3 HOUSING QUALITY & AFFORDABILITY AND NEIGHBORHOOD DEVELOPMENT
Master Plan Consultants:

SARATOCA ASSOCIATES
SARATOCA SPRINGS
Landscape Architects, Architects, Engineers and Planners, P.C.
443 Broadway, Saratoga Springs, NY 12866  T 518-587-2550

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HOUSING QUALITY & AFFORDABILITY AND NEIGHBORHOOD DEVELOPMENT

Housing and neighborhoods in Pittsfield run the gamut from some of the most sought after in the region to some of the most distressed. Cost and affordability are issues in some areas; quality and safety are top priorities in others. This element assesses the general condition of housing and neighborhoods in Pittsfield, sets policy goals and describes strategies that will make Pittsfield a more attractive place for a variety of people to live.

Safe and affordable housing is the bare minimum that a municipality should provide its residents. Cities with vibrant, desirable neighborhoods attract people who will live, work, shop and recreate in the community. High quality, attractive and affordable residential areas are the foundation for social vitality and economic success. There must be enough desirable homes for workers and entrepreneurs – the people who will drive the city’s revitalization.

EXISTING CONDITIONS INVENTORY

According to the U.S. Census, the city’s population peaked in 1960, at 57,879, and has since declined to an estimated 43,860 in 2005.

Population Change, 1790-2010
(Source: Massachusetts Institute for Social and Economic Research)
Housing tenure, stock and vacancy
Despite the sharp decline in population, in 2000 the city had a much lower housing vacancy rate than neighboring communities, as well as Berkshire County. Still Pittsfield’s vacancy rate rose to 7.8 percent from 6.4 percent between 1990 and 2000 – a total of 212 more units went vacant while the number of total housing units dropped by 84.

Rates of owner occupancy are slightly lower than the surrounding areas – not surprising in an urban area with a significant number of multifamily buildings. The city’s owner-occupancy rate has stayed essentially the same between the 1990 and 2000 census counts.

A community’s housing stock and ownership rate are strong indicators of stability. Although renters are often long time residents and valuable members of neighborhoods, a homeowner is typically more attentive to property maintenance than a renter or absentee landlord. A homeowner also tends to remain in his or her home for a longer period of time than a renter, reducing the amount of turnover within a neighborhood. These and other factors contribute to the level of investment in a neighborhood and ultimately contribute to the value and character as well.

<table>
<thead>
<tr>
<th>HOUSING CHARACTERISTICS, 2000</th>
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<tbody>
<tr>
<td></td>
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<tr>
<td>Pittsfield</td>
</tr>
<tr>
<td>Housing units</td>
</tr>
<tr>
<td>Ownership rate</td>
</tr>
<tr>
<td>Vacancy rate</td>
</tr>
<tr>
<td>Seasonal vac.</td>
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</tbody>
</table>

(Source: U.S. Census Bureau)
In 1980, the ownership rate in Pittsfield was roughly the same as it is today – 60.5 percent. While the citywide ownership rate has not changed over the years, it does vary greatly in different parts of the city. The following chart shows that the rate of home ownership in the downtown area is much lower than across the entire city. (The sectors referred to in the chart can be identified on the map below.)

Homeownership Rates by Sector, 2000  
(Source: U.S. Census)
Just over three-quarters (77 percent) of all residential parcels in Pittsfield hold single-family homes. These homes define the overall look and feel of the city outside of downtown. Also contributing to community character is the age of the housing stock: much of Pittsfield’s housing stock is older than 50 years old, with the median year built in 1948 for owner-occupied homes and 1940 for rentals. Most homes were built between 1946 and 1965, during the City’s highest population growth.

**Housing Values**

Examining housing values in Pittsfield, the median single-family assessed value in 2006 was $129,900, and the average single-family housing assessed value was $151,387. This distribution of home values is shown on the chart below.

Single-family home sales have been on the rise since 1996, as illustrated below. This indicates a growing demand to live in Pittsfield. The Massachusetts Department of Revenue tracks the average value and average tax bill for single family homes. From 2000 until 2007, the value of the average home rose 76 percent. However, the average tax bill rose only 33 percent because the tax rate dropped 24 percent in that same time period. In the same time period, the tax bill for all single-family homes across Massachusetts rose by an average of 48 percent.

