

# Westfield Riverfront Development & Feasibility Study

City of Westfield, MA

Paul Lukez Architecture  
McCabe Enterprises  
Pare Corporation

September 30, 2013



## Acknowledgements

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# 01

## Introduction

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### Westfield Riverfront Development Feasibility Study

In 2012, the Great River Bridge project was completed, spurring renewed interest and discussion about access and use of the Westfield River. The specific opportunity is a four acre area on the southern bank of the Westfield River, between the soon-to-be Columbia Greenway bike path and the approach to the Great River Bridge on Elm Street. This site overlooks the Westfield River and is comprised of multiple parcels, including several city-owned parcels.

Westfield is a city of 41,025 residents according to the most recent American Community Survey. Westfield has been working over the past two decades to diversify its economic base from one reliant principally on industry and manufacturing to a more diverse economy, which includes manufacturing, as well as education, health care, distribution and logistics. A major focus has been the revitalization of downtown Westfield and the vision for the Westfield River to be a premier regional recreational amenity that will drive the regeneration of Elm Street and the nearby downtown core.

Westfield residents take pride in their community as a good place to live that is family-friendly. Many see the riverfront area as a major opportunity for the City to draw upon Westfield's industrial heritage and history as the Whip City, as well as its small city ambiance with parks, a strong quality of life, and Westfield State University.

This feasibility study is the next step in evaluating how to best use the 4.21 acre riverfront area to realize the vision of a revitalized riverfront with mixed-use development and recreational opportunities. The vision includes the riverfront site serving as a gateway to downtown Westfield, the rehabilitation of existing buildings, construction of new in-fill development and stronger connections to adjacent neighborhoods and nearby Whitney Field. Whitney Field is a seventeen acre active recreational park on the riverfront, approximately 800 feet to the west of the site.

The City of Westfield in 1999-2001, underwent a participatory visioning and planning processes for the revitalization of this area. Twelve years ago, the vision articulated at the time was “to turnaround attitudes towards this segment of the Westfield River and Riverfront, from an unclean, unsafe, unsightly area to a place of rebirth, renewal and reconnection, and to develop and capitalize on the multi-faceted opportunities that could result from a strong and committed community constituency.” The 2001 Riverfront Revitalization Concept Plan has been a successful catalyst in building appreciation of the Westfield River as an asset and foundation for revitalization and renewal.

In 2009, the City partnered with Pioneer Valley Planning Commission and the University of Massachusetts Amherst’s Center for Design Engagement to develop a Comprehensive Downtown Housing & Economic Development Action Plan, entitled Re-Thinking Downtown Westfield. The planning process had a robust public participation and consultation process, and affirmed the desire for a gateway riverfront development with a recreational and mixed-use development focus, incorporating both housing and commercial uses.



*The new Great River Bridge, Elm Street.*

# 02

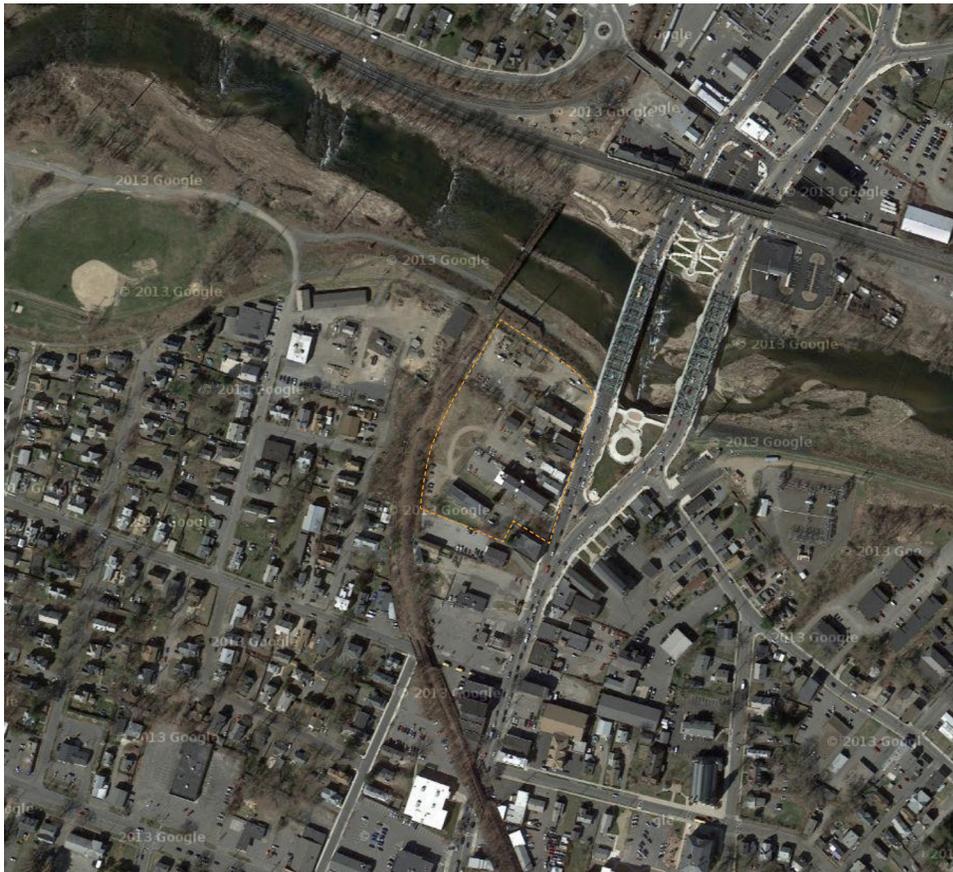
## Site & Context

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### 2.1 Site Location

The site, situated to the north of the downtown core on the southern bank of the Westfield River, is a prime location with many opportunities. Recent investment in the reconstruction of the Great River Bridge, open space and infrastructure at the river crossing provide a quality gateway to the downtown. Construction still underway on elevated walkway over rail lines along Pochassic Street on the north side of the river, and will provide an additional step in improving the area and setting the stage for further growth in the Great River Bridge area.

The currently underutilized riverfront site, with overgrown lots and marginally used



Aerial view of Riverfront Development Site.



*Panorama from levee on northern edge of the site.*

structures, sits in sharp contrast to the quality of improvements in the immediate area. Redevelopment of the site, as part of the gateway to downtown, will enhance the image of Westfield and increase the vibrancy of the downtown in general.

Historically, the area was a part of Westfield’s commercial and industrial core. Today remaining structures fronting Elm Street and Cowles Court still reflect the diversity of original uses on the site: manufacturing, retail/commercial and residential. Now, several buildings sit vacant, and many of the original structures have been demolished. Reminders of the city’s industrial past are embedded in the topography of the site itself. The abandoned rail embankment on the western edge of the site is historically significant as a part of Westfield’s industrial heritage. The earthwork was originally constructed as a stone and clay-lined aqueduct – part of a canal system that moved people and goods about the city. The canal was abandoned in 1847 and was subsequently converted to a railroad line.

## 2.2 Physical Characteristics of the Site

The site area consists of 15 lots and encompasses approximately 4.21 acres (189,050 sf), not including the floodway parcel. There are approximately 11 existing structures on the site, some occupied, others not, including:

- The Whip Factory and a rear garage building
- Four mixed use buildings along Elm Street with



ground floor retail, upper level residential, and a garage behind one structure. Of these, one building is vacant and one is primarily under-utilized.

- The Sanford Apartments, a recently renovated SRO facility
- The Cowles Court apartments, Westfield Housing Authority low-income housing
- A two-family home, a garage and single-family home on Emery Street.

The project site is bounded on the east by Elm Street (Massachusetts Route 10), the primary access to the

downtown from the Mass Pike; on the north by a levee along the river floodway; and on the west by an elevated rail bed, soon to be developed as the Columbia Greenway Rail Trail. To the south of the site area are a number of privately owned lots with a mix of residential and commercial uses.

Currently, electric poles and lines create a significant visual barrier on the site. These electric lines run along the western edge of the lot parallel to the rail bed, and turn and run in an east-west direction atop the levee. A set of lines makes a river crossing from the center of the site and impact the scenic view. An additional set of high-tension lines run parallel to the river on the levee.

### 2.3 Connectivity & Recreation

#### *River Edge Location*

The Westfield River is the most prominent feature on the site – its physical presence, the floodway levee topography, and the ever present sound of the rapids. Upriver, to the west of the site, the Westfield River is classified as a wild and scenic river. The top of the levee embankment sits approximately 8 to 10 feet above grade level on the site. From this vantage point, there are excellent views of the Westfield River.

On the river side of the levee, the embankment drops approximately 20 ft to a level land area with gravel access-way and wetlands. This area is an excellent ame-



*Views up-river from the development site.*

nity for the site as a potential area for unstructured, passive recreational uses. Further upriver, approximately 800 feet from the site, is Whitney Field with two baseball fields and recreation space, providing a convenient amenity for residents and visitors to the site.

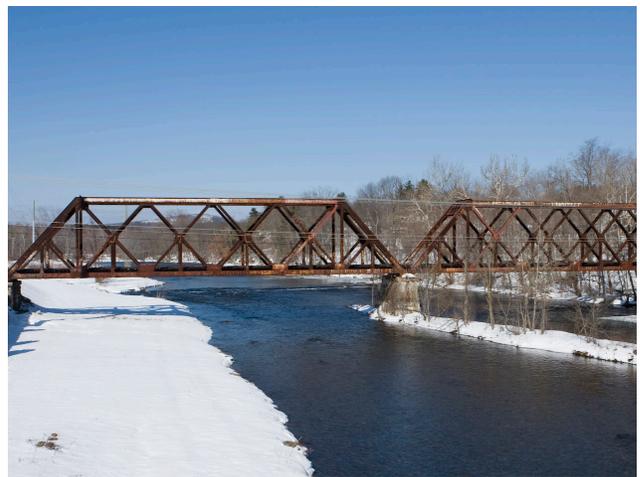
#### *Trails & Connectivity*

Located at the intersection of Phase 3 of the Columbia Greenway Rail Trail and the Westfield River Trails, the site is an opportune spot for recreation-oriented uses, Figure 2.1.

The new Columbia Greenway Rail Trail, a multi-modal path, when complete will run from Southwick, MA to the Great River Bridge in Downtown Westfield. The downtown trail will sit atop the abandoned New York, New Haven & Hartford rail line, the route of Westfield's early 19th century canal. Currently, while East Silver Street is planned as the southern downtown access point for this trail, it will not have parking facilities for cyclists. The key location of this site is an opportunity to provide parking and trailhead amenities that will attract cyclists, hikers and other visitors to the area.

Eventually, the Columbia Greenway will connect with bike trails that extend into Connecticut to the south, and as far as Northampton and Amherst (the Norwottuck and Manhan Rail Trails) to the north.

Additionally, the Westfield River Trail runs along the



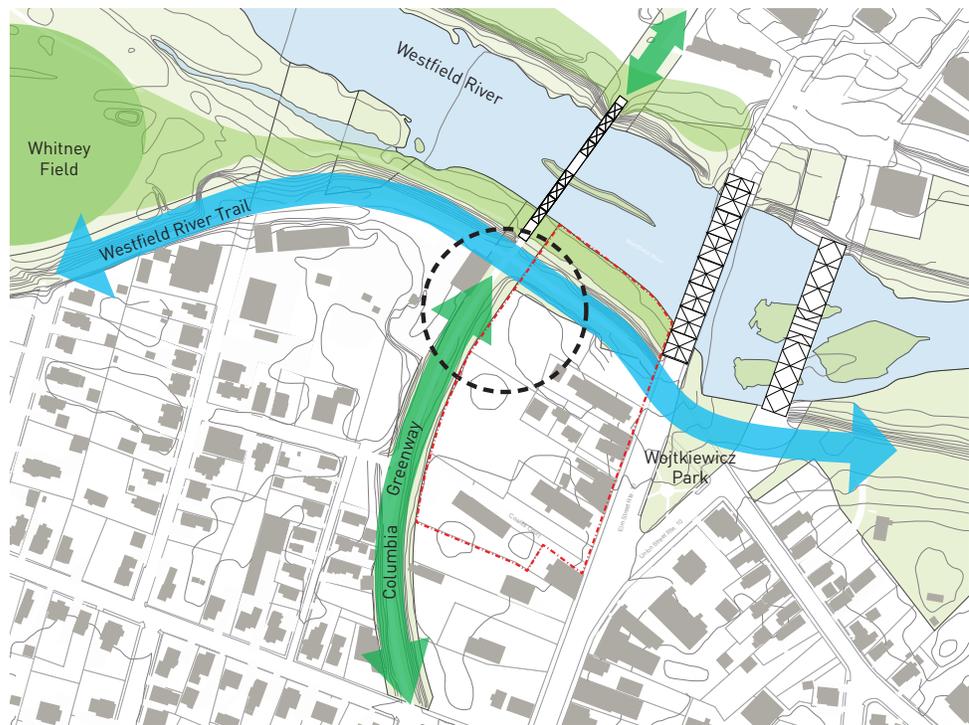


Figure 2.1: Nexus of Trails

river for 1.5 miles atop the levee, across the site’s northern boundary. The trail starts at the Franklin Avenue Elementary School on the west side of town, follows the river and terminates at Meadow and Main St. on the east side of downtown. Currently, parking for the trail is accommodated in a lot on the east side of the Great River Bridge off Meadow Street. Expansion to create a bike path that connects to Westfield State is planned.

#### 2.4 Structures to Remain

Generally, the majority of the existing structures on the site are underutilized and in disrepair, and warrant redevelopment. Two buildings in particular, however, are recommended to remain in all development scenarios: The Westfield Whip Manufacturing Co. building at 360 Elm St. and the Sanford Apartments at 330 Elm St. Additionally, two of the existing street fronting buildings at 350 and 336 Elm St. still retain interesting period details and could be retained and restored.

##### *Whip Museum*

The Westfield Whip Manufacturing Co. building was built in 1887. Of the more than 40 whip companies manufacturing in Westfield at one time, Westfield Whip is the only one that has remained in continuous production. It’s whips are sold to a global clientele, including international equestrian teams and the British Royal family for use in the recent wedding celebrations.

Westfield Whip has received Community Preservation Act funding from the City of

Westfield for a preservation feasibility study. Westfield Whip intends to create a living industrial museum. Existing manufacturing uses will continue on the site and a museum will be incorporated in the building. The museum will chronicle the history of the “Whip City” and introduce visitors to the whip manufacturing process. As a museum of Westfield industrial history, it will also showcase Columbia Bicycle production and early auto manufacturing in the city. As part of the site area, the planned museum will help attract visitors to the site and potentially bolster use of the Greenway.

#### *Sanford Apartments*

The Sanford Whip Factory building was built in 1884, and was recently converted in 2008 into 21 small affordable apartments by DOMUS, a local nonprofit housing corporation. The building is listed on the National Register of Historic Places. As part of the rehabilitation project, entirely new electrical and building systems were installed and a small addition was built at the rear of the building. The Sanford Apartments include a dedicated parking lot with twelve parking spaces, recently repaved and fenced, at the rear of the building. Many people who live in the building work in Downtown Westfield.

## 2.5 Adjacent Areas

#### Water Department Site

Adjacent to the site, on the west of the rail bed, the City-owned Water Department facilities sit along the levee and have the potential for a broader redevelopment that would improve the riverfront, enhance the Sackett Street neighborhood and take advantage of the existing Whitney Field recreation area.

#### Other Adjacent Properties

To the south of the project area are a number of privately owned lots with a mix of residential and commercial uses including: a single family home, an Italian restaurant, and a gas station. Buildings on these lots are surrounded by large, paved parking areas with little green space.

## COLUMBIA GREENWAY RAIL TRAIL

The Columbia Greenway Rail Trail will create a continuous connection from Westfield River Bridge area, traveling south through Downtown Westfield on the former elevated NYNHRR railroad bed, to the Southwick Rail Trail, and on to the Farmington River Rail Trail on the Massachusetts - Connecticut state line.

**Phase 1:** Southwick Rail Trail runs 6.2 miles from the Little River “Tin Bridge” at Route 20, south to the Connecticut state line where it continues as the Farmington Canal Heritage Trail.

**Phase 2:** The northern segment of the Greenway from the Little River “Tin Bridge” to the southern side of Downtown Westfield at the East Silver Street access point. The East Silver St. access area will allow entry to the bikeway, but will not provide parking for cyclists. Phase 2 is scheduled for completion in 2014.

**Phase 3:** Extension of the trail through the downtown is scheduled for a 2015 construction start, linking the East Silver St. access point to the Westfield River train bridge crossing and the northern bank of the Westfield River. This segment will be the first continuous elevated urban rail trail in the country.

## WHIP CITY

Westfield was a center of manufacturing in the early 19th century. Factories included brick making, cigars, and whips. In the later half of the 19th century this focus shifted to bicycles, pipe organs, machinery and boilers. In this period the whip industry continued to grow, encompassing 47 plants at the height of production.

“Westfield Whip Manufacturing Company, Inc., established in 1884, is located in Westfield, Massachusetts - The Whip City - where modern whip making was born.

Of the more than forty whip companies that existed here throughout the nineteenth century, Westfield Whip is the only one that remains in continuous production today.”

