CONVERSATION ABOUT HOUSING IN MONTAGUE



Franklin Regional Council of Governments

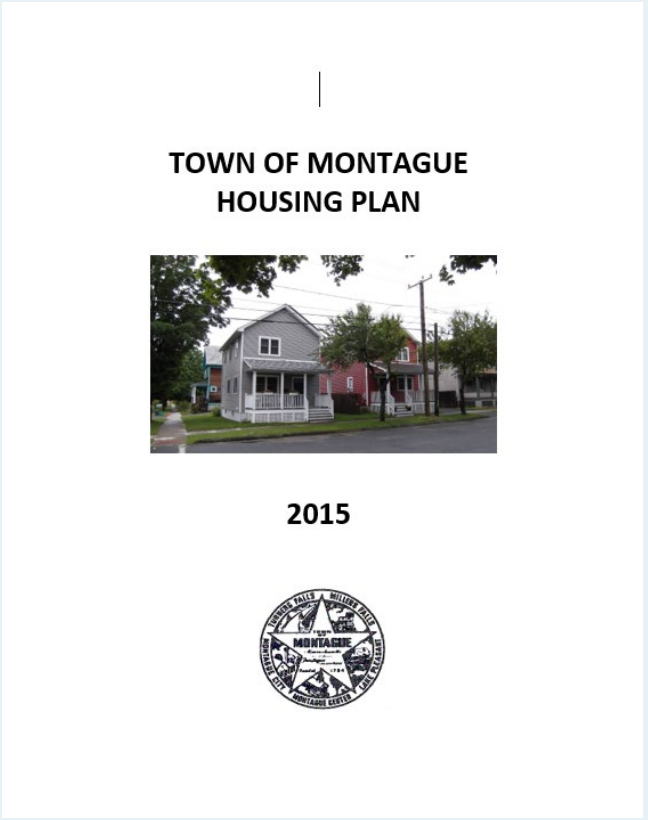
Housing Production Plan

Community Meetings

What is a Housing Production Plan?

Housing Production Plan:

- Is a 5-year plan that assesses local housing and population needs.
- Identifies strategies that will produce housing that matches a community's demographics.
- Proactively plans for the creation of affordable housing.
- A HPP must be adopted locally and then approved by the state (MA EOHLC).
- Allows Montague to be more competitive in grant applications.



Why are we updating this plan now?

- Last plan was completed in 2015.
- Many of the zoning recommendations from 10 years ago have been implemented.
- The housing market has changed significantly since the last plan.
- There are active housing projects underway or potentially beginning.



Who lives in Montague now?

Population Quick Facts

- Average age is 44.3 years old.
- Currently, 25% of population is over the age of 65.
- This will increase to 30% of population by 2035.
- 20.3% of residents have a disability.
- Average household size is 2.2 people.

Who lives in Montague now?



Population Quick Facts

- 11.5% of households are below the Poverty Rate.
- Town's median income is $70,510.
- Area median income is $109,900 for Franklin County.

Who will be living in Montague in the next 10 years?