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**Distribution of Residential Property, City of Pittsfield: 2006**

(Source: City of Pittsfield Assessors Data, Analysis by Saratoga Associates)

- **Single Family** 77%
- **Two & three family** 14%
- **Condominiums** 3%
- **Rental Apts. (4+ units)** 3%
- **Other** 1%
- **Mixed-Use** 1%
Number of homes by assessed value, Pittsfield 2006
(Source: City of Pittsfield Assessors Data, Analysis by Saratoga Associates)

Number of Single-Family Home Sales, Pittsfield: 1996-2006
(Source: City of Pittsfield Assessors Data, Analysis by Saratoga Associates)
Housing Affordability

Maintaining affordable housing is crucial as Pittsfield revitalizes; these are places that will house our workforce. Many gentrifying communities find that their teachers, police officers, firefighters, sales clerks, and other people vital to economic development and quality of life cannot afford a place to live. Keeping these people in Pittsfield is crucial to the city’s future viability. The question every community must explore is whether the cost of housing is a major factor in keeping people out. As discussed below, Pittsfield is not yet at a stage in its revitalization that affordability is a major issue. However, planning ahead prepares the city for the time when affordable housing becomes a major challenge.

Affordable housing is a term covering the broad field of ensuring people and families have quality places to live within their means. In order to understand the level of affordability, it is necessary to look at income as well as home values. Housing is considered unaffordable if the household[^4] pays more than 30 percent of its total annual income on rent (or mortgage) plus utilities.

Workforce housing, a subset of affordable housing, refers to community’s need for a broad range of owner and renter residential opportunities that meet the needs of the majority of Pittsfield’s diverse workforce. It is permanent and year-round housing. Increasingly, this term is applied to middle class individuals and families. As discussed later in the element, the exact parameters, as applied to Pittsfield, would be the subject of a detailed housing study.

Subsidized housing involves federal, state or local government agencies operating public housing or government-assisted private housing. Public housing has fallen out of favor in recent years due to high costs and problems of agglomerating poor people. Government-assistance for rents (through programs such as the federal Section 8 vouchers) allows lower income people to live in mixed neighborhoods without the stigma of public housing.

As previously discussed, housing is considered unaffordable if a household pays more than 30 percent of its annual income on rent or mortgage plus utilities payments. Using data from the 2000 Census, the table below shows the percentage of people overpaying for housing in Pittsfield, Berkshire County, the state, and the nation.

<table>
<thead>
<tr>
<th></th>
<th>Pittsfield</th>
<th>County</th>
<th>State</th>
<th>Nation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners</td>
<td>20.6</td>
<td>20.3</td>
<td>22.6</td>
<td>21.8</td>
</tr>
<tr>
<td>Renters</td>
<td>36.1</td>
<td>35.6</td>
<td>36.3</td>
<td>37.0</td>
</tr>
</tbody>
</table>

[^4]: A “household” includes all the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

(Source: U.S. Census Bureau)
Census, 36.1 percent of renters and 20.6 percent of homeowners in Pittsfield pay too much for housing. As the following table illustrates, the number of people overpaying for housing is about the same as in other places.

Using the 30 percent affordability rule means that a household earning the 2007 median household income\(^5\) of $41,382 could spend $12,414 annually on rent or mortgage payments, which amounts to $1,034 per month.

On a single day in March 2007, a snapshot of existing home sale prices was taken using data from the Berkshire County Board of Realtors, utilizing the Multiple Listing Service. The analysis of the 144 listings found that the average house price was $302,768 while the median was $199,900.

Using the median housing price for March 2007 of $199,900, assuming a down payment of 5 percent ($9,995), and a rate of 5.875 percent\(^6\), a 30-year fixed rate mortgage would cost $1,123/month. This is just over the affordable threshold for the median household income before taking into account taxes, utilities and maintenance – which would make the median house even less affordable to a family with the median household income. Of course, this simple affordability analysis does not take into about the location of a home, its condition or its size.

Conducting a similar evaluation for renters across the city is less precise because there is no recognized central database for apartments for rent. With nothing equivalent to the MLS listings, the rental listings on the Berkshire Eagle website we examined on a single day in July 2007. This is not meant to be a statistically accurate representation of rents in Pittsfield. Instead it gives a sense of what the rents facing a potential renter on that day might be.

The average rental rate for an apartment is $719; the median is $650. This analysis

\(\text{\textsuperscript{5}}\) Median income is a projection from EASI Demographics, Inc.

\(\text{\textsuperscript{6}}\) Lowest rate available for 30-year fixed mortgage from bankrate.com, accessed 4/5/07.
indicates that Pittsfield is affordable for renters. Once again, this does not take into account the location of the apartment, its condition or its size. It also does not include utilities, which are an important part of housing costs.

By and large, the affordability of homes citywide holds true in different parts of Pittsfield. The following table shows the portion of income that is spent on housing in each census tract within the city. Sector A has the highest proportional housing costs. Otherwise, most of the housing costs do not rise above the accepted 30 percent threshold for affordability. (Note that census tract 9012 has only 66 people and is made up mostly of former GE land and the William Stanley Business Park.)

