – Interviews

The following questions were asked by one person to another, and the answers recorded are transcribed below:

How long have you lived in Agawam?
- 26+ years
- 23 years
- 37 years
- 70 years
- 6 months
- 56 years
- 14 years
- 53 years
- 83 years
- 13 years (2 answered this)
- 31 years
- 38 years
- His whole life
- 65 years
- 15 ½ years.
- None, I am a guest
- 33 years
- 74 years

What types of housing have you lived in here?
- Single-family, two-family, apartment
- Condos
- Apartments – twice. Single family home.
- Single-family (9 answered this)
- Single-family, apartment (3 answered this)
- Two-family
- Veterans housing, single-family
- Apartment then and single family home suitable for raising my family and then downsized to a smaller house due to affordability.

Have your housing needs changed over time? If so, how?
- No (8 answered this)
- Yes, needed to downsize
- Yes, marriage and family (2 answered this)
- After marriage
- Yes, needed more space when raising a family and now need smaller space
- Needed more space initially then less space on one floor with accessibility

What do you believe are the primary housing issues in Agawam that you hope this planning effort will help to address?
- Elderly housing, mixed use housing, low income housing
- Elderly housing and low income housing
- Affordable housing (6 answered this)
- Not enough elderly affordable housing
- Senior housing and affordable mixed housing
- To set to 10 percent
- Senior affordable housing
- Lack of knowledge for affordable housing issues
- Aging senior population unable to support (financially and physically) their home. Also homes with in-law apartments. Identify open land and other properties that can be converted to low to moderate income earners to help Agawam meet the 10 percent threshold, including homes with elderly/disabled accommodations.

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- Definitely senior age in place/community resolutions as well as programs to help first time homebuyers. We did not prepare to adequately take control of our own destiny to reach out 10 percent mandated quota consistent with the needs of our community.
- Elderly and disabled
- Small individual housing affordable and for seniors
- Affordable housing is fine with proper planning and zoning issues and meeting the needs of the community

What population groups face the greatest barriers to finding suitable housing they can afford in Agawam?
- Minority populations
- Minorities and people of low income
- Transportation
- Single or widowed females between 50-60 years
- Elderly fixed income (2 answered this)
- Elderly, young families, single parents
- Young couples, senior citizens
- Millennials
- Low income
- Those with low income or those with fixed income
- Single mothers, seniors, veterans
- Elderly, disabled, and single wage earners
- Seniors and young singles or couples
- Seniors
- Low income and seniors

Are you aware of residents with special housing needs that are not being met? Are there special housing needs in the region that Agawam could potentially address?
- Yes, the elderly and low income
- Low to moderate income housing and elderly housing
- Elderly (3 answered this)
- No
- Not yet
- Limited handicap accessibility available
- Need for affordable housing and for accessible housing
- Yes and yes (2 answered this)
- Yes – handicap single family, subsidized apartment handicap accessible! Condos for handicap.
- More congregate living and more senior housing
- Seniors and disabled need help making all areas of their home accessible or need suitable housing to meet their needs.
- Seniors or disabled that cannot financially make changes necessary to maintain the quality of life.
- Seniors, special needs and low income

Exercise 2: Part 1

In Part 1 of the second group exercise, each table was given fifteen minutes to discuss ad record answers for the two questions below:

Table A

1. *Using perfect world thinking, imagine that Agawam had a variety of housing options for a range of incomes, ages, family sizes, and needs. What would that be like? Describe what your group sees.*
   - Stand-alone condo units for elderly and LMI – Cluster type housing – management on site
   - Age restricted complexes (disability exceptions)
   - First time buyers program with down payment assistance for future growth

2. *To build on your vision (#1, above), what type of housing should be available in Agawam that is not available today? How can this housing reinforce or complement the character of Agawam's exiting neighborhood?*

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Cluster housing—age restricted—to entice seniors to gravitate as a community, providing public transportation. This would free up single-family homes for first-time buyers with LMI to purchase the vacated homes, bringing growth to the community.