Excerpt from:

<http://westfieldwhip.com/about.html>

## 2.6 Access

Access to downtown Westfield, and to the project site in particular, is provided by several major State arterials within the region that connect downtown to the neighboring communities. To the north, Route 10 provides access to and from communities including Southampton, Easthampton, and Northampton. Route 10 eventually connects into Interstate 91 (I-91), which continues north into the States of Vermont and New Hampshire and northward to Canada. Route 10 north of the downtown project area also provides access to Interstate 90 (I-90, the Massachusetts Turnpike) which crosses Westfield just north of the downtown area. I-90 provides access to the east towards Boston and to the west to points in upstate New York, Cleveland, Chicago and across the Upper Midwest and on to Seattle, Washington. From the east, Route 202, provides access to communities including Holyoke and South Hadley and continues north to communities in Central Massachusetts. In Holyoke, Route 202 provides a link to I-91 which generally follows the Connecticut River Valley south to Springfield, MA, and Hartford and New Haven, Connecticut. To the south, Route 10/ 202 traverses through the neighboring community of Southwick, Massachusetts into communities in northwestern Connecticut.

Traffic in the area, in particular adjacent to the site on Elm Street, although heavy, has improved with the recent completion of the Elm Street/ Route 10/ 202/ Great River Bridge project. Additionally, this project has improved walkability and bicycling along Elm Street, including over the bridges, through the inclusion of sidewalks and shoulders on the roadways.

Westfield is at the junction of the east-west Boston and Albany Railroad. There is no current rail passenger service in the area. The City is served by two bus routes by the Pioneer Valley Transit Authority, shown on Figure 2.2. The routes include the Red 10 line which provides weekly service between downtown Springfield via the neighboring Town of West Springfield to West-

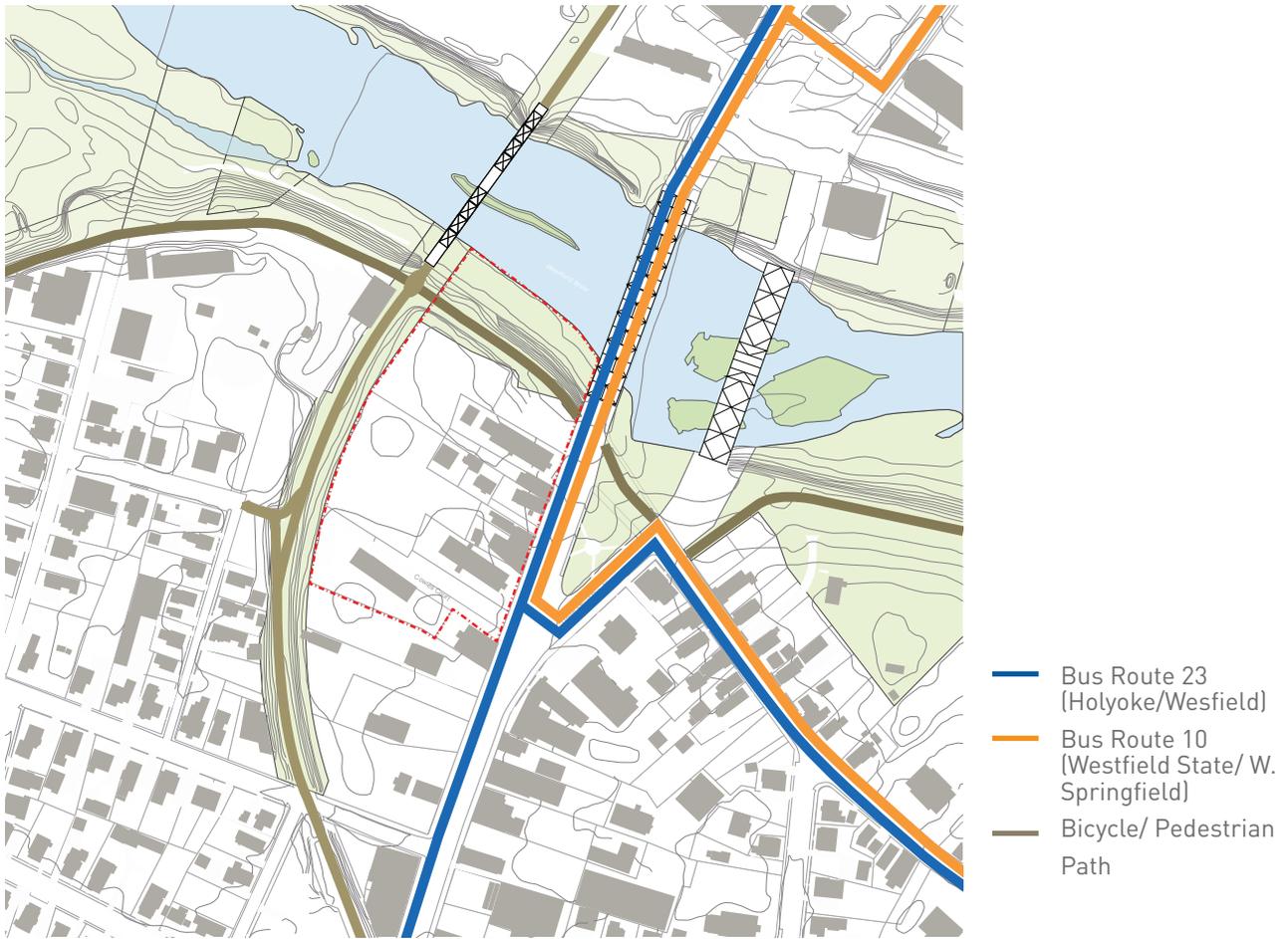


Figure 2.2: Bus, Pedestrian & Bicycle Network

field State College from 5:30 am to 9:50 pm and the Blue 23 line which runs between downtown Holyoke and downtown Westfield via Holyoke Community College from 5:35 am to 5:25 pm. Charter passenger services are provided at the Barnes Municipal Airport located just north of the downtown area off of Route 10.

Access into the project site is currently provided by three curb cuts off of Route 10/ 202 (Elm Street). The first curb cut is provided just south of the recently constructed Great River Bridge. This opening appears to have been a driveway in the past to former buildings on the site. It is anticipated that this curb cut will provide only access in the future for pedestrians and bicyclists. There are also two roadways that provide access into the site, with Emery Street, approximately 400 feet south of the bridge and approximately 800 feet south of the bridge, Cowles Street.

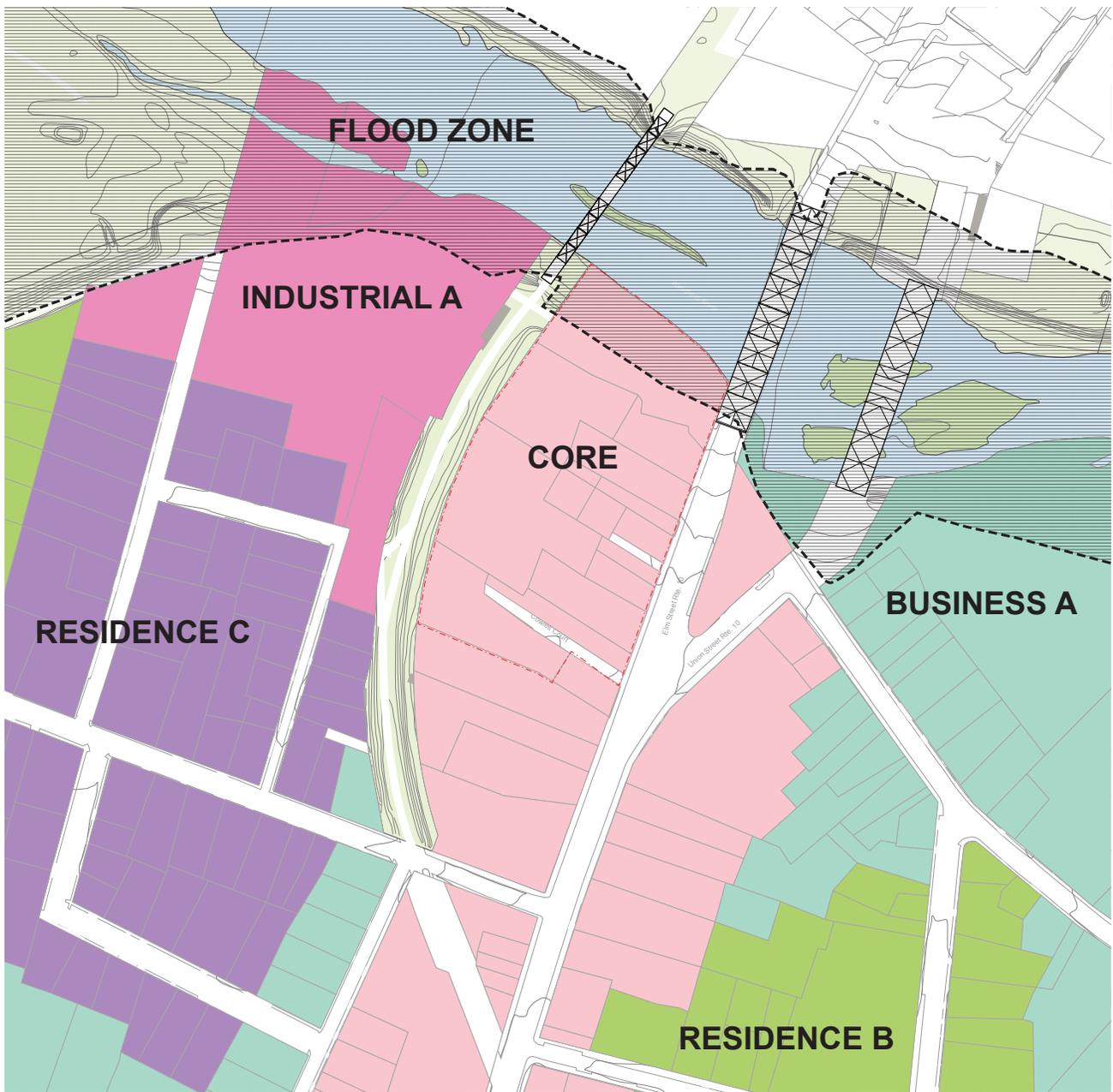


Figure 2.3: Current Zoning

CORE Dimensional Guidelines	
Front	
Minimum	0 feet
Maximum	5 feet
Side	none
Rear	none
Height	
Minimum	35 feet
Maximum	75 feet
Open space	50sf / dwelling
Coverage	95% max., EXCEPT residential where coverage is 90% max.
Density	150 du/ac maximum
Parking	
Residential	1 per dwelling unit
Commercial	1 space / 250 sf

Figure 2.4: CORE Dimensional Guidelines

Data Sources for Figures 2.3 and 2.4: City of Westfield 2013 Zoning Map and the City of Westfield Zoning Ordinance: Article III, Section 3-100 Commercial Office Retail Enterprise District and Article VII, Section 7-10 Off-Street Parking and Loading.

## 2.7 Parcel Zoning & Ownership

### *The CORE District*

As shown in Figure 2.3, the site fully sits within the CORE - Commercial, Office Retail Enterprise District -- zoning. This zoning recognizes the site as a unique area of the city, and allows for a development density in keeping with the urban character of Downtown Westfield. Dimensional regulations are set to encourage new development that is in keeping with the existing historic urban fabric. The 35 to 75 foot guideline for building height, in combination with the 0' - 5' front setback, encourages maintaining the streetwall condition typical of the downtown area. Parking requirements are reflective of the needs of a small city with limited public transit. See Figure 2.4 for a summary of CORE dimensional regulations.

A Special Permit may be issued to permit variations from the dimensional guidelines for projects that support the intent of the CORE District. A Special Permit may also be issued for shared parking strategies within the CORE District if an adequate Parking Management Plan is submitted.

### *Ownership*

The site consists of 15 parcels: 6 of which are owned by various City of Westfield agencies, and 9 of which are privately owned. City parcels include those owned by Westfield Gas & Electric and the Westfield Housing Authority. For parcel by parcel ownership information, refer to section 7.1: Existing Parcel Data.

## 2.8 Utilities

### Gas

Westfield Gas & Electric Light Department is the municipal utility company serving the city of Westfield, Massachusetts with gas service. Currently there is gas along Elm Street extending to the Great River Bridge that could service the proposed redevelopment project in the future. See Figure 2.5 for diagrammatic locations of gas lines in the site area. Additionally, a major gas supply line runs along the levee on the north side of the site.

### Electric

The municipally-owned Westfield Gas & Electric Light Department also serves the City of Westfield for electricity. In the vicinity of the site there is significant overhead service that runs along the property perimeter that may need relocating to accommodate future development. See Figure 2.6 for a diagram of electrical infrastructure. Also, running north and south along the western boundary of the project site, parallel to the south bank of the Westfield River, is a major transmission line owned and maintained by WMECO, or Western Massachusetts Electric, a division of Northeast Utilities. This is a major regional artery in the electrical grid.



### Water/Sewer

Water is provided by the City of Westfield's Water Resources Department, which is headquartered on Sackett Street, just west of the site. The water availability in the downtown area is considered to be efficient and is anticipated to be able to accommodate a fair amount of growth. It is anticipated that with this redevelopment project, no capacity upgrades would be necessary.

Sewer in the downtown is also readily available and is managed by the Water Resources Department. Assessment for capacity issues would need to be studied further with development. Given prior site history, it is reasonable to assume that there is adequate sewer, but further investigation is appropriate at time of development. See Figure 2.7 for existing water, sewer and drainage lines.

## 2.9 Environmental Justice

Environmental justice considerations require the fair treatment and meaningful involvement of individuals regardless of race, color, national origin or income. Presidential and gubernatorial executive orders were issued requiring consideration of the impacts and pro-



*The numerous transmission lines and electrical poles are a major feature of the site and would benefit from being submerged.*

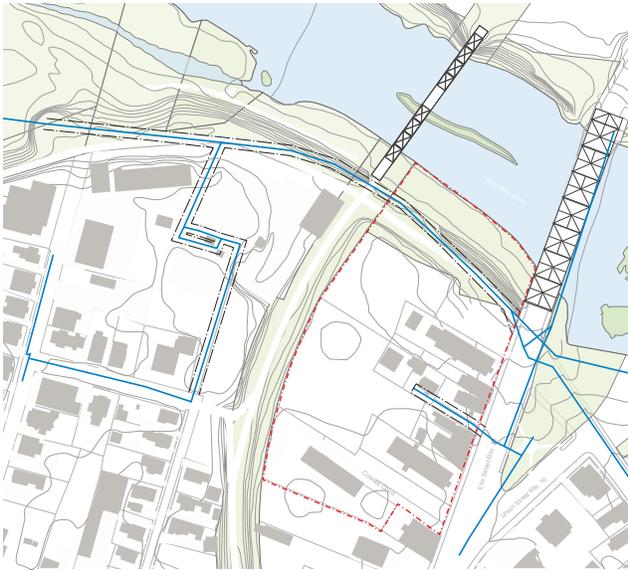


Figure 2.5:  
Existing Gas Main  
Easements

— Gas Main

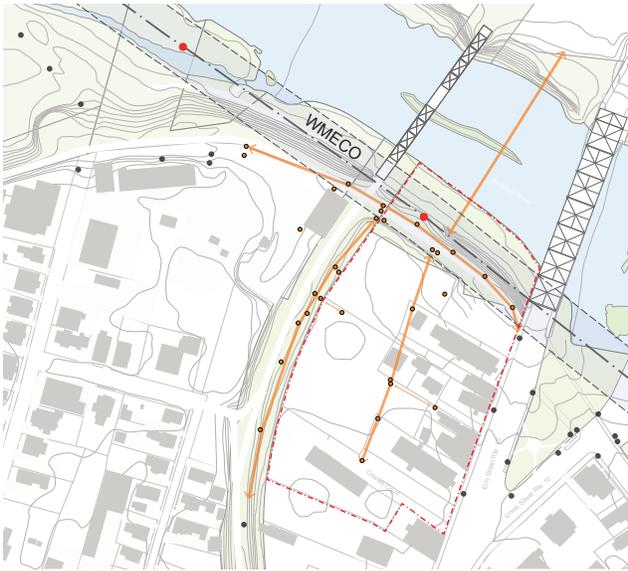


Figure 2.6:  
Existing Electric  
Lines

— Existing Electric  
Lines  
- - Major Transmis-  
sion Line

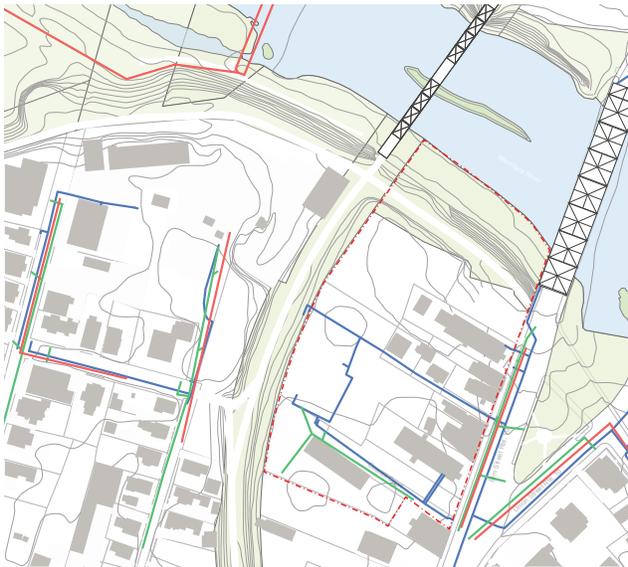


Figure 2.7:  
Existing Water,  
Sewer, Drainage

— Water  
— Sewer  
— Drainage

posed benefits to groups that have been historically disenfranchised, namely minorities and lower income persons. This is a requirement of the use of prospective state or federal funding, or actions.