On the Pittsfield Master Plan Community Survey, only 41.6 percent of respondents rated the ability to find an affordable home in Pittsfield as good or very good. At the same time only 26.3 percent disagreed or strongly disagreed with the statement that Pittsfield is an affordable place to live. The majority of the survey respondents already owned their homes and so affordability was not a personal issue for them. If one were looking for a home, many of the prices might seem

<table>
<thead>
<tr>
<th>Census Tract</th>
<th>Corresponding city sector</th>
<th>Homeowner households</th>
<th>Renter households</th>
</tr>
</thead>
<tbody>
<tr>
<td>9001</td>
<td>A</td>
<td>52%</td>
<td>32%</td>
</tr>
<tr>
<td>9002</td>
<td>A</td>
<td>34%</td>
<td>26%</td>
</tr>
<tr>
<td>9003</td>
<td>A,B</td>
<td>24%</td>
<td>19%</td>
</tr>
<tr>
<td>9004</td>
<td>B,E</td>
<td>26%</td>
<td>21%</td>
</tr>
<tr>
<td>9005</td>
<td>D,E</td>
<td>32%</td>
<td>20%</td>
</tr>
<tr>
<td>9006</td>
<td>A</td>
<td>21%</td>
<td>18%</td>
</tr>
<tr>
<td>9007</td>
<td>D,E</td>
<td>25%</td>
<td>18%</td>
</tr>
<tr>
<td>9008</td>
<td>C,D</td>
<td>23%</td>
<td>17%</td>
</tr>
<tr>
<td>9009</td>
<td>A,C,D</td>
<td>35%</td>
<td>20%</td>
</tr>
<tr>
<td>9010</td>
<td>B,C</td>
<td>26%</td>
<td>20%</td>
</tr>
<tr>
<td>9011</td>
<td>C</td>
<td>29%</td>
<td>21%</td>
</tr>
<tr>
<td>9012</td>
<td>A,B,C</td>
<td>34%</td>
<td>23%</td>
</tr>
</tbody>
</table>

(Source: Data – EASIDemographics, Inc., Analysis – Saratoga Associates)
unaffordable. The upswing in construction of higher end homes and summer homes adds to the general affordability issue. A strong majority (72.8%) agrees or strongly agrees that developers should provide affordable housing in their projects. People, likely, interpret affordability as more than just housing prices. In Massachusetts, state statute chapter 40B, otherwise known as the Comprehensive Permit Law, enables local Zoning Boards of Appeals (ZBAs) to approve affordable housing developments under flexible rules if at least 20-25 percent of the units have long-term affordability restrictions. The statute allows developers to appeal to the state if the local zoning board rejects a project or imposes unrealistic conditions.

According to the Citizens’ Housing and Planning Association (CHAPA), the standard is for communities to provide a minimum of 10 percent of their housing inventory as affordable. The affordable units must be part of a “subsidized” development built or operated by a public agency, non-profit, or limited dividend organization. A total of 51 cities and towns (out of 351) have met that standard. For those communities that fall below that threshold, a 40B development can be proposed. Pittsfield currently has 9.4 percent of its housing units considered affordable.

The chart to the left shows the percentages of 40B affordable housing in neighboring communities as of July 2007. When thinking regionally about housing, these are the potential community partners.

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dalton</td>
<td>5.5%</td>
</tr>
<tr>
<td>Hancock</td>
<td>0.0%</td>
</tr>
<tr>
<td>Great Barrington</td>
<td>7.9%</td>
</tr>
<tr>
<td>Lanesborough</td>
<td>1.2%</td>
</tr>
<tr>
<td>Lenox</td>
<td>7.8%</td>
</tr>
<tr>
<td>Pittsfield</td>
<td>9.4%</td>
</tr>
<tr>
<td>Richmond</td>
<td>0.0%</td>
</tr>
<tr>
<td>Washington</td>
<td>0.0%</td>
</tr>
<tr>
<td>West Stockbridge</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

Source: Department of Housing and Community Development
Investment in Pittsfield rental property

At the topical forum about housing, one panel member noted that investment in rental properties was hindered by low rents. The concern was stated that there is little economic incentive to buy, improve and maintain properties in Pittsfield. As the chart below indicates, the Pittsfield increase in the median gross rent (adjusted for inflation) has been slow since 1980 with a gain of only 23 percent. County rents have grown slightly faster for a total rise of 29 percent. The statewide average of rents jumped by 59 percent since 1980.

7 Median gross rent is the total of the rent paid to the landlord plus the utilities paid by the tenant.
Neighborhood quality and safety
During the master planning process, city and consulting planners received a lot of feedback from the community. The planning team held four neighborhood meetings, one topical forum devoted to housing and conducted a city wide survey. Some of the results, as they pertain to this element, are described below. (Complete survey results and meeting reports can be found in the Appendices to the Master Plan.)

For the most part, people are positive about Pittsfield – 86.9 percent rated the overall quality of life as good or very good on the Master Plan Community Survey. Safety is perceived less well. Only 63.4 percent perceived the safety of the community as good or very good.