Table B

1. *Using perfect world thinking, imagine that Agawam had a variety of housing options for a range of incomes, ages, family sizes, and needs. What would that be like? Describe what your group sees.*
   Global view would be a fully integrated, interspersed and balanced living environment. All inclusive of income level, age, family size, and needs.

2. *To build on your vision (#1, above), what type of housing should be available in Agawam that is not available today? How can this housing reinforce or complement the character of Agawam's exiting neighborhood?*
   - Multi-family
   - Tiny houses
   - Senior housing
   - Rental units
   - Mobility accessible
   - Handicap accessible

Table C

1. *Using perfect world thinking, imagine that Agawam had a variety of housing options for a range of incomes, ages, family sizes, and needs. What would that be like? Describe what your group sees.*
   - Smaller new homes for young families, mixed in with existing neighborhoods, senior small homes as well
   - Mixed housing different sizes, etc., rental, homeownership
   - Cluster zoning with open space
   - Renovation and more education and outreach

2. *To build on your vision (#1, above), what type of housing should be available in Agawam that is not available today? How can this housing reinforce or complement the character of Agawam's exiting neighborhood?*
   - Public transportation
   - More flexible zoning
   - Housing trust—age in place
   - Habitat for Humanity

Table D

1. *Using perfect world thinking, imagine that Agawam had a variety of housing options for a range of incomes, ages, family sizes, and needs. What would that be like? Describe what your group sees.*
   - Smaller houses
   - More 1 and 2-bedroom houses
   - Rental houses
   - No tenement style buildings
   - Zoning review
   - Zoning is too restrictive
   - Entertainment district

2. *To build on your vision (#1, above), what type of housing should be available in Agawam that is not available today? How can this housing reinforce or complement the character of Agawam's exiting neighborhood?*
   - Property owners should be able to determine their projects based on market
   - No forced HAP projects
   - No room for apartment complexes
   - More options for elderly/disabled
   - Allow for mobility for people stuck in houses

Table E

1. *Using perfect world thinking, imagine that Agawam had a variety of housing options for a range of incomes, ages, family sizes, and needs. What would that be like? Describe what your group sees.*

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- More apartments
- Multi-generational—perhaps in an old factory
- Tennis Rd—build a Starbucks and Trader Joe's and garden style apartments
- Approvals for in-law
- Tiny homes community that is inclusive of conveniences like a community center and stores, coffee shops
- One floor living is in demand

2. *To build on your vision (#1, above), what type of housing should be available in Agawam that is not available today? How can this housing reinforce or complement the character of Agawam's exiting neighborhood?*
   - Apartment complexes need to "fit in" with area properties
   - Agawam rental assistance vouchers

Exercise 2: Part 2

In part 2 of the second exercise, each table was asked to reflect on a set of seven draft goals presented by Jennifer Goldson. They were asked to rate the importance of the goal to them, to identify strengths of the goal and opportunities to complete it, and to identify weaknesses of the goal and concerns about it. The answers are provided below in a similar matrix to the way they were presented, sorted by table.