The Riverfront project site is wholly within a designated Environmental Justice census tract, as shown in Figure 8.

### 2.10 Lot Condition Assessment

On the following page is Figure 2.9: Lot Condition Assessment Map & Table with a summary of existing lot conditions in the project area. For detailed information on lot sizes and building footprints, see 7.1: Existing Parcel Data - Ownership, Area and Current Build-out. For a full photographic survey with a lot-by-lot description of parcel conditions within the development area see 7.2: Lot Condition Summaries.

### 2.11 Opportunities & Constraints

#### Site Opportunities

##### *Natural Amenities & Attractions*

As a gateway to the Downtown, the site is positioned to take advantage of its natural amenities and future cultural attraction. The elevation at the top of the levee and rail embankment provide excellent views up and down the Westfield River. Development on the site can be planned so as to take advantage of this natural amenity. As a riverside site, the sound of the rapids is ever present, and reinforces the attractiveness of the site.

Westfield Whip and its planned museum showcasing Westfield's industrial history, present an opportunity for a unique attraction that can draw regional visitors. The museum, in combination with the Columbia Greenway trailhead and nearby Whitney Field, add the potential for destination users that can help support viability of development on the site. The Riverfront

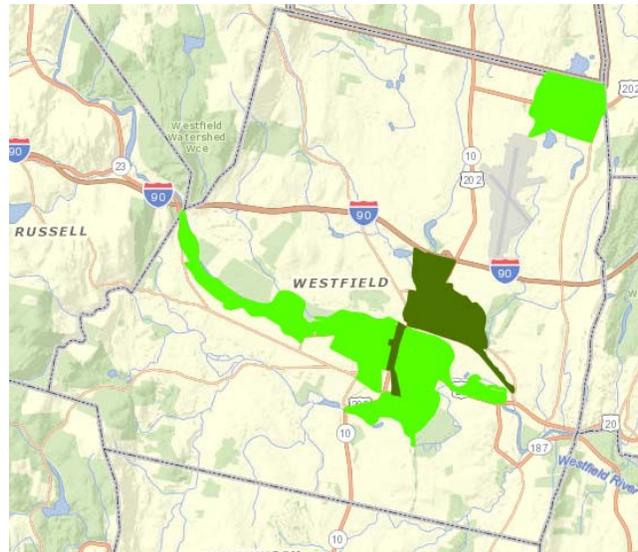


Figure 2.8: Environmental Justice Areas

Census 2010 Environmental Justice Populations

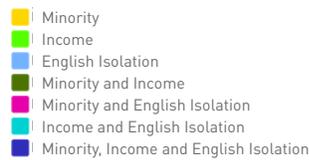
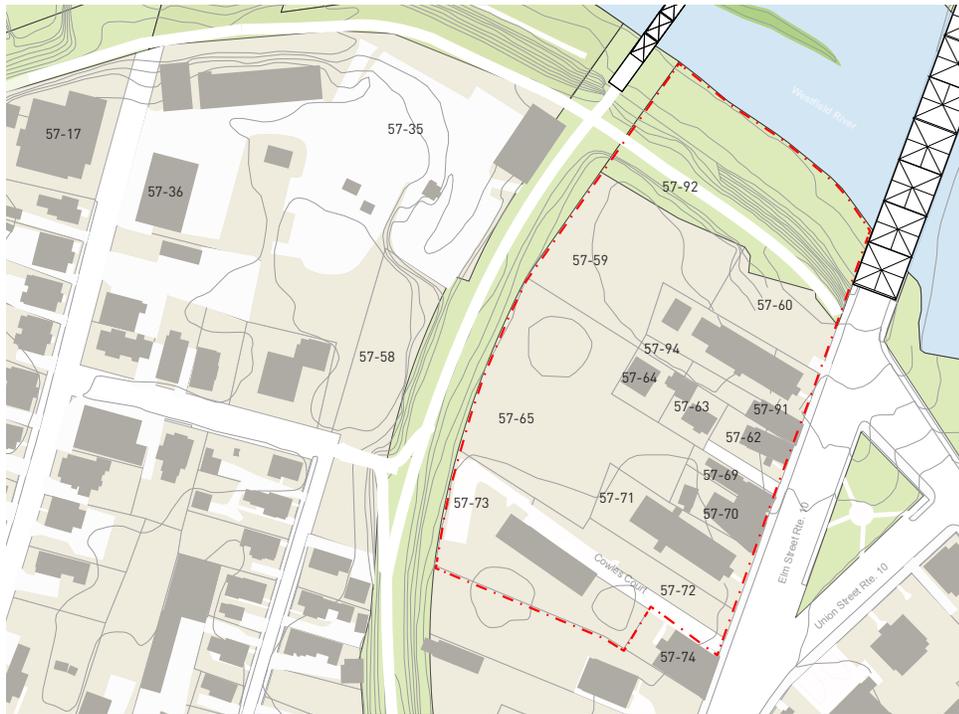


Figure 2.9: Lot Condition Assessment Map & Table



Lot Number	Structure	Condition	Retain?
57-92	vacant	Floodway levee, multi-use path and utility corridor.	
57-59	vacant	Overgrown area with construction storage.	
57-60	vacant	Former site of Casket Factory; brownfield.	
57-61	3 story+	Occupied manufacturing facility needs rehabilitation.	yes
57-62	2 story	Partially occupied mixed-use in disrepair.	no
57-63	2 story	Single-family home in need of maintenance & repair.	no
57-64	2 story	Two-family home.	no
57-65	vacant	Overgrown area.	
57-69	2 story	Unoccupied mixed-use in disrepair.	no
57-70	2 story	Partially occupied mixed-use, possible rehab.	possibly
57-71	3 story+	Recently renovated housing in excellent condition.	yes
57-72	vacant	Well-maintained landscaped lot.	
57-73	2 story	Older wood-frame structure in need of maintenance.	no
57-91	2 story	Partially occupied mixed-use, possible rehab.	possible
57-94	vacant	Overgrown, littered area.	
Adjacent Lots (West of Bikeway)			
57-17	2 story	Water Department	
57-35	1 story	Water Department Yard	

development site is an ideal location for uses that will support visitation, and could include: a visitors center, trail parking, bicycle-centric retail and services, family recreation/ entertainment uses, restaurants and amenities. Additionally, the trail-head location has the potential in the future to support a small hotel or bed and breakfast.

#### *Access*

The Columbia River Greenway now in design, the existing Westfield River Trail along the river embankment and the planned East-West bike path connecting with Westfield State, will provide links within the city and region for bicycle and pedestrian usage. These current untapped resources will provide an opportunity to not only link communities and to expand a framework for connecting to the Westfield Riverfront, but it will also provide a great connection and resource for any future development that will occur on this four acre parcel and the downtown area.

The recent completion of the Great River Bridge project has also brought tremendous opportunities that did not exist prior to its construction. Open space along the water is beginning to help connect the community with the river. Mini parks for residents to enjoy have been constructed and parking to service the downtown businesses and for users of the future trail projects has also been provided. In addition, this project has improved the walkability and opportunities for bicycling by providing sidewalks and on-street shoulders to accommodate other users besides the vehicle.

### **Site Constraints**

#### *Topography*

Site topography presents a challenge for development. While the elevation above the river provides an excellent opportunity for views, this is impeded by the site terrain. The basin-like feel created by the levee and rail embankment, a remnant of the former canal system, rise approximately 8 to 10 feet above the main site elevation. In order to maximize views to the river and create connections to the Westfield River Trail and Columbia Greenway, development solutions will need to navigate this elevation difference.

#### *River-related Constraints*

Due to the river edge location, development on the site is restricted by flood plain controls. The 2013 proposed flood zone is less restrictive than the 1978 flood zone (Figure 2.10) -- the new Zone A boundary essentially follows the riverside edge of the levee. The site would then fully fall within Zone B -- an area of moderate flood hazard -- and flood insurance is available. The 2013 zone is overlaid on the parcel zoning map in Figure 2.3.

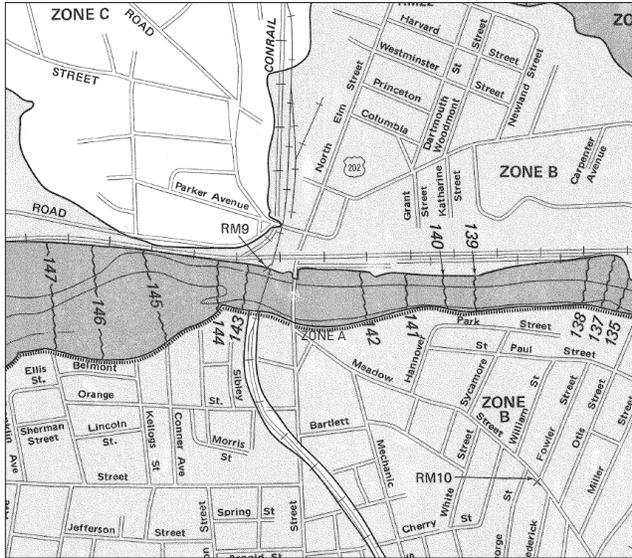


Figure 2.10: Flood Insurance Rate Map

The Massachusetts River Protection Act also designates a 200 foot zone from the mean high water line outward horizontally and parallel to a river as a protected area. The MRPA area prohibits construction and is intended to conserve biodiversity of the river ecosystem by preserving fish, wildlife and vegetation. Exceptions to the designated 200 foot zone are made in instances of existing development:

- The zone is reduced to 25 feet in areas designated by Secretary of Environmental Affairs as a “densely developed area”; or
- There is an exemption for a designated historic mill area.

The riverfront development site is part of an already densely developed urban area and an exemption should be sought from the Commonwealth by the City of Westfield.

#### Access & Traffic Patterns

With this site location, the recent completion of the Great River Bridge has created traffic patterns along Elm Street, adjacent to the project area, that consists of mainly one-way streets with several turnarounds for

Flood hazard areas on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. SFHAs are labeled as Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. Moderate flood hazard areas, labeled Zone B or Zone X (shaded) are also shown on the FIRM, and are the areas between the limits of the base flood and the 0.2-percent-annual-chance (or 500-year) flood. The areas of minimal flood hazard, which are the areas outside the SFHA and higher than the elevation of the 0.2-percent-annual-chance flood, are labeled Zone C or Zone X (unshaded).

Data Source: National Flood Insurance Program FIRM Community Panel 250153 0020 B, Effective Date May 1, 1978, and <http://www.fema.gov/national-flood-insurance-program-2/flood-zones>

reversing traffic. Elm Street provides movements for traffic heading north to south while Union Avenue, which splits with Elm Street in the vicinity of Cowles Court, provides traffic flow from south to north. With the bridge construction, access to the proposed redevelopment site is preferred to stay as far south as feasible to ensure adequate sight distance, which has been restricted with the bridge construction, for traffic exiting onto Elm Street. Access to the proposed development scenarios is discussed in more detail later in this report.

### *Utility Easements*

On the site, there are utility issues that will need to be addressed to accommodate the redevelopment options. Overhead Westfield Gas & Electric utility lines and poles will need to be buried, or at a minimum relocated to accommodate new construction. Precedent for burying electric services has been established in the new multi-modal center urban renewal area on Elm Street, three blocks to the south. There, the City is burying electrical lines and installing new water and sewer lines. While it is strongly encouraged and would be advantageous to bury all electrical lines on the site, if this proves cost prohibitive, alternative solutions should be considered.

In addition to the power distribution lines, the high tension wires which parallel the northern edge of the site will impose setback requirements on site development. On-going coordination with Western Mass Electric Company regarding these major overhead transmission lines should continue throughout the site redevelopment efforts. There are also existing drainage systems and gas lines on site that will need to be relocated for any future work.

## 2.12 Site Framework

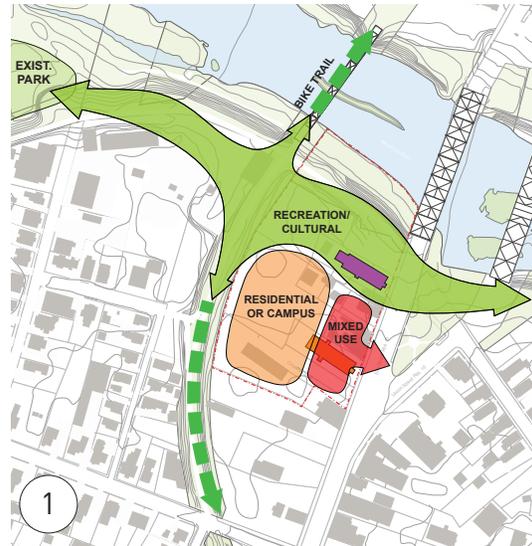
A basic set of approaches to site organization were established based on a fundamental assessment of opportunities and constraints. Urban design and site planning goals informing these approaches include:

- establish a comfortable distance from major transmission lines and the gas line easement along levee for residential and office development;
- connect the Great River Bridge and Elm Street plaza with the riverfront open space and the future Columbia Greenway;
- take advantage of opportunities to connect to the future greenway both tangibly and as a visual amenity;
- develop the river-facing edge as a green “gateway” to downtown;
- support existing open space and cultural amenities with active commercial uses and residential development;
- maintain the character of Elm Street through preservation of the Whip Factory and continuance of the two to three-story mixed-use building type;
- create a sense of neighborhood within the isolated character of the parcel.

The following approaches to site organization take these goals into account.

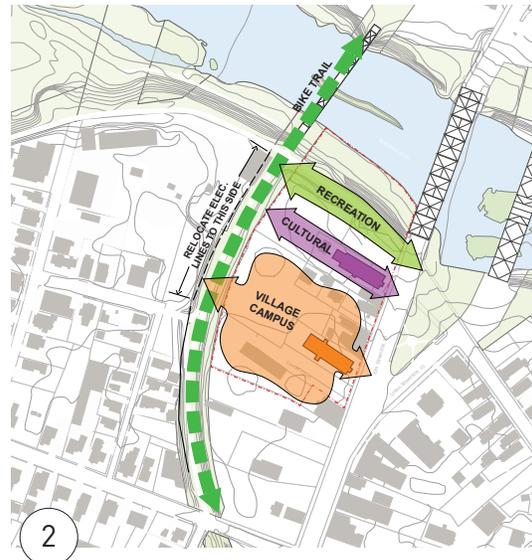
**Figure 2.11: Approach 1**

The first site organization approach optimizes the location of planned open space and recreation to take advantage of the existing network of multi-use paths, parks and natural areas. Mixed-use development along Elm Street provides street edge continuity and maximizes visibility for ground level retail/ restaurant uses. A residential or campus use internal to the site is buffered from Elm Street traffic and positioned to take advantage of the Columbia Greenway and riverfront open space.



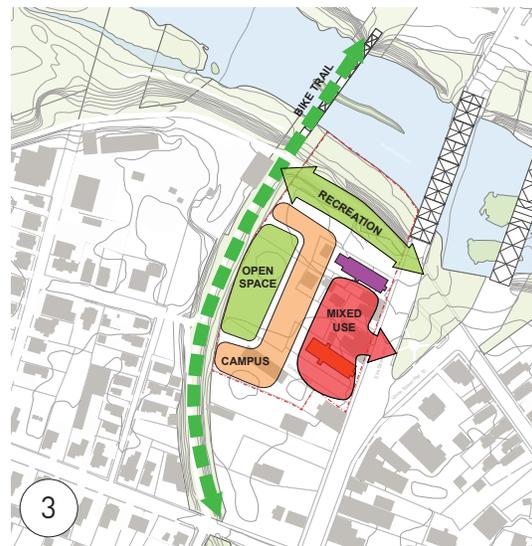
**Figure 2.12: Approach 2**

The second framework promotes a series of programmatic zones parallel to the river. An open space zone parallels the river, connecting the Elm Street and the Great River Bridge with the new Columbia Greenway and existing riverfront parks beyond. Parallel to this is a zone of amenities, including the Whip Factory Museum and possible cultural uses. This would include potential amenities to support the recreation and open space uses, such as a restaurant, cafe or bike and sports shop. Building on the existing residential and mixed use character along Elm Street, the southern most zone is shown as a compact village-type development, poised to take advantage of Greenway proximity.



**Figure 2.13: Approach 3**

A third potential approach refocuses site organization to take advantage of the new Columbia Greenway open space corridor. As a gateway to downtown from the north, a riverfront open space zone connecting the Elm Street/ Great River Bridge area and the Greenway defines the face of the site. Again, mixed-use commercial buildings maintain the street edge along Elm St. Internal to the site, a new open space, elevated to the level of the Greenway, provides a focal point for a west-facing campus-type development.