As the following chart shows, satisfaction in both quality of life and safety was somewhat lower in the downtown and surrounding neighborhoods – identified as Sector A.
Another question on the survey asked people to pick their top neighborhood priorities. Many of the problems (e.g. street cleaning, clean up yards) are operational or code enforcement issues. Many others (e.g. slowing traffic, reducing crime) have some land use and urban design characteristics that can be the subject of master plan recommendations.

<table>
<thead>
<tr>
<th>TOP RESIDENT CONCERNS ABOUT NEIGHBORHOODS</th>
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<tbody>
<tr>
<td>Community survey results:</td>
</tr>
<tr>
<td>&gt; Slowing traffic (17.8%)</td>
</tr>
<tr>
<td>&gt; Reducing crime (15.1%)</td>
</tr>
<tr>
<td>&gt; Road improvements (12.3%)</td>
</tr>
<tr>
<td>&gt; More/better sidewalks (10.0%)</td>
</tr>
<tr>
<td>&gt; Schools (5.9%)</td>
</tr>
<tr>
<td>&gt; Street cleaning (5.4%)</td>
</tr>
<tr>
<td>&gt; Clean up yards (4.8%)</td>
</tr>
<tr>
<td>&gt; Streetlights (4.6%)</td>
</tr>
<tr>
<td>&gt; Garbage collection (4.2%)</td>
</tr>
<tr>
<td>&gt; Local stores (4.0%)</td>
</tr>
</tbody>
</table>

(Number indicates percentage of votes in community survey)

Housing forum results:
Participants in a citywide forum on housing and neighborhoods raised the following as challenges:
> No quality housing to attract workers, especially the creative class
> Aging infrastructure
> Need for consistent code enforcement
> Lead paint
> Too many old homes drive down rents and make upkeep difficult
> Parking
> Housing market pushes builders to bigger, unaffordable homes
> Static population
> Loss of open space
> Need for first time homebuyer aid
MASTER PLAN GOALS

In terms of Housing Quality and Affordability / Neighborhood Development, the City of Pittsfield has set its sights on the achievement of the following goals. The strategies recommended to achieve these goals are found in the next section of this element.

GOAL 1
Create and preserve neighborhoods that attract new people to live in Pittsfield and retain current residents.

Neighborhoods are the building blocks of communities. Attractive, vibrant neighborhoods draw people to a community; they house the workers, entrepreneurs and customers, which will drive the local economy. People need residential areas that are affordable and safe. The most desirable neighborhoods are often walkable, bikable and have an interesting character. The city should strive to create new neighborhoods that embody these characteristics, encourage in-fill development that is comparable in scale and character to the surrounding neighborhood, and protect and enhance the character of its existing residential neighborhoods.

GOAL 2
Provide a diversity of affordable workforce housing for current and future residents.

The presence of a local and skilled workforce is essential to any business’s decision to invest in a community. This means that the neighborhoods must be affordable and safe. Affordability will be a key concern as Pittsfield’s place in the Berkshires becomes more recognized and desirable. If the demand for housing in Pittsfield grows, then certain segments of the workforce (municipal employees, manufacturing workers, hospital staff, retail personnel and so on) may find themselves priced out of the market. Such gentrification occurs in revitalizing urban areas. Knowing this, Pittsfield can plan to make sure that people have reasonable and affordable places to live.

GOAL 3
Provide a diversity of housing choices to attract people in all stages of life.

Variety is the spice of life and the cliché fits neighborhoods perfectly. The most successful, vibrant and interesting communities have a mix of blue-collar and white-collar workers, different ethnicities, older and younger residents, as well as disabled and not disabled. Across the city, there also needs to be a provision of housing for different income levels. Pittsfield’s economy and social structure requires a variety of people to thrive – and they all must have affordable, safe, and vibrant places to live.
GOAL 4
Raise the quality of housing stock.

Pittsfield’s housing stock tends to be older. Some of these buildings are vital to the city’s historic character. However, large numbers of houses – old and not so old – need extensive renovation or replacement due to poor design or poor maintenance. There are many historic buildings in need of renovation that have the potential to provide high quality housing in already developed areas and may be more affordable than new construction. For potential historic buildings, preservation efforts should be coordinated with the Massachusetts Historical Commission, Berkshire County Historical Society and Pittsfield Historic Commission, if possible. As downtown living is becoming more fashionable across the nation, it is particularly important to raise the quality of stock near North and South Streets – these places could end up being the most attractive to new residents.
MASTER PLAN STRATEGIES

STRATEGY 1
Ensure an adequate supply of quality and affordable homes for current and future residents of Pittsfield.
The data discussed in the Existing Conditions Inventory indicates that affordable housing may not be an immediate problem across the city of Pittsfield.

However, there are three important reasons why housing needs should be studied and why housing affordability and quality may need to be acted upon in the near future.