Total population in 2024 was **8,482**



Population projected to **decline** by 2.2% by 2035

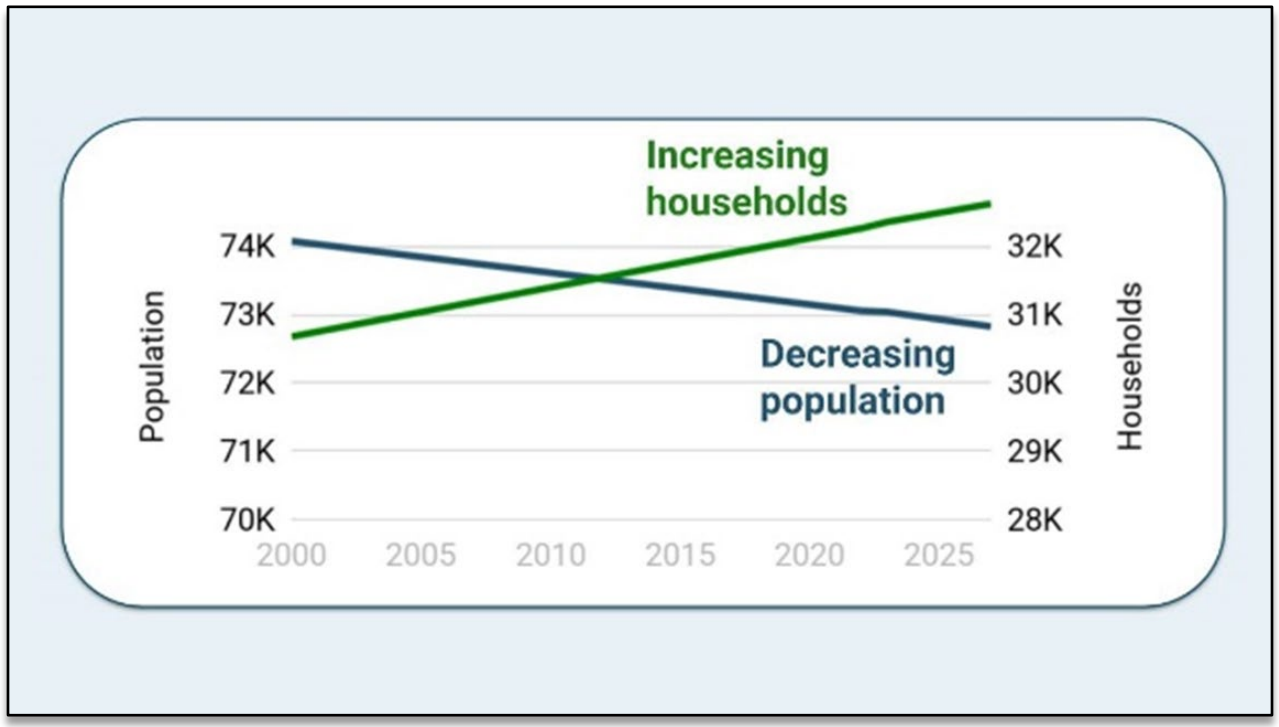


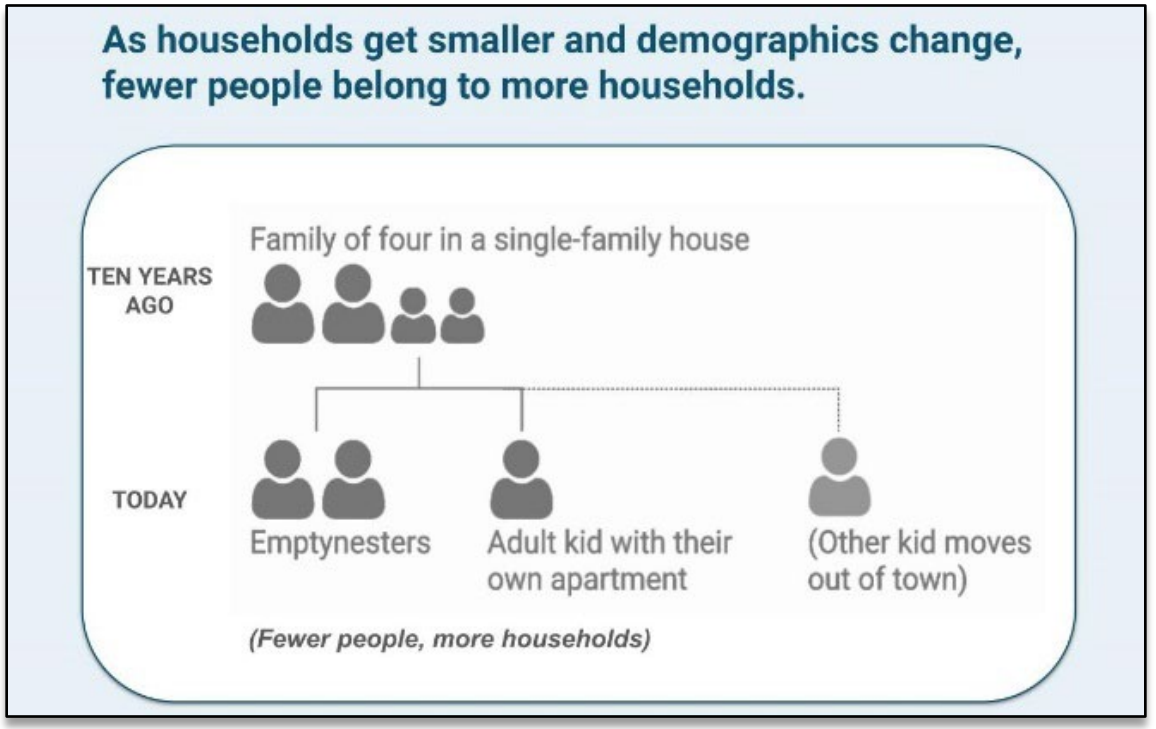
The number of households are projected to **increase** by 5.6%