# 03 Planning Framework

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## 3.1 Planning Framework

Over the past twelve years, Westfield working with its planning partners – the Pioneer Valley Planning Commission and state agencies – the Executive Office of Environmental Affairs, MassDOT, and MA Department of Housing & Community Development – has established the vision and planning framework for redevelopment of the four acre riverfront site at the southern bank of the Westfield River and the west side of Elm Street.

MassDOT with Federal Highway Administration funded the Great River Bridges spanning the Westfield River that just opened last year. The Columbia Greenway Bike Path, a rail trail project, is advancing in phases, with the first two phases nearly complete. The remaining two phases are on the FY2015 Transportation Improvement Program (TIP).

The 2001 planning study, Westfield Riverfront Revitalization Concept Plan, prepared by Thompson and Brestrup Site Planning & Design, with funding from an Urban Rivers Grant from the MA Executive Office of Environmental Affairs enunciated a goal “to turnaround attitudes towards this segment of the Westfield River and Riverfront, from an unclean, unsafe, unsightly area to a place of rebirth, renewal and re-connection, and to develop and capitalize on the multi-faceted opportunities that could result from a strong and committed community constituency. This plan and the accompanying public engagement process has been the successful catalyst for the focus on riverfront improvements and this current feasibility study.

Ten objectives were set forth, along with proposed projects and recommended steps towards implementation, which follow.

## 2001 Riverfront Revitalization Concept Plan Objectives

1	To create a gateway, and welcoming approach to the City along this portion of the riverfront.
2	To develop the recreational potential of the riverfront (including a walkway ramp to the water's edge) with an opportunity to sit and enjoy the river, a canoe launch and amphitheater, and a system of pedestrian connections to the Riverside Trail and to Whitney Playground, and to key points of interest in the downtown area.
3	To coordinate and establish links between the riverfront and associated activities and the greater downtown area, including the recently-funded bike path which will traverse the site and intersect with the Riverside Trail in the project area, providing exciting design possibilities at the crossroads.
4	To create a great space, a huge tree-lined gathering space that opens out to embrace the River, a refreshing destination for city dwellers to approach by car, bike or on foot.
5	To develop the historic Westfield Whip Manufacturing Company into a Living Museum.
6	To establish an open-air marketplace, a flexible space for programmed activities such as a farmers' market, art and craft fairs, performances, and seasonal events.
7	To explore the potential for developing a Cultural Center, café and shops in a historic building on the site.
8	To incorporate an elder center, with drop-off area and outdoor sitting plaza.
9	To provide ample municipal parking for people driving to the revitalized riverfront area and surrounding area.
10	To initiate a Public/ Private Partnership for Westfield Riverfront Revitalization, a constituency committed to reclaiming and embracing the River. The Partnership may include representatives from the Conservation Commission, the City Planning Department, the Parks & Recreation Department, the Community Development Corporation (CDC), local businesses, the Open Space Committee, and residents.

For many of the objectives, work is underway. The City has allocated Community Preservation funds for upgrading the exterior of the Westfield Whip Factory to facilitate its transition to a living museum. The Sanford Building, a historic building, has been redeveloped into 21 units of housing, with a mix of one bedroom units and efficiencies targeted to the working poor. An outdoor sitting plaza on Elm Street was built as part of the Sanford Building renovation.

The proposed projects recommended in the 2001 plan are highlighted on the following chart along with the current status. Steps for implementation were also recommended in 2001, and their status update is noted as well.

The Pioneer Valley Planning Commission in 2006 prepared the Westfield River Watershed Action Plan. The Westfield River in the western segments is a nationally designated wild and scenic river. One goal re-

Proposed Projects		Current Status
1	Columbia Greenway	Columbia Greenway Bike Path Phase I is complete. Phase 2 is under construction and nearly complete. Phases 3 and 4 are on the region's TIP, and construction is anticipated starting in 2014-2015.
2	Gillett Court Pedestrian Court	Design complete.
3	Great River Bridge Project	Completed. Dedicated in June 2012.
4	Massachusetts Trial Court Transportation Complex/Parking Garage with PVTA bus stop	Urban Renewal Plan in process to advance redevelopment with PVTA and parking structure.
5	Westfield Riverfront Revitalization Conceptual Plan	Concept Plan Alternatives Study underway in 2013.

Steps Recommended Towards Implementation		Current Status
1	Formation of a Public/ Private Partnership	The Downtown Business Improvement District (BID) is a public-private partnership focused on Downtown Westfield. A friends group for the Columbia Bike Path has been established. A public-private partnership dedicated to the river remains to be formed.
2	Brownfields Strategy	Some brownfields assessments have been completed, as well as some remediation work.
3	Topographic Survey	To be done.
4	Revised Concept Plan <ul style="list-style-type: none"> <li>a. Linkage to Whitney Playground</li> <li>b. Unifying Whitney with Riverfront site</li> <li>c. Link with riverfront area south of Great River Bridge</li> <li>d. Place to view Weller Dam</li> <li>e. Canoe launch</li> </ul>	Development of conceptual plan options underway for the 4 acre riverfront site.  Optimal locales for viewing Weller Dam and a canoe launch will still need a concept plan due to limited scope of the riverfront feasibility assignment.

garding land use pertains to the Westfield River in the more urbanized context of the City of Westfield and the Elm Street riverfront site. This is the goal to sustain regional character. Three objectives were articulated that relate to the redevelopment of the Westfield Riverfront site. They are:

- Objective 6-1: Adopt growth management by-laws that will protect natural resources and open space and minimize the impacts of new housing, transportation and economic development.
- Objective 6-2: Promote economic development respectful of the environment and historic resources.
- Objective 6-3: Promote urban beautification.

Re-Thinking Downtown Westfield, the 2009 plan, identified four core areas for the Downtown. The riverfront was one of the four core districts, with the 4.01 acre riverfront site as the heart of the riverfront sub-district. The plan called for the riverfront site to be a gateway and to incorporate recreational activities and access to the river along with mixed-use development. The themes of the Re-thinking Downtown Westfield plan were Live, Work, Play and Connect. A series of recommendations were formulated with an implementation timetable. The relevant recommendations to the riverfront site are noted below.

### Live Recommendations

Policy & Investment Initiated Within 2-5 years  
6. Support Re-use of Under-utilized Buildings and Property Along Elm Street. Support new housing along Elm Street in the area north of Bartlett Street and south of the Westfield River through adaptive reuse of existing underutilized religious and institution-

al buildings, rehabilitation of underutilized or vacant upper story space in existing commercial buildings, through infill development.

Policy & Investment Initiated Within +5 years  
7. Create A New Riverfront District. Encourage new construction with mixed-income and mixed-use housing along the Westfield River west of Elm Street.

### Work Recommendations

Policy & Investment Initiated within 1-2 years  
15. Promote Redevelopment of Historic Structures. Promote adaptive reuse and restoration of historic buildings, such as Our Lady of the Blessed Sacrament Rectory, Morgan-Way House, Foster House, Kellogg House, and Whip Factory.

### Play Recommendations

Organizational, Policy & Investment Initiated Within 1-2 Years  
19. Continue Targeted and Consistent Work to Advance the Columbia Greenway Rail Trail. Continue to advance funding possibilities through MassHighway processes and use municipal ordinances to prevent actions that would make the proposed Rail Trail impassable/impracticable. Focus city and community efforts, and leverage community support by executing a public information campaign and creating a "Friends of the Greenway" community group.

Investment Initiated Within +5 years  
20. Create a Riverfront Park. To connect Whitney Park and the new parks that are part of the Great River Bridge development, create a riverfront park on existing City-owned land along the southern side of the Westfield River.

## Connect Recommendations

Organizational, Policy, Investment Initiated within 1-2 Years

22. Address Traffic Congestion on Elm Street. Assure a safe and comfortable environment for all modes of transportation, especially pedestrians, along Elm Street.

Policy, Investment Initiated within 1-2 Years

24. Expand Transportation Options between WSC and the Downtown. Create a multi-modal core by expanding transportation options on Western Avenue between WSC and the Downtown, including bicycle lane striping, additional signage, and continued sidewalk maintenance and construction, increase shuttle van or bus service – perhaps in a “trolley format” – from WSC to and from the Downtown.

Investment, Initiated within 1-2 Years

28. Continue “Old Towne” Sidewalk Improvements. Continue to replace pavement, streetscape, and treebelt on Maple, Morris, Sibley and Madison Streets to stabilize and beautify neighborhoods surrounding the downtown.

## 3.2 Frameworks for Development

The planning frameworks establish the foundation for the development scenarios set forth in this report. Each of the scenarios that are discussed in the coming Chapter 4: Scenarios, build upon and incorporate many of the prior planning recommendations, and highlight specific features. The scenarios embrace the Live, Work, and Play and mixed-use themes and the quest for vibrancy. Moreover, the schemes celebrate this historic fabric and history using various approaches and highlight the Whip Museum prominently as the front door to the site that draw upon the natural beauty and features of the Westfield River as an urban riverfront location.



# 04

## Scenarios

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Based on the site approaches outlined in section 2.12, following are three development scenarios that take site constraints and opportunities, and previous planning frameworks into consideration. In consultation with the City, the scenarios were refined, and three distinct options were solidified:

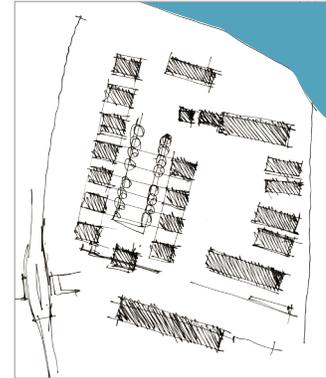
- **NEIGHBORHOOD IN-FILL** - a low-density development focused on a cluster of duplex homes and townhouses;
- **THE VILLAGE** - a mid-sized development of mixed use buildings with a cluster of apartments, professional offices and retail/ entertainment uses; and
- **THE GATEWAY** - a higher-density tower and campus development that creates both an open space to serve as a “greenway gateway” and a tower to serve as an iconic gateway to downtown.

On the following pages, the three scenarios are described in further detail including the mix of land and building uses, the proposed site organization and layout and circulation plan. The development approach for each is highlighted and discussed in greater detail in Section 6: Next Steps.

# SCENARIO 1: NEIGHBORHOOD IN-FILL

## Highlights:

- Site access from Cowles Court and a new one-way road (right-turn only) north of Westfield Whip site,
- Redevelopment of existing structures on Elm Street,
- Creation of a visitors center along the levee,
- A residential development of 1 and 2-family homes,
- A commercial office building on Cowles Court,
- Parking is consolidated in three shared lots.

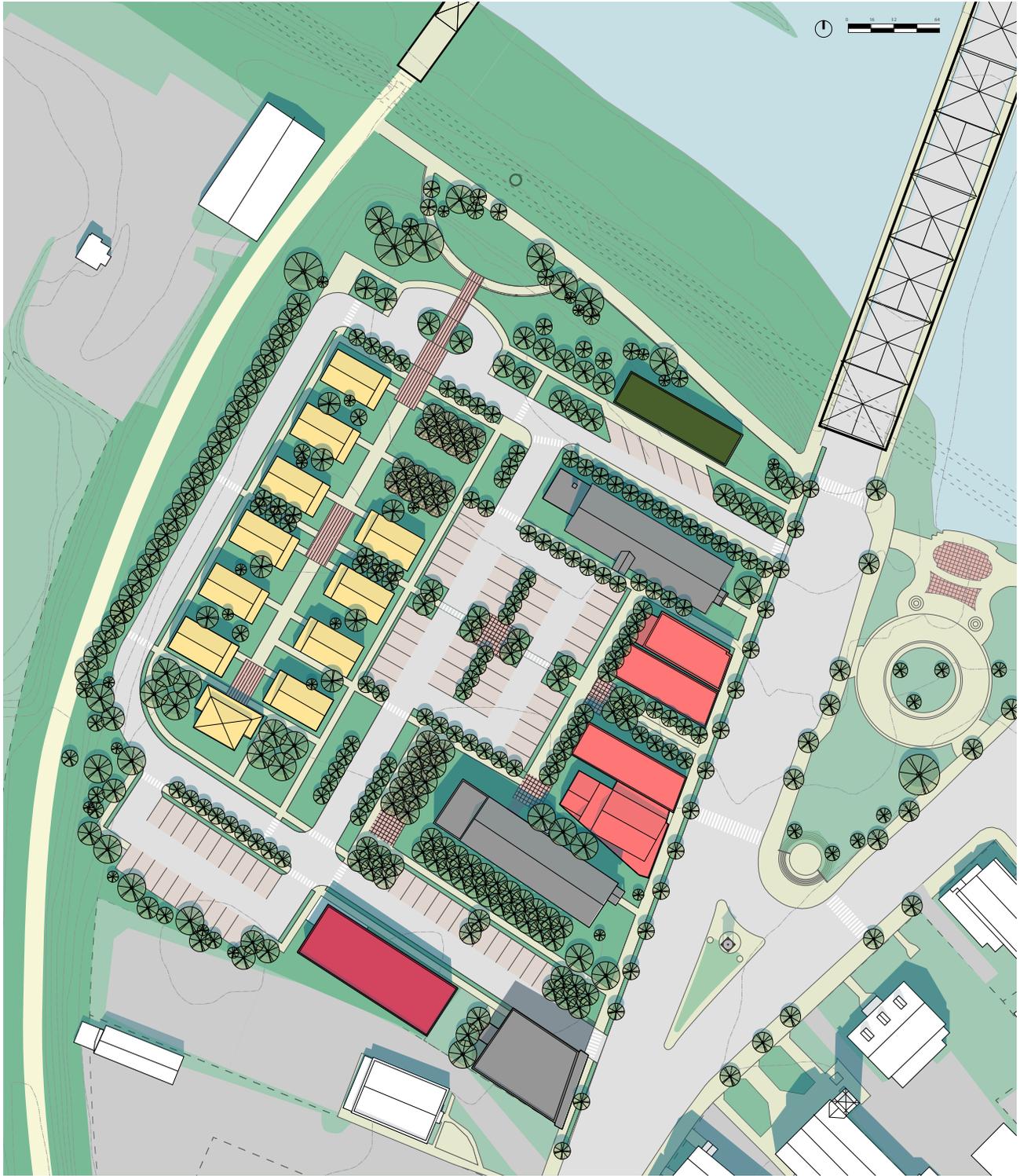


EXISTING TO REMAIN						
SRO	Residential	Commercial	Institutional	Industrial	Recreation	TOTAL AREA
16,545	5,065	7,252	4,862	5,138	0	38,862
Units	Units					TOTAL UNITS
21	5					26

PROPOSED						
	Residential	Commercial	Institutional	Industrial	Recreation	TOTAL AREA
	28,290	4,320	0	0	2,250	32,610
Units						TOTAL UNITS
26						26

TOTAL ON SITE						
SRO	Residential	Commercial	Institutional	Industrial	Recreation	TOTAL AREA
16,545	33,355	11,572	4,862	5,138	2,250	71,472
Units	Units					TOTAL UNITS
21	31					52

PARKING PROVIDED				
Residential (garage under unit)	Surface	On Street	Structured	TOTAL
14	78	36	0	114



- Residential
- Mixed-Use
- Commercial
- Institutional
- Recreation



## SCENARIO 1 : NEIGHBORHOOD IN-FILL

### *Development Approach*

Scenario 1 illustrates a minimal approach to developing the site. Buildings fall within a two and three story height across the site, in keeping with the surrounding context. The primary access is from Cowles Court; a new road is shown north of the Westfield Whip building.

Along Elm St. existing structures are rehabilitated to the greatest extent possible. In instances where existing structures are in poor condition, new construction would fit primarily within existing footprints. These buildings would retain their current use categories: ground level commercial with upper level residential or commercial office.

The majority of the site area is given over to a small development of single family and duplex homes. These residences could be general market-rate housing, or the development could focus on a specific user group, such as elderly or students.

On the south side of Cowles Ct. a new commercial office building is shown – this most likely would be a professional office use. Ground level retail is not recommended in this location as it is not visible from the main road.

The bulk of parking for the site is concentrated in one mid-block lot, accessed off of Elm St. A visitors center for trails and recreation is located along the levee. Parking is provided within the site area through a combination of surface lot, garage and on-street parking.

Scenario 1 is easily broken into phases and could be realized by a number of different developers. The Elm Street fronting buildings could be developed independently or by a single entity; the residential area would be best developed by a single development entity that could maximize infrastructure investments over the group of buildings; and the commercial building south of Cowles Court could be developed independently. The Visitors Center could then be developed by the City in tandem with bikeway and open space improvements.

### *Circulation and Transportation*

Scenario 1, consisting of eleven residential dwellings, a recreation building, a commercial building and mixed use development is proposed to have two access points to the property. The northern driveway will be a one-way entrance from Elm Street while the second entrance, at Cowles Court, will provide entering and exiting movements. The one-way road will have two-way travel way along the outer loop road around the development. It will also allow for two-way travel through the courtyard parking area. A drop-off/pull off area for the trail users is also provided in the vicinity of the northwestern portion of the development. Parking will be located in a center courtyard, with additional surface parking provided along the perimeter of the site in addition to parking under the townhouses located on the back side of the property. Pedestrian movements at street crossings are to be enhanced with special paving to better identify the street crossing areas.