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Table A

Draft Goal Statement	Is this goal very important, somewhat important, or not important? *(Table A ranked these goals from 1-7)*	Identify Strengths and Opportunities	Identify Concerns and Weaknesses
1. Encourage the creation of multi-unit, mixed-income rental housing in walkable mixed-use areas, particularly the Mixed-Use Business C District	7	Not viable	
2. Support low-income homeowners and property owners with low-income tenants with rehabilitation assistance, such as for health and safety improvements, accessibility, code compliance, exterior renovation, and septic system upgrades.	3	Landlord commitment to create affordable units—deed restricted. Meet 40B limits more quickly.	Time commitment to monitor continued participation
3. Provide technical and financial assistance for foreclosure prevention and assistance	5	Counseling initiatives with minimal financial support	
4. Encourage creation of affordable housing options for households including individuals with extremely low incomes including permanent affordable housing, transitional housing, and emergency shelter.	4	Shared apartment living	
5. Encourage creation of affordable housing options for large families (5 or more person families) with very low income and for middle-income small families between 80-100% AMI.	6	Identify large (4+ bedroom) units for rent/purchase within certain areas of the community	
6. Encourage creation of affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.	1	Help our aging community. Cluster housing gives autonomy while providing individual support. Frees up SFR for first-time buyers	Seniors may not want to move. Transportation options need to be made available.
7. Strive to support the creation of 300 low/moderate income (LMI) units, over five years (an average of 60 LMI housing units per year) that will count on the Subsidized Housing Inventory and are affordable to a range of household incomes. This rate of LMI housing production would support the town reaching 10 percent through incremental production (0.5% of year-round housing units) by 2031.	2	Avoid future 40B initiatives. Maintain control of our own destiny.	• Funding would be limited • If outside entity is manager, they could opt out after first 5 years • Record keeping to maintain accurate accounting of SHI

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Table B

Draft Goal Statement	Is this goal very important, somewhat important, or not important?	Identify Strengths and Opportunities	Identify Concerns and Weaknesses
1. Encourage the creation of multi-unit, mixed-income rental housing in walkable mixed-use areas, particularly the Mixed-Use Business C District	Somewhat	• Already created zoning Mix-C • Fit center • Walnut st. extension—Tennis rd. • Main St—Tuckahoe	• Lack of actual existing enclaves • Transportation • Lack of Public/private commitment from town
2. Support low-income homeowners and property owners with low-income tenants with rehabilitation assistance, such as for health and safety improvements, accessibility, code compliance, exterior renovation, and septic system upgrades.	Very	• Applied for grant (CDBG) • Sewer system	Lack of communication for homeowners (opportunities)
3. Provide technical and financial assistance for foreclosure prevention and assistance	Not		Refer to "no one leaves" Springfield
4. Encourage creation of affordable housing options for households including individuals with extremely low incomes including permanent affordable housing, transitional housing, and emergency shelter.	Somewhat	• Work more closely with HAP to increase # of units allotted • Create proactive plan to approach development	Lack of a formal plan or mindset to achieve and initiate affordable housing. Lack of community involvement.
5. Encourage creation of affordable housing options for large families (5 or more person families) with very low income and for middle-income small families between 80-100% AMI.	Somewhat		Lack of community involvement
6. Encourage creation of affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.	Very important	General overall support from community for elderly housing	Lack of active support from town officials for disability community
7. Strive to support the creation of 300 low/moderate income (LMI) units, over five years (an average of 60 LMI housing units per year) that will count on the Subsidized Housing Inventory and are affordable to a range of household incomes. This rate of LMI housing production would support the town reaching 10 percent through incremental production (0.5% of year-round housing units) by 2031.	Very important	• HAP • Initiate formal presentation and dialogue for all developers past, current, and future in the area of SHI	Lack of major development projects, transportation, lack of community involvement.

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Table C

Draft Goal Statement	Is this goal very important, somewhat important, or not important?	Identify Strengths and Opportunities	Identify Concerns and Weaknesses
1. Encourage the creation of multi-unit, mixed-income rental housing in walkable mixed-use areas, particularly the Mixed-Use Business C District	Very		• Environmental Issues • Lack of business, other recreational • Lack of retail • No crosswalks
2. Support low-income homeowners and property owners with low-income tenants with rehabilitation assistance, such as for health and safety improvements, accessibility, code compliance, exterior renovation, and septic system upgrades.	Very		
3. Provide technical and financial assistance for foreclosure prevention and assistance	Very		Financial Literacy, foreclosure prevention series
4. Encourage creation of affordable housing options for households including individuals with extremely low incomes including permanent affordable housing, transitional housing, and emergency shelter.	Very		
5. Encourage creation of affordable housing options for large families (5 or more person families) with very low income and for middle-income small families between 80-100% AMI.	Somewhat		
6. Encourage creation of affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.	Very		
7. Strive to support the creation of 300 low/moderate income (LMI) units, over five years (an average of 60 LMI housing units per year) that will count on the Subsidized Housing Inventory and are affordable to a range of household incomes. This rate of LMI housing production would support the town reaching 10 percent through incremental production (0.5% of year-round housing units) by 2031.	Very		