Population projections show that more housing is needed

Households are spreading out

- An aging population means 1-2 people in larger homes, without appropriate downsizing options
- Their children and grandchildren move out on their own either in the region, or away if they cannot find available housing here





What does Montague's housing look like now?

Housing Quick Facts

- Median age of housing is 1951.
- 25% of units are in structures that are 3+ units
- 37% of homes are rental (44% of Turners)
- Vacancy rates:
  - Homeowner (1-2% ideal)= 0%
  - Rental (5-8% ideal)= 1.6%

What does Montague's housing look like now?

Housing Quick Facts

- Median homeowner costs are $1,772
- Median gross rent is $1,207
- 38% of households pay too much for housing
- Median single family sales price increased by 72% since 2020

What Does Affordable Mean?

<30%

household income on rent/mortgage, utilities, insurance, taxes

deed restricted

income eligible households only

“naturally” affordable

inexpensive rent by market forces or choice of sellers/landlords

What is Affordable in Franklin County?

$109,900

Franklin County’s Area Median Income (100% AMI)

Source: HUD, 2026

$105,200

4-person household, low income (80% AMI)

Source: HUD, 2026

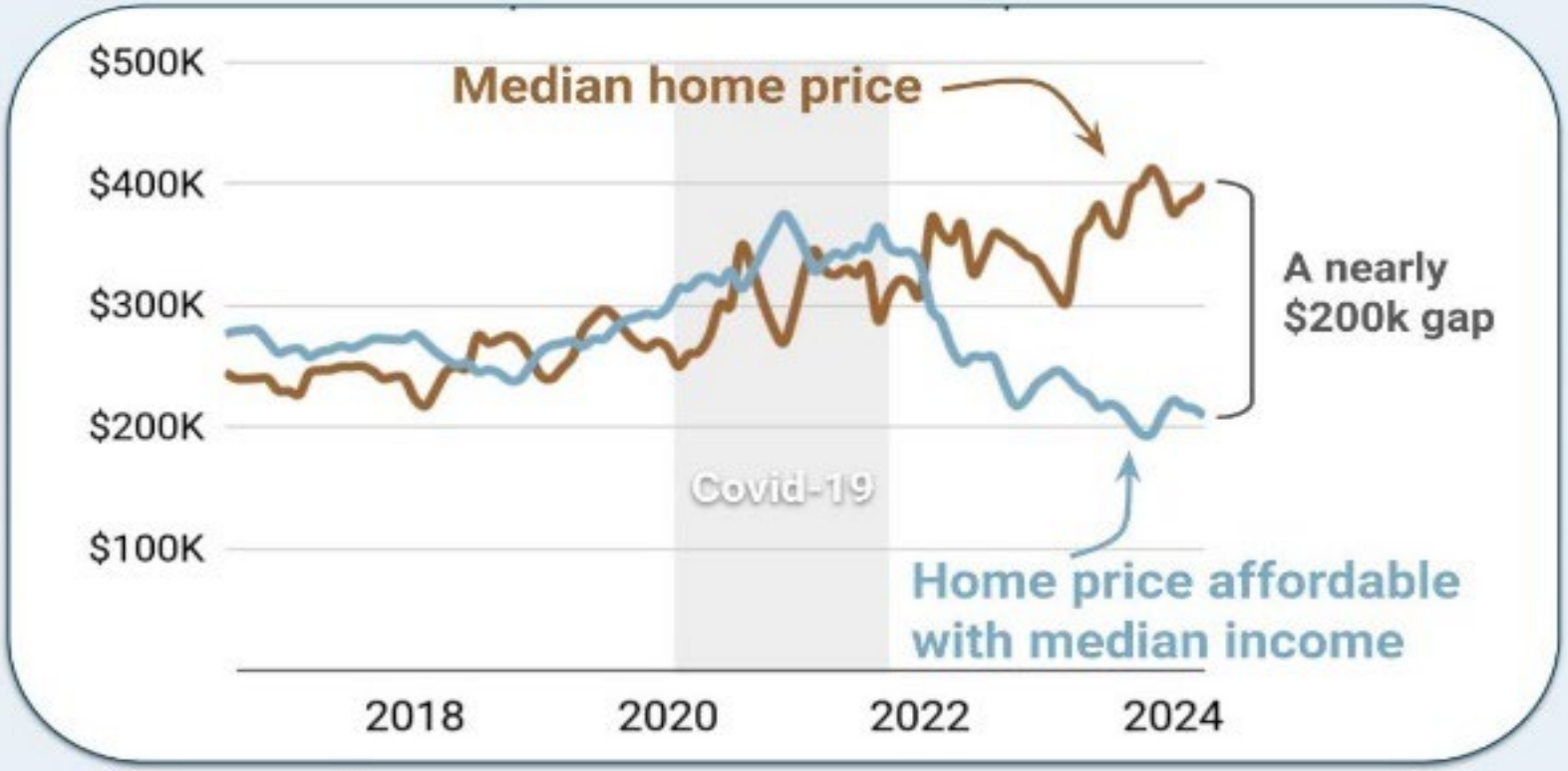
$65,750

4-person household, extremely low income (50% AMI)