# SCENARIO 2: THE VILLAGE

## Highlights:

- Redevelopment of the four under-utilized mixed-use buildings on Elm St.,
- A restaurant/ snack bar on the levee to serve as a visitors' center,
- A commercial office building on Cowles Court,
- Two multi-family residential buildings adjacent to the greenway,
- A mixed-use commercial building adjacent to Westfield Whip.

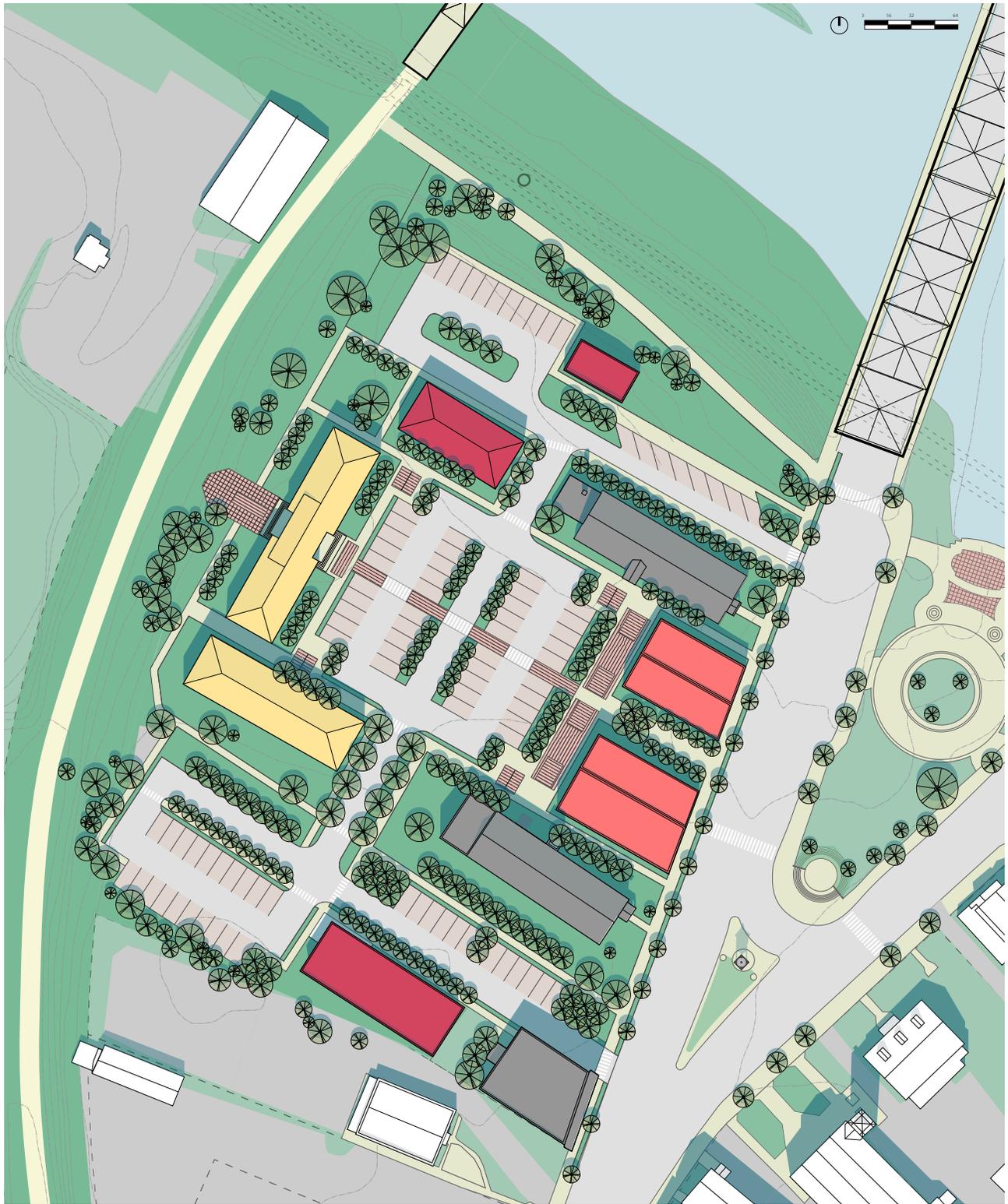


EXISTING TO REMAIN						
SRO	Residential	Commercial	Institutional	Industrial	Recreation	TOTAL AREA
16,545	0	0	4,862	5,138	0	26,545
Units	Units					TOTAL UNITS
21	0					21

PROPOSED						
	Residential	Commercial	Institutional	Industrial	Recreation	TOTAL AREA
	38,394	17,071	0	0	0	55,465
Units						TOTAL UNITS
28						28

TOTAL ON SITE						
SRO	Residential	Commercial	Institutional	Industrial	Recreation	TOTAL AREA
16,545	38,394	17,071	4,862	5,138	0	82,010
Units	Units					TOTAL UNITS
21	28					49

PARKING PROVIDED				
Residential (garage under unit)	Surface	On-street	Structured	TOTAL
0	91	18	0	109



- Residential
- Mixed-Use
- Commercial
- Institutional
- Recreation



## SCENARIO 2: THE VILLAGE

### *Development Approach*

Scenario 2 proposes developing the site as a mixed-use commercial center. The site organization and building uses would allow for easy phasing of build-out over time. Buildings across this scenario are primarily three-story structures that blend with the surrounding urban fabric. The primary access is from Cowles Court; a new road is shown north of the Westfield Whip building.

Paired with the existing Sanford Apartments, 2 new multi-family residential buildings on Cowles Court create a residential neighborhood. These new residential buildings are sited so as to take advantage of the Greenway.

On Elm St., existing under-utilized structures are reconstructed as two buildings with larger footprints, making them more viable as redevelopment sites. These new structures would maintain the same mix of uses as the existing buildings: with ground level retail/ commercial and housing on upper floors.

Facing the River and trail along the levee are a series of commercial and recreational structures which could house a visitors center, restaurant, cafe and hiking/ bicycle related uses. These uses are paired near the Whip Factory museum to create an entertainment/ tourism zone.

Parking is concentrated at the core so that surrounding buildings can take advantage of either surrounding open space or street frontage. Parking is provided within the site area through a combination of surface lot, garage and on-street parking.

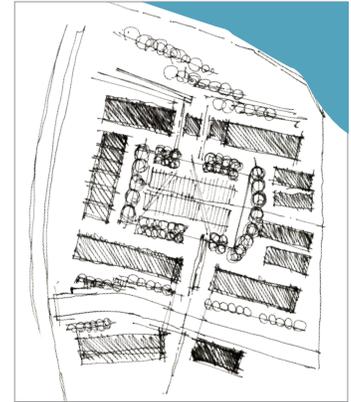
### *Circulation and Transportation*

Scenario 2 which focuses more on commercial/ retail development, with a dense residential component consisting of a 9 unit and 12 unit apartment buildings, requires a more intensive parking strategy. Similar to Scenario 1, the traffic circulation in and out of the site will remain the same with a one-way entrance into the site just south of the bridge. This entrance provides access to the parking area where the internal roadways then convert to two-way traffic throughout the remainder of the site. A two-way entrance/exit will be provided at Cowles Court. Parking will be surface parking located throughout the project site to accommodate the adjacent building types.

# SCENARIO 3: THE GATEWAY

## Highlights:

- Redevelopment of the four underutilized mixed-use buildings on Elm St.,
- An iconic gateway to downtown and the greeway,
- A restaurant/ retail amenity building on the levee to serve as a visitors' center,
- A residential tower on Cowles Court,
- Two institutional buildings facing the greenway,
- A parking area with green roof that is contiguous with the level of the greenway.

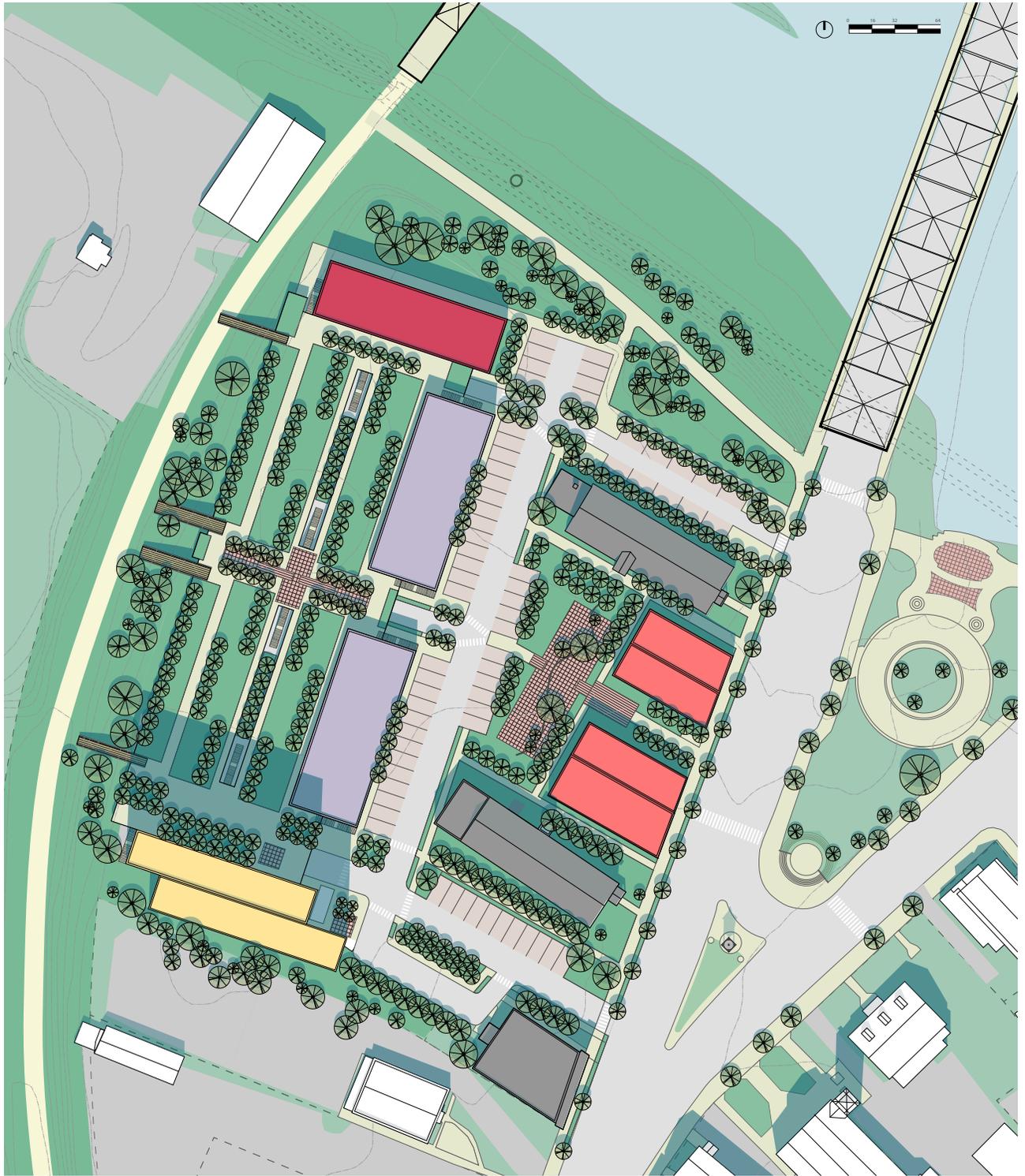


EXISTING TO REMAIN						
SRO	Residential	Commercial	Institutional	Industrial	Recreation	TOTAL AREA
16,545	0	0	4,862	5,138	0	26,545
Units	Units					TOTAL UNITS
21	0					21

PROPOSED						
	Residential	Commercial	Institutional	Industrial	Recreation	TOTAL AREA
	62,906	19,106	39,275	0	0	121,287
Units						TOTAL UNITS
51						51

TOTAL ON SITE						
SRO	Residential	Commercial	Institutional	Industrial	Recreation	TOTAL AREA
16,545	62,906	19,106	44,137	5,138	0	147,832
Units	Units					TOTAL UNITS
21	51					72

PARKING PROVIDED				
Residential (garage under unit)	Surface	On-street	Structured	TOTAL
0	65	24	139	228



**Legend**

- Residential
- Mixed-Use
- Commercial
- Institutional
- Recreation



## SCENARIO 3: THE GATEWAY

### *Development Approach*

Scenario 3 proposes a more intensive redevelopment of the site as an institutional campus: with a medical or educational focus. By aggregating development density into a primary structure, Scenario 3 creates a tower that serves as a recognizable gateway marker for the downtown. At the same time, a parking deck with a green roof contiguous with the level of the nearby Columbia Greenway serves as a gateway open space celebrating the start of the bikeway.

The central component of Scenario 3 is a four building complex parallel to the greenway. The development scale would be sufficient for a satellite campus or a college department. It consists of: a residential tower for a specific user-group such as veterans housing, elderly or special needs housing, or a college dormitory; two commercial office/ classroom buildings on the site's central north-south axis; a mixed-use retail/ entertainment building along the northern edge of the site facing the river view; and a large covered parking area with a generous green roof that creates a public open space along the greenway. The campus feel of site layout is complemented by new mixed-use buildings with office, retail and residential fronting Elm St.

A public recreation space adjoins the bikeway and river walk.

At the northern edge of the new rooftop open space is a new commercial structure. At the juncture of the Westfield River Trail and the Columbia Greenway, this structure provides a location for related amenities such as a restaurant or entertainment tenant, a bike shop, and recreational support facilities. A customer base for these uses could also draw from new development to the south, as well as from the adjacent Whip Factory museum.

Phasing for this project will require a significant up-front investment in infrastructure for the elevated open space and involvement of an institutional partner in early stages of planning.

### *Circulation and Transportation*

Scenario 3, which focuses on the Institutional Campus will maintain the two entrances similarly to Scenario 1 and 2 with the one-way entrance on the north side of the property and the southern entrance providing in and out movements. Pedestrian connections to the recreation trail will be provided. In Scenario 3, with a large institutional tenant, parking entails a shared use strategy with a reduced residential parking count due to the mix of related uses and resident mix. Parking will be a combination of surface parking, parking within a covered structure and overflow parking on Union Ave and Meadow Street.



# 05 Market Conditions

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## 5.1 Market Introduction

Westfield is a community of 41,399 residents according to the most recent Census. Westfield is in western Hampden County (population 465,923), and has eight abutting municipalities, namely Agawam, Granville, Holyoke, Montgomery, Russell, Southampton, Southwick, and West Springfield. The aggregate population of Westfield and its immediate neighboring municipalities is 132,797 persons. Westfield is part of the Springfield-Hartford MSA.

Nearby Holyoke and West Springfield have considerable commercial activities with the Holyoke Mall, which is the regional mall in the Pioneer Valley and West Springfield's commercial shopping strip along Route 147, Memorial Avenue. Westfield has some unique attributes and draws as the gateway to the Berkshires, especially the Westfield River, portions of which have been designated as a wild and scenic river; Amelia Park, the Athenaeum, Westfield State University, an attractive walkable Downtown which is experiencing new investment, as well as the Columbia bike way, now under construction.

Westfield has a strong business sector, with 1,139 business establishments, including 130 retail businesses. Over 16,900 people are employed by Westfield businesses.

In the following sections current conditions in Westfield are reviewed as to demographics, including a discussion of past, present and future population trends, characteristics of the local population, labor force and employers, and unemployment. Westfield State University and the importance of veterans are briefly reviewed as well. The existing conditions discussion is followed by the residential and commercial market analyses.

## Demographics

Westfield is one of six cities in Hampden County. With 41,399 residents according to the latest American Community Survey (2007-2011), Westfield ranks as the third largest city in Hampden County, and the fourth largest city of Western Massachusetts (Berkshire, Franklin, Hampshire and Hampden Counties). Population projections suggest that Westfield will surpass Pittsfield in population within the next decade, making Westfield the third largest city in Western Massachusetts.

Westfield is home to 15,207 households (2007-2011 American Community Survey), with an average household size of 2.5 persons. The average family household size is 3.09. Westfield mirrors the state as to average household and family size. The population in Westfield grew 2.6%, between 2000 and 2010. Westfield grew at a faster rate than the 1.6% growth rate of Hampden County for the same period. Over the last decade, Westfield grew at fastest rate amongst all the cities in Hampden County, as noted in Table 5.1.

**Table 5.1:** Cities in Hampden County Population Change, 1970 to 2010.

POPULATION					
	1970	1980	1990	2000	2010
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629
Hampden County	459,050	443,018	456,310	456,228	463,490
Agawam	21,717	26,271	27,323	28,144	28,438
Chicopee	66,676	55,112	56,632	54,653	55,298
Holyoke	50,112	44,678	43,704	39,838	39,880
Springfield	163,905	152,319	156,983	152,082	153,060
Westfield	31,433	36,465	38,372	40,072	41,094
West Springfield	28,461	27,042	27,537	27,899	28,391
Greater Westfield*	143,958	149,386	152,837	154,007	157,276

RATE OF POPULATION CHANGE					
	1960-1970	1970-1980	1980-1990	1990-2000	2000-2010
Massachusetts	10.5%	0.8%	4.9%	5.5%	3.1%
Hampden County	6.9%	-3.5%	3.0%	0.0%	1.6%
Agawam	38.2%	21.0%	4.0%	3.0%	1.0%
Chicopee	8.3%	-17.3%	2.8%	-3.5%	1.2%
Holyoke	-4.9%	-10.8%	-2.2%	-8.8%	0.1%
Springfield	-6.1%	-7.1%	3.1%	-3.1%	0.6%
Westfield	19.5%	16.0%	5.2%	4.4%	2.6%
West Springfield	14.2%	-5.0%	1.8%	1.3%	1.8%
Greater Westfield*	11.1%	3.8%	2.3%	0.8%	2.1%

Data Sources:  
US Census;  
MassBenchmarks,  
McCabe Enterprises.