> Some parts of the city currently face affordability and quality of housing stock challenges.
> The workforce for new business will need affordable and quality housing units – sometimes a community may have an abundance of affordable units, but they may not be of the quality that will attract entrepreneurs and workers.
> As the city revitalizes, some areas will suffer gentrification and, therefore, housing pressures will increase.

Across the nation, rising housing prices in rejuvenated communities have forced working class and middle class families and individuals to move.

Some potential and typical strategies are outlined below.

Strategy 1A
Target certain city-owned parcels for affordable housing development.
Affordable housing is often not built because the cost of land acquisition makes a project unprofitable. Cities can help a project’s bottom line by offering underutilized pieces of municipal land free or below market prices to developers in exchange for the construction of affordable housing.

Pittsfield owns much land throughout the city. Some of it is used actively for municipal buildings or parks. Other parcels have been acquired for non-payment of taxes or other reasons. The city should examine the inventory of parcels it owns and find appropriate sites for affordable housing throughout the city. If appropriate, these could be offered to developers at a discounted price for the development of low- or moderate-income housing under the condition that affordable units are built and operated. Not only would this help stimulate housing development, but it is also a statement of commitment by the city.

Strategy 1B
Create a Pittsfield HomeStore to help people purchase a home and learn about the range of education and incentive programs.

The home-buying process can be very complicated. It is particularly bewildering if prospective homeowners have little experience with credit, mortgages,
loans, home inspections and/or similar challenges that face every homebuyer. First time homebuyers often do not access special mortgages and financing, government grants, loans and other assistance simply because they do not know what is available.

A Pittsfield HomeStore can be a central resource for prospective buyers to learn about living in different city neighborhoods, obtaining a mortgage, fixing their credit, or finding an incentive program for purchase or rehabilitation. Other municipalities have created similar clearinghouses with great success. This would centralize resources to create an approachable, informative clearinghouse.

**Strategy 1C**
*Develop new and refine existing programs to increase homeownership rates and rehabilitate the City’s housing stock.*

The City currently administers a housing rehabilitation grant and loan program and has adopted a housing tax incentive financing program to encourage property owners in the City’s urban center to:

> Make substantial investments in upgrading existing housing units within the designated area; or
> Build new housing units in the city’s urban center, either:
  • as new in-fill development; or
  • as part of a mixed use development, which could involve renovating an existing building or new construction.

In addition, in cooperation with local lending institutions, Pittsfield has an established program to provide low interest rate loans to income qualified residents for home purchases and repairs in the Morningside and Westside neighborhoods.

Pittsfield needs to actively monitor the effectiveness of each program and seek

**CASE STUDY**

In Worcester, the Neighborworks HomeOwnership Center, part of the National Neighborworks Network, works to strengthen communities. Partnering with local agencies, this branch of the organization runs a homeownership program (credit counseling, mortgage preparation and application assistance, first time homebuyer-training course, and a post-purchase workshop), homeownership preservation services, rehabilitation and lead paint abatement services, and flexible loan products. (www.hocw.net)

The Affordable Housing Partnership of the Capital Region is a homeownership center serving the Capital Region of New York and the surrounding counties, and helps finance low- and moderate-income home purchases through a lending consortium. AHP also provides additional services, including buyer education, money managing classes, repair loans, and landlord training (www.ahphome.org).
additional ways it can help achieve the goals of increasing homeownership rates and fostering the rehabilitation of the city’s older housing stock. In general, programs should be coordinated through a centralized source of information, actively marketed and streamlined.

Strategy 1D
Create a Property Tax Work-off Program for senior citizens, the disabled, and income-eligible.
Changes to the cost of housing, including increases in property tax, are generally felt the most by senior citizens or others on a fixed income. One way to help this group of people is by allowing them to “work off” a certain portion of their property taxes. This is codified in Massachusetts General Law, Chapter 59, Section 5K, which states that the existence of such a program is contingent on support by the City Council and the Mayor. Pittsfield could explore such a program for its senior population, as well as the disabled, or any other residents on a fixed income.

Strategy 1E
Undertake a detailed housing needs analysis and develop an affordable housing plan.
The first step in addressing the affordability, accessibility, and quality of housing in Pittsfield is to examine current conditions in detail. A comprehensive housing study would answer questions about how much market-rate housing exists, in what condition is the housing stock, is the housing accessible, how old

**CASE STUDY**

The City of Waltham, Massachusetts, has utilized a Senior Work-Off Program since 2001. It allows homeowners aged 60 and over to volunteer in one of a variety of city offices and/or programs in exchange for a reduction on their tax bill. Hours are accrued at $7.50/hour with a maximum rebate of $750.00 per household in a single year. The Town of North Andover has a similar program. It proved so popular in 2006 that the town had to conduct a lottery for available slots. The program has proved to be ideal for those transitioning into retirement and a fixed-income lifestyle.

is the housing stock, how much affordable housing currently exists in Pittsfield, what are the current income levels of residents, and are the housing types appropriate to meet the economic development goals.