Source: HUD, 2026

Attainable housing is increasingly out of reach for the typical local household.

The median home price is almost $200k more than the median income can afford, a gap driven by interest rates.



What is Affordable in Montague?

Subsidized Housing Inventory

- Under the state's Chapter 40B, towns are supposed to have at least 10% of their housing be Affordable and listed on the state's Subsidized Housing Inventory
- Montague currently has 375 Affordable Units (9.18%).
- The Housing Production Plan will be examining ways and locations to create more Affordable Units

What is the housing need in Montague?

Western Mass Housing Study showed that there is a need for 2,300 more housing units by 2035 for Franklin County.

Montague has **13%** of the county's housing

Proportionately, Montague has a housing gap of **~300** units that are needed by the households projected to be living in town by 2035

New housing should reflect who will be living here

- More accessible housing
- More affordable for a range of incomes (lower and middle)
- A range of sizes and styles to accommodate smaller households

Current Pipeline of Housing



In Progress

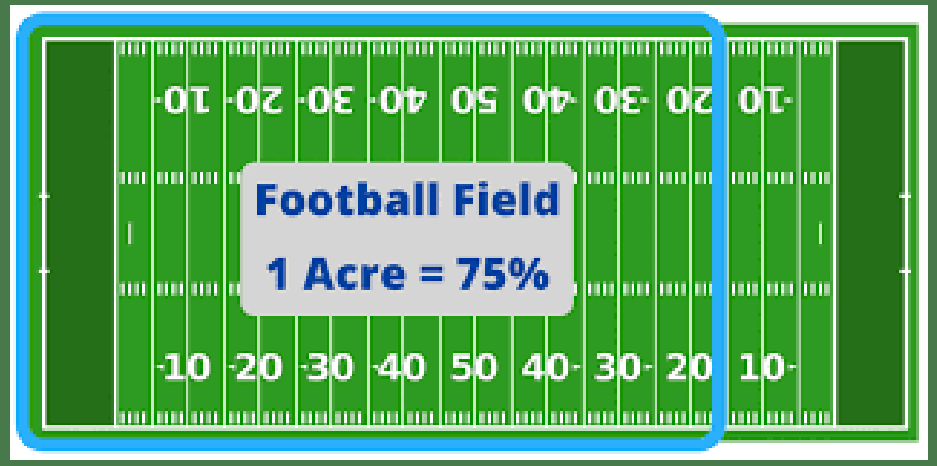
- **1st Street in Turners Falls**
  - Franklin Hampshire Habitat for Humanity
  - 6 homeownership units
  - Affordable up to 60% of area median income