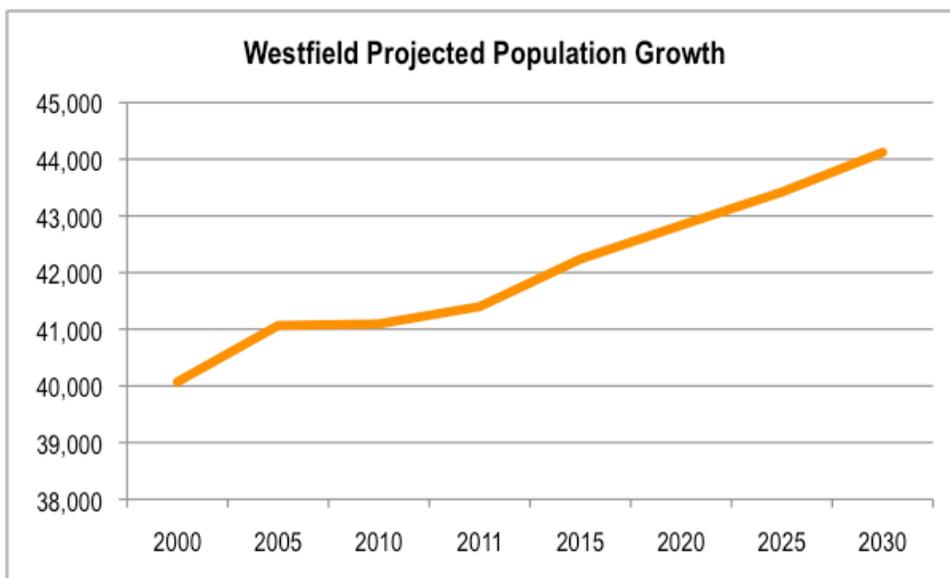
\* Greater Westfield is comprised of the cities and towns abutting the City of Westfield, including Agawam, Granville, Holyoke, Montgomery, Russell, Southampton, Southwick, West Springfield and Westfield.

## Future Population

Pioneer Valley Planning Commission (PVPC), the designated metropolitan planning organization (MPO) for the region, forecasts that the population of Westfield will grow in 2020 to 42,834 persons and to 44,120 persons by the year 2030. PVPC projects a growth rate of 2.8% for the City of Westfield through 2020, which is slightly higher than the population growth between 2000 and 2020. Moreover, PVPC is projecting that Westfield's population will continue to grow at a faster rate than the aggregate growth rate, 0.6%, of its neighboring municipalities.

## Future Households

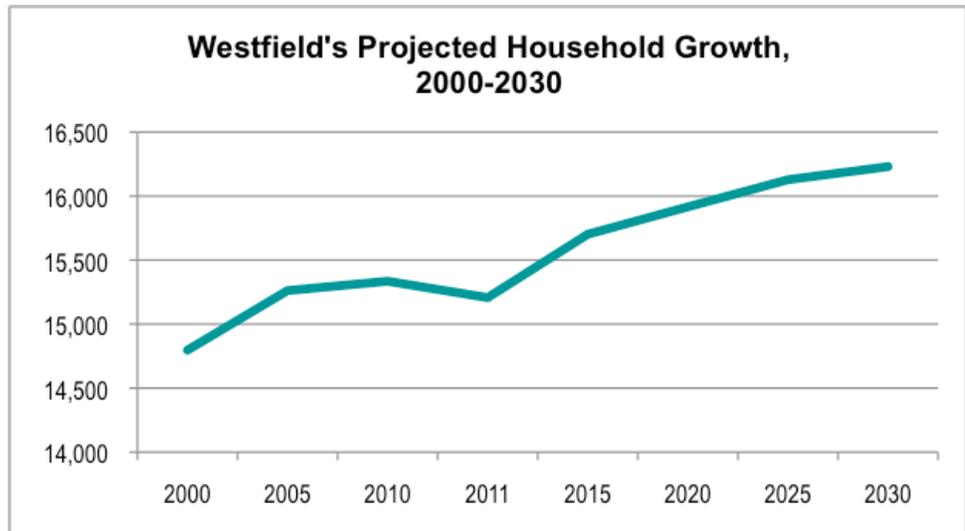
Figure 5.1: Projected Population Growth to 2030



Data Sources: Pioneer Valley Planning Commission's Regional Transportation Plan, 2007 Update; US Census; American Community Survey (2007-2011); and McCabe Enterprises.

PVPC projects that the number of households will grow 5.8% from 2010 to 2030 in the City of Westfield. Although national, state and regional trends indicate that there will be an increase in the number of households and fewer persons per household, PVPC is projecting modest household growth for Westfield, as depicted in Figure 5.2. New household formation in Westfield has been flat in the 2008-2011 period, in part to the effects of the Great Recession.

Figure 5.2: Future Households, 2000-2030

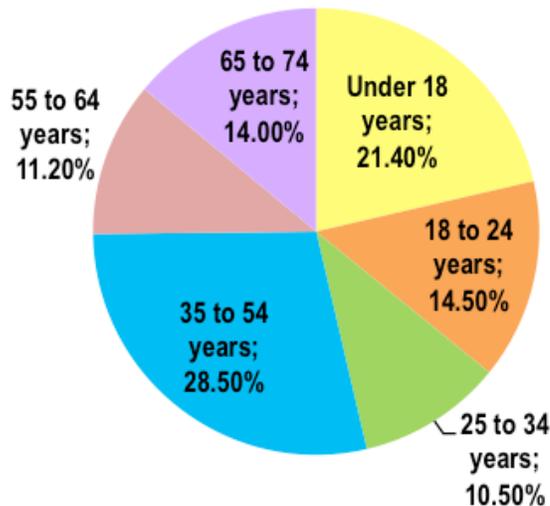


Data Sources: Pioneer Valley Planning Commission's Regional Transportation Plan, 2007 Update; US Census; American Community Survey (2007-2011); and McCabe Enterprises.

### Age

Just over one-fifth (21.4%) of the City's residents are under 18 years, which includes 5.3% of City who are under 5 years of age. However, over one-quarter of the Town's population is between 18 and 34 years of age. Another quarter of the City is 55 years and older. Persons 65 years of age and older constitute 14.0 % of Westfield's residents. The largest segment is the 35 to 54 years of age cohort with 28.5% of the population, as depicted in Figure 5.3. The median age in Westfield is 38.6 years.

Figure 5.3: Westfield Residents by Age



Source: American Community Survey, 2007-2011; McCabe Enterprises

## School Enrollment

Nearly one in three (29.9%) Westfield residents attend school – 12,381 residents of Westfield who are over 3 years old are enrolled in school. School enrollment in Westfield is greater than Massachusetts statewide enrollment, where just over a quarter of Commonwealth residents (26.4%) are enrolled in school. Notably, many Westfield residents are engaged in college or graduate school (39.8%), which is attributable to the presence of Westfield State University.

## Educational Attainment

**Table 5.2:** Grade of Persons Enrolled in School

	Westfield	Hampden County	Massachusetts
Nursery school, preschool	6.0%	6.0%	6.6%
Kindergarten	2.8%	5.6%	4.7%
Elementary school (grades 1-8)	31.5%	39.4%	36.3%
High school (grades 9-12)	19.9%	22.6%	19.9%

Data Source: American Community Survey, 2007-2011.

The educational attainment of Westfield residents indicates that 25.9% of residents over 25 years of age have earned a bachelor's degree or higher, which exceeds the Hampden County rate of 23.8%. Westfield residents overall have a strong foundation of basic education with a very low rate of persons with less than high school education, 10.7%, which is lower than both Hampden County at 16.6% and the Commonwealth at 11.1%, as noted in Table 5.3.

**Table 5.3:** Educational Attainment

	Westfield	Hampden County	Massachusetts
Less than 9th grade	3.9%	6.6%	4.9%
9th to 12th grade, no diploma	6.8%	10.0%	6.2%
High school graduate (includes equivalency)	35.1%	32.3%	26.3%
Some college, no degree	18.4%	18.2%	16.2%
Associate's degree	9.9%	9.1%	7.6%
Bachelor's degree	17.4%	14.9%	22.1%
Graduate or professional degree	8.5%	8.9%	16.6%

Data Source: American Community Survey, 2007-2011.

## Income

The median household income is \$53,772 in Westfield in 2011 according to the American Community Survey (2007-2011). The mean average household income in Westfield, however, is \$69,706, which is thirty percent higher than the median. Westfield's median household income is in the upper-half of Hamden County cities, and is significantly higher than the county median household income of \$48,866. Westfield also has a relatively low poverty rate, which is lower than the national and county poverty rates. Family household income in Westfield is also substantially higher. The median family household income in Westfield in 2011 is \$72,210, per the American Community Survey (2007-2011). The mean average family household income is \$84,831 annually in Westfield. The number of Westfield households in each income bracket is reported in Table 5.5. Per capita income in Westfield is \$26,605.

Work: The Local Labor Force and Employers

The local Westfield labor force numbered 21,132 people in 2011 according to the Massachusetts

Executive Office of Labor & Work Force Development. The 2011 annual unemployment rate in Westfield was 7.7%, which was slightly higher than the state unemployment rate, but below the county-wide rate. Westfield residents travel on average 24.3 minutes to work, many travelling to nearby communities in the Pioneer Valley and Springfield-Hartford metro area. For the same time period, 2011, there were 16,903 jobs in the City Westfield. Westfield has 1,139 employers.

Westfield residents are employed principally in sales and office occupations (28.9%) followed by production and transportation occupations (14.4%). The leading business sector where over one-quarter (26.1%) of Westfield residents (civilians over the age of 16 years) work is educational services and health care, followed by manufacturing sector at 15.1%, and retail trade sector at 11.6%. Employment in education and health care, although a leading sector throughout the Pioneer Valley, in Westfield draws its importance in part due to two of the City's largest employers, Westfield State University and Noble Hospital.

**Table 5.4:** Median Household Income & Poverty Overview

	Median Household Income	Poverty Rate
Agawam	\$ 65,339	7.9%
Chicopee	\$ 45,763	13.8%
Holyoke	\$ 33,915	31.3%
Springfield	\$ 35,603	27.0%
West Springfield	\$ 54,251	11.3%
Westfield	\$ 53,772	11.3%
<hr/>		
Hampden County	\$ 48,866	16.6%
Massachusetts	\$ 65,981	10.7%

Data Source: US Census Quick Facts, and American Community Survey, 2007-2011.

**Table 5.5:** Westfield Total Household Income in 2011 Inflation- Adjusted Dollars

	Households	Percent of Households
Less than \$10,000	996	6.5%
\$10,000 to \$14,999	902	5.9%
\$15,000 to \$24,999	1,872	12.3%
\$25,000 to \$34,999	1,478	9.7%
\$35,000 to \$49,999	1,765	11.6%
\$50,000 to \$74,999	2,686	17.7%
\$75,000 to \$99,999	2,024	13.3%
\$100,000 to \$149,999	2,221	14.6%
\$150,000 to \$199,999	709	4.7%
\$200,000 or more	554	3.6%

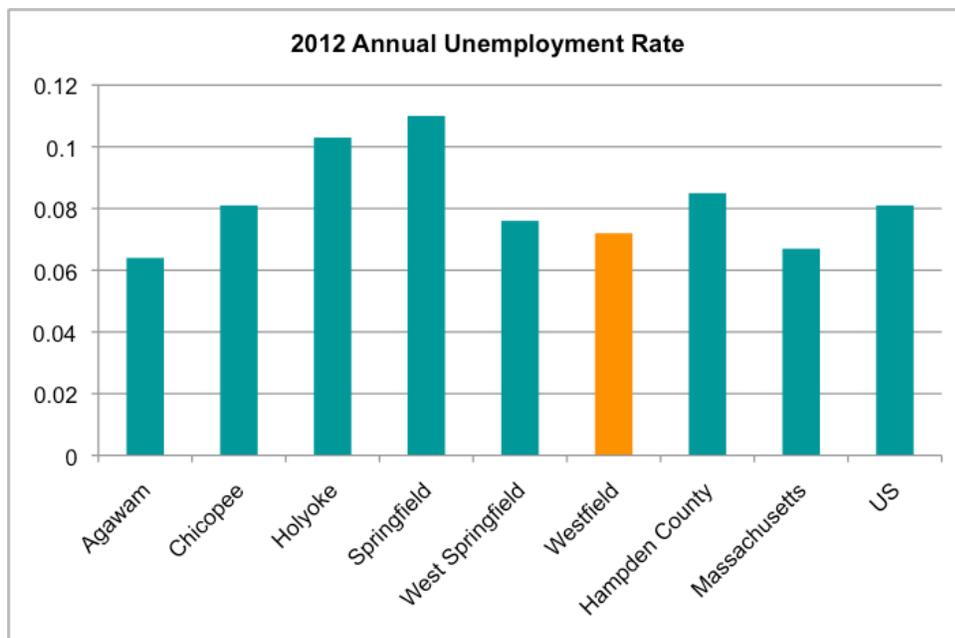
Data Source: American Community Survey (2007-2011).

Westfield is distinctive with its strong manufacturing sector. Over one in seven Westfield residents work in the manufacturing sector. Manufacturers in Westfield employed nearly three thousand (2,959) people in 2011 generating a payroll of over \$166.9 million annually. Manufacturing represents 17.5% of all jobs within the City, or over one in six jobs. There are 95 manufacturing operations in Westfield, most of which focus on durable goods. Leading manufacturers include Beacon-Morris, Jen-Coat, Advance Manufacturing, and Berkshire Industries. In addition, there are many smaller precision manufacturers in the Westfield area.

### Unemployment

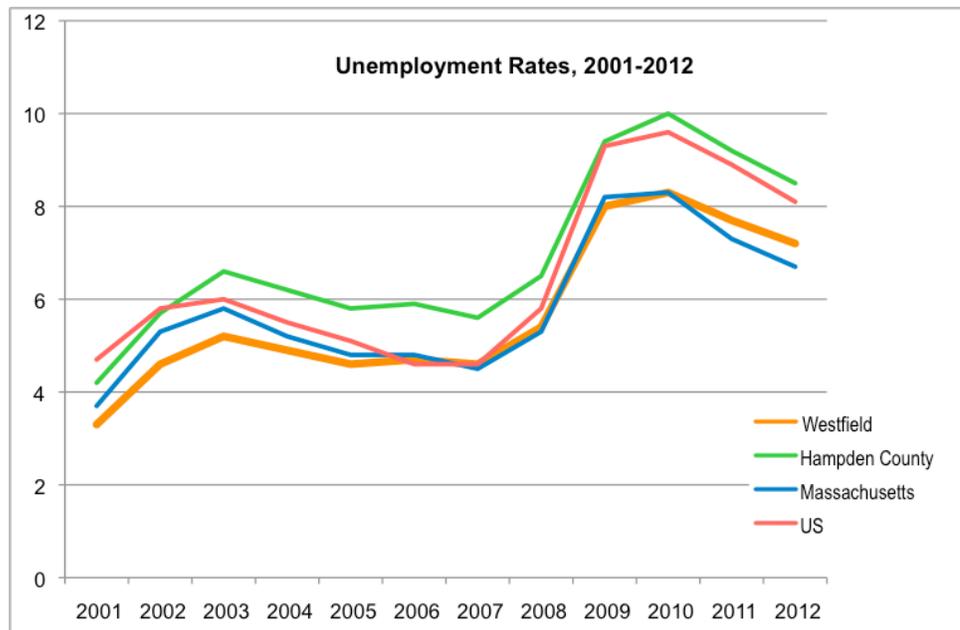
The unemployment rate in Westfield in 2012 was 7.2%. Westfield's unemployment rate was amongst the lowest of cities in Hampden County as depicted in Figures 5.4 and 5.5. Westfield's unemployment rate typically rises slightly in the late spring and early summer. Consequently the recent May 2013 report indicated that the City's unemployment rate is 7.6%, an increase reflecting an expanded work force and greater numbers of people who are looking for work. In May 2013, the Westfield labor force numbered 20,915. Westfield unemployment rate over the past decade has trended lower than the national, state and county unemployment rates.

Figure 5.4: Comparative 2012 Unemployment Rates in Westfield & Nearby Cities



Source: LAUS 2012 Data; MA Executive Office of Labor & Work Force Development; McCabe Enterprises.

Figure 5.5: Unemployment Rates, 2001-2012.



Source: LAUS 2012 Data; MA Executive Office of Labor & Work Force Development; McCabe Enterprises.