From this data, the community will come up with strategies to ensure a mix of housing that creates and maintains affordable and accessible housing options for both current and future residents of the city. Such an analysis will fully explore issues related to affordability beyond low income and subsidized housing. In addition, this analysis will fully explore accessibility, including that for people with disabilities, beyond code enforcement and beyond the area of senior housing.
Strategy 1F
Create a regional consortium with surrounding communities to research and tackle the affordable housing issue at a regional level.

Affordable housing is best considered a regional issue, rather than a municipal one. Lack of affordable housing in one community will trickle over to surrounding areas, putting pressure on neighboring housing markets and creating unnatural disparities between communities. Since people flow effortlessly across municipal borders, one community often becomes the affordable location for a region. This community houses the region’s workers, but may not get tax benefits from having more expensive homes or businesses.

A regional – rather than a local – approach to affordable housing assures that no community will be shortchanged in terms of allocation of market rate housing, nor will one community host a disproportionate amount of affordable housing. A unified vision helps eliminate the stigma of affordable housing. Most importantly, by pooling the resources of multiple communities, regional housing consortiums have more power and resources to educate residents, provide incentives, and act on opportunities.

Pittsfield could explore participation and/or leadership in a regional affordable housing consortium, in order to facilitate a comprehensive approach. The communities work together to define affordable housing objectives and translate those into a five-year plan, which designates priorities and goals for numbers of types of units desired. Pittsfield could use the data it derives from its affordable housing study to initiate a regional approach with neighboring communities.

Strategy 1G
Develop an Inclusionary Zoning Ordinance.

Pittsfield could develop and implement an inclusionary zoning ordinance. This tool

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CASE STUDY

The North Shore HOME Consortium is a good example of a regional approach to affordable housing. The Consortium is comprised of 30 communities throughout the North Shore, Cape Ann, and Merrimack Valley regions. The Consortium receives approximately $2 million annually from the Federal Home Investment Partnerships program. These funds are allocated to projects throughout the region for the development of affordable housing and certain rehabilitation actions. The Consortium adheres to the principle that affordable housing is everyone’s problem, and encourages the development of affordable housing outside of the usual areas of high concentration of low and moderate-income households. The lead agency is the City of Peabody. (http://www.peabody-ma.gov/homeconsortium.aspx)
integrates affordable housing with market-rate housing development, both of which are desired in order to retain current residents and attract new ones. If done well, inclusionary zoning leverages the private sector to fulfill an important need at the same time allowing the developer to fully profit from a project.

CASE STUDY

In Boston, the Land for Housing Initiative seeks to make 1,000 city-owned parcels available for development. As of 2005, a total of 909 parcels had been identified for affordable housing development. Eighty-two percent of these were designated to be part of the city’s traditional multi-family subsidized housing programs; the remainder were either suitable for unsubsidized housing, or contained caveats that they needed to be joined to a privately-owned parcel of land in order to be developed for affordable housing.

A typical inclusionary zoning ordinance requires developers in a specific residential project to set aside a certain amount of housing units as affordable to households of certain income levels. The goal is to establish a relatively permanent stock of affordable housing that is maintained over time through affordability controls. This allows the creation of economically diverse communities.

In many ordinances, the regulatory burden of providing housing at less than market rates is reduced by offering some manner of incentive, such as a property tax break, fast track permitting or a density bonus. A density bonus might, for example, require 10 percent of every project be permanently affordable, but allow developers a ten percent density bonus.

STRATEGY 2
Create neighborhood-level plans to tackle specific infill, walkability, character and other concerns.

Pittsfield is a city of neighborhoods, each with its own needs. A Master Plan can only go so far in specificity. In order to achieve a finer set of analyses, goals, and strategies, plans should be crafted at the neighborhood level. Such plans would use the vision, goals and strategies of this citywide Master Plan as a starting point and address specific streets, parcels, structures and issues. Intimate local knowledge of these areas is key, and therefore the information and coordination with existing neighborhood associations is essential.

Some work has started. Morningside and West Side have organized neighborhood groups that have done excellent work coming together and getting city support for rehabilitation efforts. In May 2006, the West Side completed an action plan that lists important physical and programmatic improvements. Still, many challenges
remain. Not every neighborhood is as organized as the West Side or Morningside. Also, a review of the West Side Action Plan indicates it deals with local issues, but not in the greater context of the entire city. In addition, the West Side effort produced an excellent priority list of physical actions, but needs more land use, zoning and revitalization strategies.