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Table D

Draft Goal Statement	Is this goal very important, somewhat important, or not important?	Identify Strengths and Opportunities	Identify Concerns and Weaknesses
1. Encourage the creation of multi-unit, mixed-income rental housing in walkable mixed-use areas, particularly the Mixed-Use Business C District	Somewhat	• Lower median income • Bring in individuals with higher income/more disposable income • Less kids for rental people	• Is there enough incentive to property owners? • Parking issues
2. Support low-income homeowners and property owners with low-income tenants with rehabilitation assistance, such as for health and safety improvements, accessibility, code compliance, exterior renovation, and septic system upgrades.	Not		Tax dollars going toward people who aren't taking care—de-incentivizing who really needs/deserves. People aren't always responsible.
3. Provide technical and financial assistance for foreclosure prevention and assistance	Not		Banks should deal with that
4. Encourage creation of affordable housing options for households including individuals with extremely low incomes including permanent affordable housing, transitional housing, and emergency shelter.	Somewhat	Feasibility income studies show its not profitable. Allows for mobility for people stuck in their homes they can't afford.	Needs zoning preview
5. Encourage creation of affordable housing options for large families (5 or more person families) with very low income and for middle-income small families between 80-100% AMI.	Not		No place to put these. Unfairness to people paying full price. Not good for the developer either.
6. Encourage creation of affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.	Very important	Agawam is getting more and more elderly	
7. Strive to support the creation of 300 low/moderate income (LMI) units, over five years (an average of 60 LMI housing units per year) that will count on the Subsidized Housing Inventory and are affordable to a range of household incomes. This rate of LMI housing production would support the town reaching 10 percent through incremental production (0.5% of year-round housing units) by 2031.	Very important	Prevents forced 40B development	

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Table E

Draft Goal Statement	Is this goal very important, somewhat important, or not important?	Identify Strengths and Opportunities	Identify Concerns and Weaknesses
1. Encourage the creation of multi-unit, mixed-income rental housing in walkable mixed-use areas, particularly the Mixed-Use Business C District	Very important	Supports local businesses, walkable, transportation is accessible	Land contamination, would be more costs to relocate any of the businesses, no grocery stores
2. Support low-income homeowners and property owners with low-income tenants with rehabilitation assistance, such as for health and safety improvements, accessibility, code compliance, exterior renovation, and septic system upgrades.	Somewhat	Encourages local businesses, walkable, transportation is accessible	Won't add to our housing stock - SHI. Will there be a lien placed on property?
3. Provide technical and financial assistance for foreclosure prevention and assistance	Very important	Relatively cheap and has a huge cost benefit. Create a volunteer consultant group to guide people through a short sale, etc.	Wouldn't impact our SHI very much
4. Encourage creation of affordable housing options for households including individuals with extremely low incomes including permanent affordable housing, transitional housing, and emergency shelter.	Very important		Remove emergency shelter provision
5. Encourage creation of affordable housing options for large families (5 or more person families) with very low income and for middle-income small families between 80-100% AMI.	Somewhat		How would it be affordable and how to encourage builders to build 4-5 bedroom units
6. Encourage creation of affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.	Very important	Accessory units would fit many of these needs, multigenerational, community living	How do we create a registry of affordable units and continued monitoring of units
7. Strive to support the creation of 300 low/moderate income (LMI) units, over five years (an average of 60 LMI housing units per year) that will count on the Subsidized Housing Inventory and are affordable to a range of household incomes. This rate of LMI housing production would support the town reaching 10 percent through incremental production (0.5% of year-round housing units) by 2031.	Very important		How will we attract new builders to our town? What types of incentives will we offer?

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