### Westfield State University

One of the largest employers in Westfield is Westfield State University (WSU) with 620 employees. In late 2007, Evan Dobbelle assumed the presidency of WSU and inaugurated a new era of cooperation with the City of Westfield. President Dobbelle has a strong record on university-community partnerships that successfully spur community revitalization and investment and advance the university’s mission as well. Student enrollment at WSU has been steadily increasing over the past three years, as shown in Table 5.6. Over six-thousand students now attend Westfield State. WSU ranked 108 in Regional Universities in 2013 by US News and World Report’s annual college review. WSU has been advancing its ranking each year in the Regional Universities –Northern Region category. WSU was ranked by the Military Times as a top business school for veterans in 2013. WSU is considered to be one of the most affordable universities in Massachusetts.

Table 5.6: University Enrollment

	2010-2011	2011-2012	2012-2013
Full-time Undergraduate Students	4,653	4,801	4,712
Full-time Graduate Students	172	197	212
Part-time Students	1,066	1,094	1,155
<b>TOTAL</b>	<b>5,891</b>	<b>6,092</b>	<b>6,079</b>

Data Source: Westfield State University, Common Data Sets; and McCabe Enterprises.

## Veterans

Westfield is home to Westfield Barnes Municipal Airport, which is a joint civilian and military air field operated by the City of Westfield. In addition, Westfield is twelve miles away from Westover Air Base in nearby Chicopee. Westover is the country's largest Air Force Reserve Base, with 2,500 reservists assigned to Westover. It is the home of the 439th Airlift Wing. Consequently, the Westfield community is home to many veterans. Westfield State has also made special outreach efforts to returning veterans from the Gulf and Afghanistan wars.

In 2010, Hampden County was home to 36,256 veterans, including 6,456 veterans who are between the ages of 17 and 44 years according to the National Center for Veterans Analysis and Statistics. Approximately one-fifth (22.1%) of the younger veterans living in Hampden County are women. Hampden County has more young (age 17 to 44 years) veteran residents per capita than any other county in Massachusetts. There is one younger veteran living in Hampden County per 71.8 residents. Overall, in Hampden County one in every 12.8 residents is a veteran.

In Westfield, the American Community Survey (2007-2011) reports that there are 631 veterans living in the City of Westfield, who served in the Gulf Wars, both 1990 to 2000, and 2001 and more recently. Persons serving in the Gulf Wars are most likely younger veterans, in the age 17 to 44 years segment. Westfield has a higher proportion of younger veteran residents than Hampden County, which has the highest proportion of younger veterans of any county in the Commonwealth. There is one younger veteran living in Westfield for every 68.5 residents.

## 5.2 Residential Market Analysis

Westfield is principally a community of home owners with single family residences being the major housing type. There are 15,902 housing units in Westfield today, according to the American Community Survey (ACS) (2007-2011), with a 4.4% overall vacancy rate. The homeownership rate in Westfield is 67%. ACS (2007-2011) reports the median value of owner-occupied homes is \$225,300. Renters occupy 33% of the occupied units. The median residential monthly rent, per the ACS (2007-2011, in Westfield is \$823.00 in 2011, which is 8% higher than the median Hampden County rent. Westfield, in the past decade, has had limited new housing construction, as noted in Table 5.7.

The majority of homes, 58.0%, in Westfield are single-family detached units, as noted in Table 5.8. Single family homes, along with two-families and single-attached housing units comprise over two-thirds (71.9%) of the homes in Westfield. A number of mobile homes are also found in Westfield, accounting for 3.5% of the housing units. Multi-family housing units in building three or more units constitute less than a quarter of Westfield's housing stock (24.6%).

Since 2000, new residential construction in Westfield has been primarily single-family housing, as noted in Table 5.9. 683 new residential units have been constructed in 2000 to 2011. On average, fifty-seven new housing units have been built per year over the last twelve year reporting period. The year 2002 saw the most production of new housing, namely 101 new single family homes. Since the onset of the Great Recession, new housing construction in Westfield has been restrained, averaging thirty-four new residential units per year. The year 2011 was a low point in new housing starts in Westfield.

Table 5.7: Age of Westfield's Housing Stock

Time Period	Units of Housing	Percent
Built 2005 or later	273	1.7%
Built 2000 to 2004	321	2.0%
Built 1990 to 1999	1,363	8.6%
Built 1980 to 1989	1,808	11.4%
Built 1970 to 1979	2,642	16.6%
Built 1960 to 1969	1,919	12.1%
Built 1950 to 1959	2,117	13.3%
Built 1940 to 1949	1,092	6.9%
Built 1939 or earlier	4,367	27.5%

Data Source: American Community Survey (2007-2011).

Table 5.8: Number of Housing Units by Type of Structure in Westfield

Units in Structure	Number of Housing Units	Percent
1-unit, detached	9,218	58.0%
1-unit, attached	491	3.1%
2 units	1,717	10.8%
3 or 4 units	1,289	8.1%
5 to 9 units	731	4.6%
10 to 19 units	444	2.8%
20 or more units	1,453	9.1%
Mobile home	559	3.5%
Boat, RV, van, etc.	0	0.0%

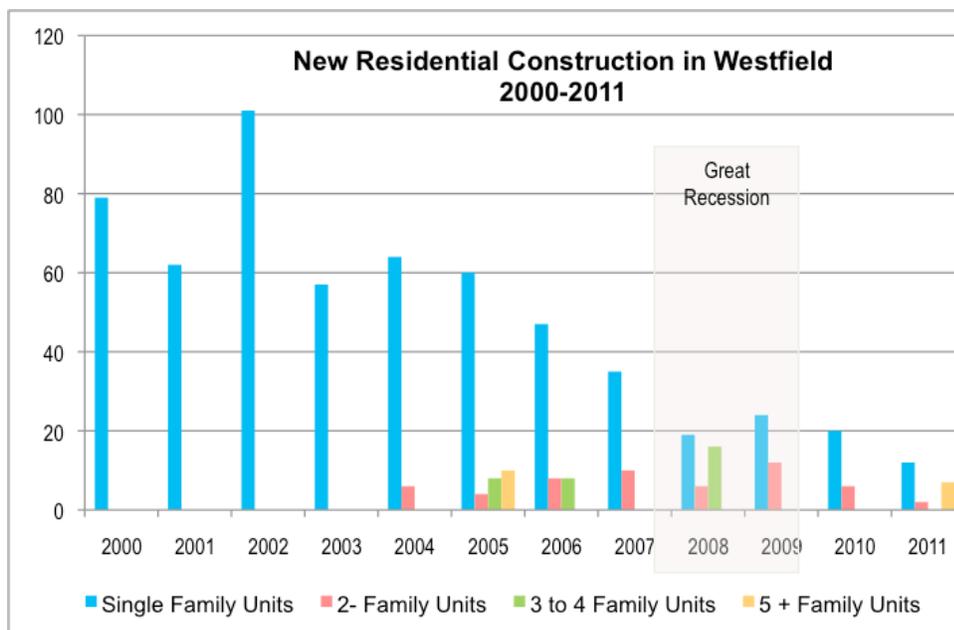
Data Source: American Community Survey (2007-2011).

Table 5.9: Residential Building Permits in Westfield, 2000 to 2011

Year	Single Family Units	2- Family Building	2- Family Units	3 to 4 Family Building	3 to 4 Family Units	5 + Family Building	5 + Family Units	TOTAL HOUSING UNITS
2000	79		0		0		0	79
2001	62		0		0		0	62
2002	101		0		0		0	101
2003	57		0		0		0	57
2004	64	3	6		0		0	70
2005	60	2	4	2	8	2	10	82
2006	47	4	8	2	8		0	63
2007	35	5	10		0		0	45
2008	19	3	6	4	16		0	41
2009	24	6	12		0		0	36
2010	20	3	6		0		0	26
2011	12	1	2		0	1	7	21
<b>TOTAL</b>	<b>580</b>	<b>54</b>	<b>54</b>	<b>8</b>	<b>32</b>	<b>3</b>	<b>17</b>	<b>683</b>

Data Source: American Community Survey (2007-2011).

Figure 5.6: New Residential Construction, 2000 to 2011



Data Source: MassBenchmarks and McCabe Enterprises.

In more recent years, new housing starts have included residential units in two-family buildings, three and four family buildings, and buildings with five or more units, as well as single-family homes, as illustrated in Figure 5.6. In 2000, one hundred percent of all new housing units were single-family homes. Starting in 2005, approximately one-quarter of the new housing starts including homes in multi-family housing (two-family buildings, 3 to 4 family buildings, and 5+ family buildings). In 2011, 43% of Westfield’s new housing units were in multi-family buildings. The trend towards new residential units being constructed as part of mixed-use and multi-family residential developments in Westfield is reflective of statewide and national housing trends.

## Student Housing

With the presence of Westfield State University, student housing is a significant factor in the Westfield housing market. The University owns and operates 2,694 units of housing spread across eight housing complexes, as detailed in Table 5.11. Recently, WSU opened university housing in a downtown complex, known as Lansdowne Place with 212 students.

The WSU Residential Life Office also maintains a list of privately-owned rental housing in the Westfield area. This list includes persons renting out a room in their home, as well as traditional apartments and houses for rent. The majority of rentals are in the City of Westfield, although some from nearby Southwick and other nearby communities are listed, as well. An analysis of the 2013 WSU private rental listings indicates that the apartment rents in Westfield range from \$395 to \$2,600 per month, as shown on Table 5.10. The median rent per bedroom of all sizes and types of units is \$400 per month. WSU students are a major factor in the residential rental market in Westfield, so the student rental rates are informative for the overall market.

## Rental Housing – General Market

A review of general market rental housing listings with MassLive, Craig’s List, Trulia, Zillow, and local brokers and apartment managers reinforce the findings of the WSU rental analysis in Table 5.10. The larger apartment complexes often include heat as part of the monthly rental fee. Apartment complexes often offer a wide range of amenities, such as internet service, cable TV, fitness centers, swimming pools, outdoor sitting and picnic areas, parking, snow removal, and on-site laundry facilities. A review of rental rates for larger apartment complexes can be found in Table 5.12. Leasing inducements, such as free one-month’s rent or \$100 initial discounts appear to be common.

Table 5.10: WSU 2013 Rental Listing Analysis

Type	Size	Monthly Rent Range	Median Rent
Apartment	4 Bedrooms	\$1,200 to \$1,600	\$ 1,400
Apartment	3 Bedrooms	\$1,000 to \$2,600	\$ 1,125
Apartment	2 Bedrooms	\$625 to \$1,800	\$ 1,038
Apartment	1 Bedroom	\$395 to \$965	\$ 575
Multi-Family	5 Bedrooms	\$1,750 to \$2,250	\$ 2,250
Multi-Family	4 Bedrooms	\$1,200 to \$3,440	\$ 1,300
Multi-Family	3 Bedrooms	\$870 to \$1,600	\$ 1,200
Multi-Family	2 Bedrooms	\$650 to \$1,050	\$ 788
Multi-Family	1 Bedroom	\$400 to \$750	\$ 500
Private Homes	5 to 7 Bedrooms	\$1,750 to \$3,010	\$ 2,400
Private Homes	4 Bedrooms	\$1,400 to \$2,000	\$ 1,550
Private Homes	3 Bedrooms	\$900 to \$1,350	\$ 1,100
Private Homes	2 Bedrooms	\$425 to \$1,250	\$ 975
Private Homes	1 Bedroom	\$300 to \$900	\$ 463

Data Sources: Westfield State University, [www.westfield.ma.edu](http://www.westfield.ma.edu); McCabe Enterprises.

**Table 5.11:** University Housing

University Housing	Number of Students	Type of Housing
The Apartment Complex	282	6-person apartments
Lansdowne Place, Downtown	212	2 to 5 person apartments
New Hall (completed in 2005)	400	3, 4, and 6 person apartments
Courtney Hall	500	Traditional Dorms: Double, Triple & Quad Rooms
Davis Hall	300	Traditional Dorms: Double & Private Rooms
Dickenson Hall	300	Traditional Dorms: Double & Private Rooms
Lammers Hall	300	Cluster Style with Double, Quad and Some Singles
Scanlon	400	Traditional Dorms: Double, Triple, Quad & Private Rooms

Data Sources: Westfield State University, [www.westfield.ma.edu](http://www.westfield.ma.edu); McCabe Enterprises.

### Affordable Housing

Westfield has 6.6% of its housing units for a total of 1,061 units designated as part of the state subsidized housing inventory. The Westfield Housing Authority (WHA) operates 441 units of public housing. The WHA portfolio includes 88 family units and 353 units for the elderly and persons with disabilities. The Commonwealth through the 40B statute has established a ten percent goal for affordable housing for each municipality. Westfield needs an additional 537 units to meet its 40B requirement.

The Riverfront site includes six units of family housing owned and operated by the Westfield Housing Authority. DOMUS, a local community development corporation, partnering with a private developer, recently rehabilitated a former mill building on the site into the Sanford Apartments, which includes 21 units of subsidized and work force housing. Redevelopment plans for the Riverfront site need to incorporate six units of family housing as part of the relocation plan or find another appropriate site for family housing.

**Table 5.12:** Apartment Complex Rental Rates in Westfield

Size	Baths	Monthly Rent
1 Bedroom	1 Bath	\$726 to \$800
2 Bedrooms	1 Bath	\$886 to \$1,100
2 Bedrooms	1.5 Baths	\$886 to \$1,250

Data Source: McCabe Enterprises, 2013.

The US Department of Housing & Urban Development (HUD) has established Fair Market Rents (FMR) for the City of Westfield, which are reported in Table 5.13. FMR are used to determine the monthly rental rates and related subsidy for assisted housing. Tenants pay 30% of their income for rent and utilities. The monthly rental rates are competitive with market rates in Westfield, and in some instances slightly higher, particularly with the efficiency units and one-bedroom units.

To determine future demand for housing units and the character of new housing units needed, it is helpful to review the income and purchasing power of households in the Westfield and Hampden County marketplace. Age and family status are leading determinants in the type of housing people select. Table 5.14 examines the age of householder by annual income and Table 5.15 summarizes the homeownership rate by age of householder. Over a third (36.1%) of Westfield households is headed by a person between 45 and 64 years of age. Another quarter (26.2%) of all households is headed by person between 25 and 44 years of age. These two segments constitute (62.3%) of all households in Westfield and are the prime earning years.

Westfield has a strong tradition of homeownership. The homeownership rate in Westfield peaks at 80.1% for persons between 60 and 64 years of age. As people age the homeownership rate decreases. The homeownership rate amongst younger people is somewhat lower in Westfield, although still high. 48.9% of the 25 to 34 years old segment owns a home; and 62.4% of the 35 to 44 year old householders own a home.

**Table 5.13:** FY2013 Fair Market Rents

HUD FY 2013 Fair Market Rents for City of Westfield, MA					
	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Monthly FY2013 Fair Market Rent	\$ 624	\$ 748	\$ 935	\$ 1,167	\$ 1,330

Data Source: US Department of Housing & Urban Development

### Residential Home Sales

The Westfield residential market is dominated by single family homes, which is the major housing type in Westfield. Sixty-one percent of all housing units are single family homes. Since 2000, there have been on average 528 residential sales transactions per year according to the Warren Group. The pace of residential sales since the Great Recession has slowed, and annual residential sales over the past six years averaged just over 400 sales per year, as shown in Figure 5.7. During this

Table 5.14: Household Income by Age of Householder

Number of Households	Age Of Householder				
	TOTAL	Under 25 Years	25 to 44 Years	45 to 64 Years	65 Years and Older
WESTFIELD					
Less than \$25,000	3,770	89	907	950	1824
\$25,000 to \$34,999	1,478	146	478	504	350
\$35,000 to \$49,999	1,765	71	544	770	380
\$50,000 to \$74,999	2,686	83	902	1212	489
\$75,000 to \$99,999	2,024	8	850	864	302
\$100,000 to \$149,999	2,221	27	728	1310	156
\$150,000 or more	1,263	0	424	761	78
TOTAL	15,207	416	3,983	5,507	3,277
< \$35,000 Annually	5,248	235	1,385	1,454	2,174
\$35,000 to \$74,999	4,451	154	1,446	1,982	869
\$75,000 or more	5,508	27	1,152	2,071	234
Median Income	\$ 53,772	\$ 32,500	\$ 63,017	\$ 70,678	\$ 24,507
HAMPDEN COUNTY					
Less than \$25,000	50,111	3,150	14,040	14,996	17,925
\$25,000 to \$34,999	17,644	951	5,489	5,424	5,780
\$35,000 to \$49,999	22,742	831	7,843	8,165	5,903
\$50,000 to \$74,999	30,895	818	11,780	12,659	5,638
\$75,000 to \$99,999	22,709	260	8,202	11,446	2,801
\$100,000 to \$149,999	22,423	138	7,285	12,730	2,270
\$150,000 or more	11,430	7	2,924	7,377	1,122
TOTAL	177,954	5,895	49,361	61,351	38,638
< \$35,000 Annually	67,755	4,101	19,529	20,420	23,705
\$35,000 to \$74,999	53,637	1,649	19,623	20,824	11,541
\$75,000 or more	56,562	145	10,209	20,107	3,392
Median Income	\$ 48,866	\$ 24,299	\$ 52,939	\$ 64,286	\$ 29,446

Data Source: American Community Survey, 2007-2011.