Potential

- **Farren Care in Montague City**
  - Potential of up to 150 units
  - Preliminary work of due diligence completed
  - Infrastructure funding is needed
  - Issue an RFP for a developer

Quiz Time!

Take a look at pictures from around town and guess the density of housing units pictured.



A housing unit = a house, an apartment, a group of rooms, or a single room intended for occupancy as separate living quarters.

Density is measured in units per acre. One acre is about ¾ of a football field.

Guess that Density!



3rd Street, Cutlery Block Apartments, Turners Falls

Guess that Density!

Statistics

Total Residential Units: 41 Units
Neighborhood Area: 0.95 Acres
Neighborhood Density: 43.18 Units per Acre

Parcel Breakdown

Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Apartments over eight units	41	0.98	41.92
Tax-exempt; public; charitable; institutional	0	0.23	0.00



3rd Street, Cutlery Block Apartments, Turners Falls

Guess that Density!



East Main Street, Millers Falls

Guess that Density!

Statistics

Total Residential Units: 14 Units
Neighborhood Area: 0.51 Acres
Neighborhood Density: 27.53 Units per Acre

Parcel Breakdown

Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Apartments over eight units	11	0.16	70.14
Mixed-use -- commercial with residential	2	0.10	19.62
Mixed-use -- residential with commercial	1	0.15	6.73
Commercial	0	1.28	0.00
Tax-exempt; public; charitable; institutional	0	0.12	0.00



East Main Street, Millers Falls

Guess that Density!



Montague Center School, School Street

Guess that Density!

Statistics

Total Residential Units: 22 Units
Neighborhood Area: 0.02 Acres
Neighborhood Density: 915.76 Units per Acre

Parcel Breakdown

Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Apartments over eight units	22	2.98	7.38



Montague Center School, School Street

Guess that Density!



Greenfield Road, Montague City

Guess that Density!

Statistics

Total Residential Units: 6 Units
Neighborhood Area: 1.04 Acres
Neighborhood Density: 5.77 Units per Acre

Parcel Breakdown

Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Two-family	6	2.53	2.37



Greenfield Road, Montague City

Guess that Density!



Randall Road, Turners Falls

Guess that Density!

Statistics

Total Residential Units: 8 Units
Neighborhood Area: 1.03 Acres
Neighborhood Density: 7.79 Units per Acre

Parcel Breakdown

Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Two-family	8	5.02	1.59



Randall Road, Turners Falls

Guess that Density!



Main Street, Montague Center

Guess that Density!

Statistics

Total Residential Units: 7 Units
Neighborhood Area: 0.95 Acres
Neighborhood Density: 7.35 Units per Acre

Parcel Breakdown

Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Apartments with four to eight units	4	0.21	18.61
Condominium	2	0.51	3.90
Single-family	1	0.49	2.02



Main Street, Montague Center

Guess that Density!



Union Street, Montague Center

Guess that Density!