The neighborhood planning processes need not be huge undertakings. Instead, each can simply be a focused effort that stems from this master plan. Public meetings and charrettes could help neighborhoods establish goals for their streets and blocks that fit the city’s overall vision and address neighborhood concerns. The strategies would include physical projects, land use policies, zoning changes and economic development.

The American Institute of Architects Sustainable Design Assessment Team\(^8\) pointed out that the West Side and Morningside neighborhoods should be considered, along with the commercial core of North Street, as one big downtown area. Another neighborhood that could join that planning area and require increased attention is the largely historic area east of South Street. The historic homes and urban blocks would be another key neighborhood that could attract the creative people who would further Pittsfield’s economic revitalization goals.

**STRATEGY 3**

Create tax incentives and grant programs for the preservation of homes and historic buildings.

According to the community survey, Pittsfield’s historic character is an important factor to residents. That’s no surprise. Historic buildings add an authenticity to a place that is attractive to many people, especially younger professionals\(^9\). Pittsfield has many buildings that reflect the city’s rich history, particularly in the downtown area. Creating mechanisms to save and rehabilitate older structures will preserve Pittsfield’s character and enhance its downtown – allowing the city to keep its unique sense of place.

Pittsfield currently operates a Home Improvement Program for low-income residents, but not for historic properties. The Federal Rehabilitation Tax Credit offers tax incentives to owners of buildings on the National Register of Historic Places, which would be useful in some locations. The Massachusetts Historical Commission offers a variety of programs aimed toward rehabilitation, including property tax abatements for rehabilitation, state tax credits for certain eligible properties, and the Local Option Property Tax Assessment in certain communities. The city should explore these and other sources of funding, and create a city-based program in a similar vein. This effort could be coupled, perhaps through the HomeStore, with outreach to building owners to teach them about these programs and help them through the process.

\(^8\) The assessment, a volunteer effort sponsored by the American Institute of Architects, was conducted in September 2005.

STRATEGY 4  
Craft rules and policies to protect neighborhood character while providing opportunities for new housing development.  

While encouraging in-fill development and adaptive reuse of existing buildings, it is also important for Pittsfield to anticipate and plan for new residential development. The adoption of the flexible development ordinance, embracing the principles of open space residential development, provides the city with a good foundation for supporting new development while simultaneously protecting open space. This ordinance also encourages the development of adaptable housing and the use of sustainable building principles. It is likely Pittsfield will realize the most benefit from this ordinance when it is applied to development proposals on larger tracts of developable land. This ordinance also provides the city with the foundation for adding additional types of incentives to encourage developers to build the type of housing desired and needed by the community.

At the same time, it is important that both “greenfield” and infill development fit into the existing community and creates a cohesive community experience. Every building does not have to look the same, but any new structure should reflect the surrounding neighborhood in terms of size and mass. Basic height or setback restrictions are often not nuanced enough to achieve this.

Strategy 4A  
Limit the floor-area ratio of new buildings in established neighborhoods.  

A floor-area ratio (FAR) can be utilized on a neighborhood-by-neighborhood basis to control the size and mass of buildings. For example, if a lot is 10,000 square feet and the FAR is 0.5, then the property owner can build up to a 5,000 square foot structure. Floor-area ratios, height limits and setback requirements work together to protect the character of a neighborhood.

Cities usually set desirable FARs for specific neighborhoods in the zoning code. If Pittsfield wants to maintain the character of a particular neighborhood, it could measure existing FARs and use that number as the basis for setting the limit. If the size of homes is readily available and accurate, the city could require developers to check the FAR of buildings within a one-quarter mile radius of the building lot and use that as a guide. Provisions would have to be made for certain special circumstances, but nevertheless, a FAR would be a helpful tool to regulate infill development.

Strategy 4B  
Create a “stylebook” to guide developers undertaking projects in existing neighborhoods as well as those creating new neighborhoods.  

Typical zoning regulations tell a developer what the community does not like. The resulting problem is that something allowable might also be inappropriate for a particular neighborhood.
A stylebook presents a positive picture of community goals. It is a way that Pittsfield can make it easier for developers to give the city what it wants – by showing them what it likes. The stylebook combines pictures, drawings and text into a neighborhood-by-neighborhood set of design guidelines to describe desirable characteristics of neighborhood aspects such as:

- Building placement
- Block sizes
- Driveway / parking locations
- Desirable building elements (e.g. porches, gables, etc.)
- Street level functions
- Pedestrian comfort
- Tree preservation
- Landscaping / streetscape
- Pedestrian friendliness
- Desire for public spaces
- Waterfront access

The most historic residential neighborhoods, closer to downtown, would be the first places for this to start – and the ones that would likely benefit the most including Appleton, Park Square, and West Side, and along Wendell Avenue.

**Strategy 4C**

*Require the site layout and building design of new residential structures to emphasize pedestrians rather than just automobiles.*

Walkability is an important aspect of Pittsfield’s urban character. Different questions in the Master Plan Community Survey found the desire to walk and to improve the pedestrian experience was very high.