Statistics

Total Residential Units: 11 Units
Neighborhood Area: 1.03 Acres
Neighborhood Density: 10.64 Units per Acre

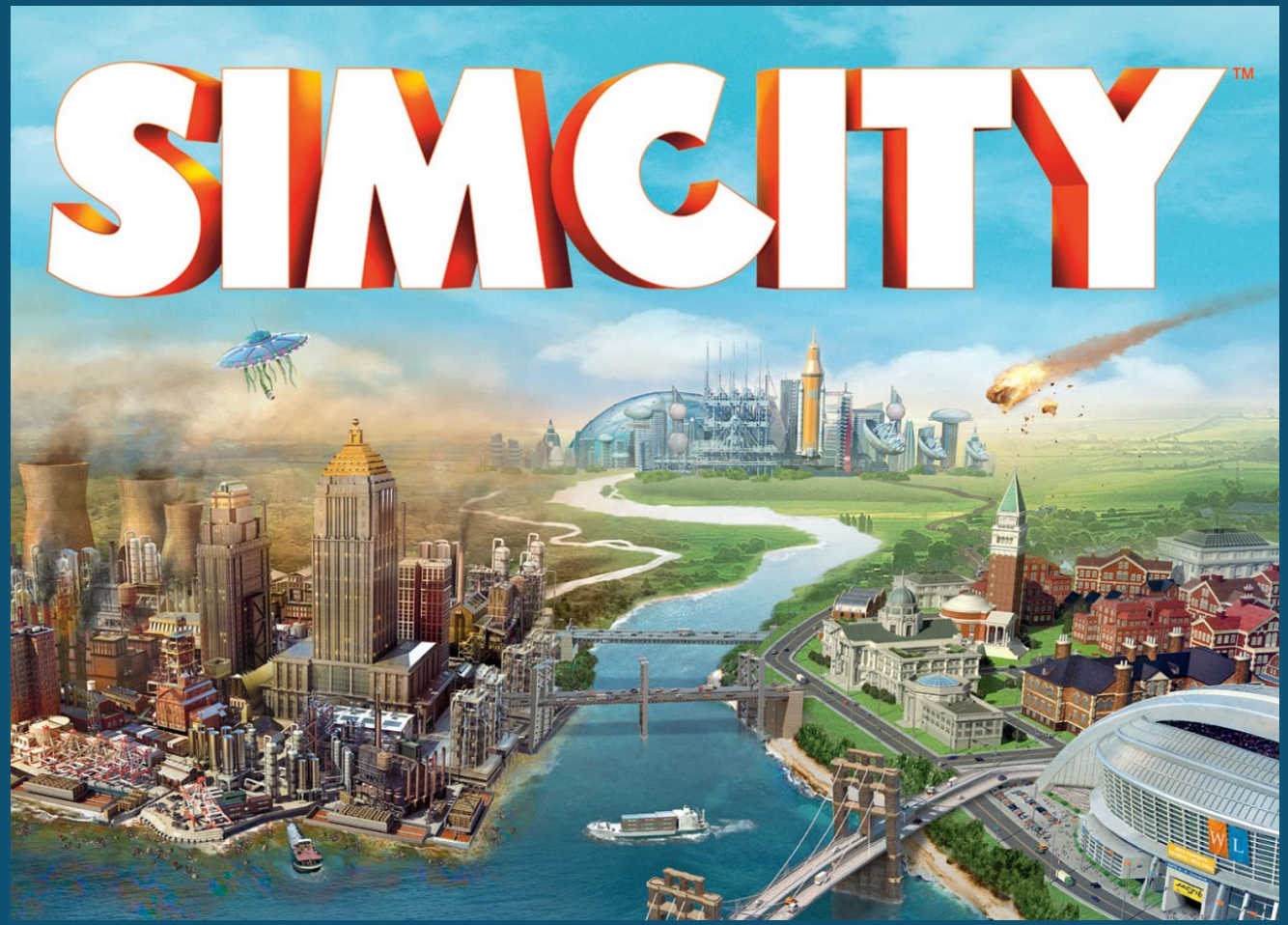
Parcel Breakdown

Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Single-family	9	2.15	4.19
Two-family	2	0.24	8.41



Union Street, Montague Center

Plan your town!



MONTAGUE EDITION!

Plan your town!

If Montague needs 300 more housing units over the next 10 years, *where* should it go and *what* should it look like**?**

Rules:

1) Place housing anywhere that is NOT protected (green)
2) Must locate ALL 300 units
3) Do not focus on exact location and details. In the neighborhood is fine.