Dependence on the automobile for daily living should not be a given. It is overwhelming today, but many communities are reacting to increasing obesity and gas prices by creating more complete streets that provide for pedestrians and bicycles. Unfortunately, many communities are currently designed so walking is not even an option.

Design considerations in a pedestrian-friendly neighborhood include:

**Sidewalks & Walkways.** Adequate facilities should be planned to be safe for all people including the disabled and the elderly. This is often achieved by providing sidewalks or other alternatives such as shoulder walkways and in some cases paths or trails. In cases with low volumes, low speeds, and narrow streets sidewalks may not be needed and may be environmentally undesirable. However, depending upon the projected density of a project, sidewalks may need to be required on one or both sides of a street. In every case, residential areas should be linked to other neighborhoods and nearby commercial areas and should allow those who want to walk or bike to be able to do so safely.

**Narrow Streets.** Research has shown that narrow streets slow down traffic and reduce accidents. Wide streets make it appear safer for drivers to go faster. One strategy is to reduce the required width of
streets. Allowing on-street parking on one or both sides of a street will also reduce speeds. The installation of medians can narrow very wide streets. The planting of streets also creates a corridor that will visually narrow a road and encourage drivers to slow down.

Garages. In too many communities across the country – and in an increasing number of neighborhoods in Pittsfield – the garage has become the dominant feature in neighborhoods. They have become a house’s “front door” – in effect, replacing the one for people. When a garage is the main entrance the opportunity for people-to-people interaction is greatly diminished. Pittsfield should try to prohibit garages from protruding beyond the front building line of a house. Similarly, the city should consider limiting the amount of house frontage a garage can occupy before it must be pushed further back.

Front porches. Unfortunately, in many modern developments this traditional component of residential architecture has been lost, or built so small as to be unusable. Yet in many older communities, they are important gathering and socializing places, as well as a canvas for homeowners to express their individuality through furniture, flowerpots and other items. They make neighborhoods feel interesting and safer. In its design guidelines, the City of Pittsfield should emphasize the desirability of functional front porches.

Front lawns. Large front lawns separate people from buildings and porches. They reduce the opportunities for social interaction between homeowners and pedestrians as well as remove one side of the pedestrian envelope. Reducing setbacks or requiring build-to lines along streets help create pedestrian friendly places in residential neighborhoods as well as commercial areas.

STRATEGY 5
Continue to improve and broaden code enforcement.
Revisions to the city’s regulations are important, but without proper enforcement they are useless. Poorly maintained yards, unshoveled sidewalks covered with snow, piles of trash or large discarded items and overcrowded buildings directly contribute to quality of life and safety issues within a community. This is especially true in already distressed neighborhoods and for the elderly and disabled.

During a housing forum held as part of the master plan process, a landlord representative made it clear that code enforcement is important and that it has to take place evenly across the city. Landlords who let their properties get run down also economically undercut responsible landlords by renting out-of-code apartments for less money.

More importantly rental properties need to be up to code to protect the tenants. No one should have to live in unsafe or unhealthy conditions because the
landlord will not fix things or because an apartment that is not up to code is the only apartment that they can afford. Compliance with the federal accessibility requirements contained in the Americans with Disabilities Act and the Fair Housing Accessibility Guidelines should not be overlooked. Incorporating these provisions into the codes should resolve many of the industry’s accessibility compliance problems by making buildings constructed in accordance with the International Building Code (IBC) in compliance with the federal accessibility requirements.

The Pittsfield building and health departments have stepped up enforcement efforts and the results are starting to be seen. It is important that the city not ease up on efforts. Broad and consistent enforcement will send the signal to landlords that the city is serious about violations. The problem, of course, is a matter of resources. Troublesome property owners may ignore first citations anticipating that the city will not have the resources, political will or stamina to pursue violations further. Pittsfield should make sure that the human and fiscal resources are in place to soundly disabuse them of that hope.

The city, especially the building department and planning and zoning boards, needs to improve the enforcement process for existing and new construction. Revisions may include imposing more severe penalties and/or writing a fine and fee schedule into the code. Fines should be substantial so that property owners or developers do not simply absorb penalties as a cost of doing business. The fines should be an incentive to obey the rules and fix problems. The city should increase its inspection staff and provide training for these employees.
## HOUSING QUALITY AND AFFORDABILITY / NEIGHBORHOOD DEVELOPMENT – GOALS & STRATEGIES

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<td>learn about the range of education and incentive programs.</td>
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<td>C. Develop new and refine existing programs to increase homeownership</td>
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<td>D. Create a Property Tax Work-off Program for senior citizens, the</td>
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<td>disabled, and income-eligible.</td>
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<td>E. Undertake a detailed housing needs analysis and develop an affordable</td>
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