Note: Income ranges based on 2011 inflation-adjusted dollars.

same period there has been very limited number of new housing units constructed in Westfield as noted in Table 5.9: Residential Building Permits in Westfield, 2000 to 2011, which dampens the market.

The median single family residential sale in 2012 was \$190,500, as noted in Table 5.16 according to the Warren Group. The value of residential sales appears to be increasing since the first half of 2013, reports a higher median price of nearly \$199,900 for single family homes. The 2011 American Community Survey reports that the median home value in Westfield is \$225,300, approximately \$50,000 higher

**Table 5.15:** Homeownership Rate by Age of Householder

	Westfield		Hampden County	
	Households	Home Ownership Rate	Households	Home Ownership Rate
15 to 24 years	424	16.7%	6,155	10.1%
25 to 34 years	1,885	48.9%	24,731	40.1%
35 to 44 years	2,948	62.4%	32,832	59.4%
45 to 54 years	3,663	71.5%	39,649	69.8%
55 to 59 years	1,443	79.2%	17,514	75.3%
60 to 64 years	1,265	80.1%	15,634	73.1%
65 to 74 years	1,527	77.7%	19,513	73.8%
75 to 84 years	1,400	73.4%	14,935	73.4%
85 years and over	652	56.4%	6,991	64.1%
<b>TOTAL</b>	<b>15,207</b>	<b>67.0%</b>	<b>177,954</b>	<b>63.0%</b>

Data Source: American Community Survey (2007-2011); McCabe Enterprises.

“The national homeownership rate fell for the eighth straight year in 2012. The drop was especially pronounced for 25-54 year-olds, whose homeownership rates were at their lowest point since record keeping began, in 1976.”

- Eric S. Belsky, Managing Director,  
Joint Center for Housing Studies, Harvard University

than the median residential sale for 2011. The average assessed value of a single family home in Westfield in 2011 was \$231,315.

The current market, as reported by Zillow, features 167 single family homes for sale and 27 condominiums. The Westfield market has been slower to recover from the Great Recession, but brokers indicate it is slowly coming back.

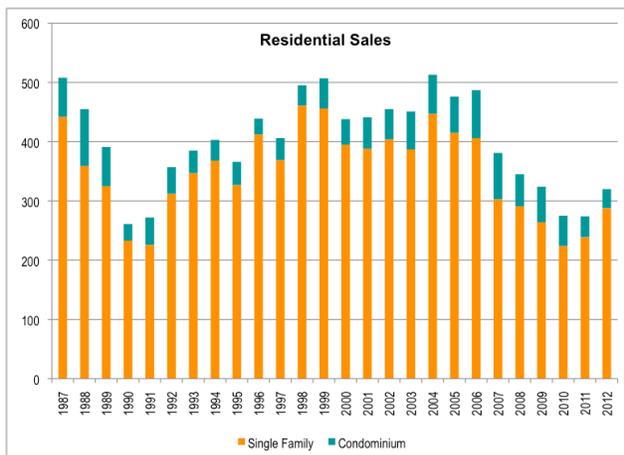
Westfield like many communities across the country was impacted by the foreclosure crisis. Foreclosures and short sales tend to suppress housing values and this is evident in Westfield, as well. The number of foreclosures in Westfield has decreased significantly from a high of 132 foreclosures in 2010, as noted in Table 5.17.

### Residential Demand

To ascertain whether or not additional residential development is needed in a community, a residential demand analysis is required. The residential demand analysis is informed in part by the demographic and residential data reviewed in this chapter. Three approaches to determining residential demand were undertaken. Each demand model indicates that there is definitely a demand and need in Westfield for additional new housing units by 2020. The following discussion reviews each demand model and the findings for Westfield.

The Donahue Institute at the University of Massachusetts in 2009 undertook a detailed statewide examination of housing and employment and the prospects for growth in 2020, which was published as the Foundation for Growth, Housing and Employment in 2020 Technical Report. The Donahue Institute analyzed data as to jobs, employment, occupational changes and the impacts on housing, and housing

Figure 5.7: Residential Sales in Westfield, 1987 to 2012.



Data Source: The Warren Group.

**Table 5.16:** Median Residential Sales in Westfield, 2001-2013.

Year	Single Family Median Sales Price	Condominium Median Sales Price	Both Single Family & Condominium Median Sales Price
2001	\$145,750	\$84,000	\$134,000
2002	\$169,200	\$78,000	\$150,000
2003	\$174,000	\$86,000	\$160,000
2004	\$195,000	\$97,500	\$179,700
2005	\$240,000	\$124,900	\$215,000
2006	\$235,000	\$135,000	\$214,000
2007	\$236,000	\$140,000	\$214,000
2008	\$217,000	\$143,650	\$205,225
2009	\$194,000	\$143,250	\$181,500
2010	\$190,500	\$149,900	\$187,000
2011	\$208,000	\$129,900	\$178,000
2012	\$190,500	\$136,000	\$185,000
2013*	\$199,900	\$157,000	\$187,500

Data Source: The Warren Group.

\*Data Note: 2013 sales are reported for a half-year, January through June 2013.

**Table 5.17:** Foreclosures in Westfield.

Year	Single Family	Condominium	Total
2007	94	7	125
2008	58	5	84
2009	87	11	129
2010	101	8	132
2011	39	6	59
2012	68	7	98
2013	13	2	18

Data Source: The Warren Group.

\*Data Note: 2013 represents first 6 months of data, January-June 2013 only.

demand and construction based on an analysis of regional and local level data. They developed two scenarios, one a base forecast for 2020 which assumes current economic trends, and the second a stronger growth forecast.

The scenarios projected statewide results as well as regional results, including results for the Pioneer Valley (Franklin, Hampshire and Hampden counties). As part of the analysis, projections for Berkshire County were also reviewed, since Westfield has long been considered the gateway to the Berkshires, and can conceivably draw potential home buyers or renters from nearby by Berkshire municipalities that may be oriented to Westfield in lieu of the population centers in Berkshire County.

Applying the Donahue Institute's base forecast for 2020 housing demand to Westfield, there is a need for an additional 685 housing units. The identified need is for additional multiple-family housing, as shown in Table 5.18. The base forecast identifies that there is already an adequate supply of single family housing in the Pioneer Valley overall, as well as the City of Westfield. The need for additional multiple-family housing units is in part due to an aging society, as well as national and state trends. Older residents are living longer and need a variety of housing choices, including multi-family housing. Nationally, the portion of renter households of persons 55 to 64 grew 80% between 2002 and 2012, yet the overall growth in households in the age segment was only 50%, according to the Harvard Joint Center for Housing Studies' report, *The State of the Nation's Housing 2013*. The Joint Center also found that the homeownership rate for persons 25 to 53 continued to decline.

The Strong Growth Scenario developed by the Donahue Institute indicates that there will be a need for an additional 1,421 housing units in Westfield by 2020. Again, the majority of these units, 1,402 units, are multiple-family housing units. A shortage of 315 single-family housing units under the strong growth scenario was also identified.

The net need for new housing units is offset by the mobile home inventory in Westfield which surged from 420 mobile homes in 2008 to 520 mobiles in 2011. The existing inventory of mobile homes in Westfield exceeds the projected demand under both the base forecast and the strong growth forecast.

The overall demand for housing was estimated using the Housing Needs Demand forecasting model utilizing a four percent overall housing vacancy rate, as shown in Tables 5.19 and 5.20. The Housing Needs Demand Model looks at overall housing demand and does not differentiate as to housing type. For 2020, the Housing Needs Demand model projects that the Westfield will need 953 new units of housing. This is based on the projected population and numbers of households for 2020 estimated by the Pioneer Valley Planning Commission in the 2007 Regional Transportation

**Table 5.18:** Housing Demand Based on Donahue Institute’s 2020 Foundation for Growth Analysis

	2008	2008 Housing Shortages	Current Housing Supply 2011	Base Projection 2020 Demand	Base Scenario 2020 (Demand less Current Supply)		Strong Growth 2020 Scenario (Demand less Current Supply)
<b>PIONEER VALLEY</b>							
SF Housing	170,810	(1,853)	178,365	175,918	2,447	182,249	(3,884)
Multiple	110,773	(1,183)	105,117	120,928	(15,811)	127,921	(22,804)
Mobile	3,301	(69)	4,648	4,729	(81)	4,800	(152)
Total	284,885	(3,106)	288,130	301,575	(13,445)	314,970	(26,840)
<b>CITY OF WESTFIELD</b>							
SF Housing	9255	(102)	9,709	9,675	34	10,024	(315)
Multiple	6048	(65)	5,634	6,651	(1,017)	7,036	(1,402)
Mobile	420	(4)	559	260	299	264	295
Total	15723	(171)	15,902	16,587	(685)	17,323	(1,421)
<b>BERKSHIRE COUNTY</b>							
SF Housing	38,786	96	44,513	42,398	2,115	43,713	800
Multiple	25,398	(1,187)	22,111	27,437	(5,326)	28,956	(6,845)
Mobile	1,627	(27)	1,483	1,483	0	1,571	(88)
Total	65,811	(1,118)	68,107	71,319	(3,212)	74,239	(6,132)

Data Sources: UMass Donahue Institute’s Foundation for Growth: Housing & Employment in 2020, Technical Report; 2006-2008 American Community Survey; 2007-2011 American Community Survey; McCabe Enterprises.

NOTE: Numbers in red and in parentheses are shortages of housing. For example (100) indicates that there is a shortage of 100 housing units. This is the number of housing units that need to be constructed for which there is customer demand.

Assumption: Westfield’s share of the Base Forecast and the Strong Growth Forecast is based on 5.5% of the Pioneer Valley projection. Although, Westfield’s population constitutes 6% of the population of the Pioneer Valley, Westfield’s current housing stock is 5.5% of the Valley’s housing inventory. The more conservative 5.5% number was used for the Westfield 2020 demand calculations in this model. The Berkshire County forecast is shown due to its proximity to Westfield and possible influence on the Westfield market.

**Table 5.19:** Housing Need Demand Model for Westfield

	2000	2010	2011	2020
Population	40,072	41,094	41,399	42,834
Population in Group Quarters	2,468	2,976	3,026	3,127
% of Population in Group Quarters	6.2%	7.2%	7.3%	7.3%
Population to be Housed	37,604	38,118	37,999	39,707
Average Number of Persons Per Household	2.54	2.49	2.50	2.45
Number of Households	14,797	15,355	15,207	16,207
Demand with a 4.0% Vacancy Rate	15,389	15,969	15,815	16,855
Existing Housing Stock	15,441	16,075	15,902	15,902
Housing Shortage/Demand	52	106	87	(953)

Data Sources: 2000 Census, 2010 Census, 2007-2011 American Community Survey; 2020 Regional Transportation Plan Update for the Pioneer Valley; McCabe Enterprises.

**Table 5.20:** Sensitivity Analysis: Vacancy Rate Factor in Housing Needs Demand Model

Vacancy Rate		2000	2010	2011	2020
2%	Demand with a 2.0% Vacancy Rate	15,093	15,662	15,511	16,531
	Housing Shortage/Surplus	348	413	391	(629)
4%	Demand with a 4.0% Vacancy Rate	15,389	15,969	15,815	16,855
	Housing Shortage/Surplus	52	106	87	(953)
5%	Demand with 5.0% Vacancy Rate	15,537	16,123	15,967	17,017
	Housing Shortage/Surplus	(96)	(48)	(65)	(1,115)
7.4%	Demand with a 7.4% Vacancy Rate	15,892	16,491	16,332	17,406
	Housing Shortage/Surplus	(451)	(416)	(430)	(1,504)

Data Sources: 2000 Census, 2010 Census, 2007-2011 American Community Survey; 2020 Regional Transportation Plan Update for the Pioneer Valley; McCabe Enterprises.

NOTE: Numbers in red and in parentheses are shortages of housing. For example (100) indicates that there is a shortage of 100 housing units. This is the number of housing units that need to be constructed for which there is customer demand.

Table 5.21: Rental Housing Demand Model

	2000	2010	2011	2020
Percentage of Renter Occupied Housing Units of All Units	32.2%	32.5%	33.0%	33.5%
Percentage of Renter Occupancy of Housing Units of All Occupied Units	30.9%	31.0%	31.5%	33.5%
Frictional Vacancy	0.074	0.074	0.074	0.074
Current Supply of Units				
Rental Units (Occupied Units + Vacant Units based on Vacancy Rate).	4,904	5,231	5,264	5,264
Number of Income-Qualifying Households (all households)	14,797	15,355	15,207	16,230
Proposed New Housing Units				-
Estimated Units to Be Demolished				26
Projected Number of Households	14,797	15,355	15,207	16,256
Percent Rental Allocation based on Rental Occupancy Rate of Occupied Units	4,568	4,766	4,798	5,446
Vacancy Rate	0.074	0.074	0.074	0.074
Needed Rental Housing Units (7.4% vacancy rate)	4,906	5,119	5,153	5,849
Needed Rental Housing Units (5% vacancy rate)	4,797	5,005	5,038	5,718
Needed Rental Housing Units (4% vacancy rate)	4,751	4,957	4,990	5,664
Surplus/Shortage of Rental Housing Units As to Vacancy Rate				
7.4% Vacancy Rate	(2)	111	111	(585)
5.0% Vacancy Rate	108	226	226	(454)
4.0% Vacancy Rate	153	273	274	(400)

Data Sources: 2000 Census, 2010 Census, 2007-2011 American Community Survey; 2020 Regional Transportation Plan Update for the Pioneer Valley; McCabe Enterprises.

NOTE: Numbers in red and in parentheses are shortages of housing. For example (100) indicates that there is a shortage of 100 housing units. This is the number of housing units that need to be constructed for which there is customer demand.

Plan Update. Applying a sensitivity analysis to the vacancy rate, the number of housing units needed in Westfield by 2020 ranges from a low of 629 units to a high of 1,504 units. The sensitivity analysis tested four different vacancy rates – 2.0%; 4.0%; 5.0%; and 7.4%. A study by the Harvard Joint Center for Housing Studies found that a vacancy rate of 1.5% for homeownership and 7.4% for rental housing was required to maintain price stability in the market. Tightening or increasing the vacancy rates from these recommended levels found price changes in home sales or rental housing.

For the Housing Needs Demand model, the 2020 projection is based on an average household size of 2.45 persons. This is a slight reduction in household size from 2010, and continues the same rate of change in the period 2010 to 2020 that Westfield experienced in the preceding decade of 2000 to 2010. The average household size of 2.45 is a conservative number. The overall trend is to smaller households with families having fewer children and aging adult households being comprised of one or two persons. The 2.45 person household size was maintained since Westfield is a family-oriented city and attracts young family households.

The Rental Housing Demand Model quantifies the number of additional rental units needed in a market area. The Rental Housing Demand Model estimates that Westfield will need an additional 400 to 584 rental housing units by 2020, as detailed in Table 5.21. This model assumes that the proportion of rental housing and homeownership units remains constant in the future. As such, the Rental Housing Demand Model, in the case of Westfield, will likely underestimate rental housing demand. Westfield has a very high homeownership rate, particularly for a university community. In Westfield, the homeownership rate in 2000 was 67.8%, and in 2011 it was 67%, which is a slight decrease. This is in keeping with the earlier mentioned state and national trend of a declining homeownership rate. This trend is expected to continue. For 2020, a homeownership rate of 66.5% was applied. The number of households in 2020 is based on PVPC's estimate of population and households prepared as part of the 2007 Regional Transportation Plan Update. A sensitivity test as to vacancy rates was also applied and is shown in Table 5.22. No additional housing developments or university dorms were incorporated in the Rental Housing Demand forecast.

In summary, all three housing demand models indicate a need for additional housing in Westfield by 2020, particularly additional multi-family or rental housing options. The high estimate for number of needed units is 1,421 units overall with 1,402 multi-family housing units. The low projection is 400 additional units of rental housing.

### 5.3 Commercial Market Overview

The following discussion of the commercial market centers on both office and retail uses, which are proposed as part of the redevelopment of the Riverfront site.

#### Office Market

The leading available Class A space available in Westfield is at 94 Elm Street, on the

**Table 5.22:** Overview of Housing Demand Projections for 2020 in Westfield

Demand Model	Total Needed Housing Units	Rental or Multi-Family Housing	
		Low Estimate of Needed Units	High Estimate of Needed Units
Westfield's Share of Donahue Institute's Foundation for Growth Model	685 - 1,421	1,017	1,402
Housing Needs Demand Model	629 - 1,504		
Rental Housing Demand Model		400	585

north side of the Westfield River, approximately a half-mile north of the Riverfront site. There is approximately 15,000 SF on multiple floors available at an asking rent of \$15 to \$16/SF. Space available ranges from 101 SF to 10,000 SF.

Westfield's office market listings generally focus on small offices (3,000 SF or less). Most of the available office space is in existing multi-story buildings, including walk-ups without elevator service. Ready-to-use downtown office space in Westfield is limited, and does not constitute Class A space. Medical office space with build-out commands higher rents, ranging from \$15 to \$25/ SF. Westfield has a number of retail pad and strip center listings situated outside the Downtown and Elm Street core area, which could be rehabbed and converted for office space.

The Westfield Redevelopment Authority, as part of the urban renewal project on Elm Street just four blocks south of the Riverfront site, intends to develop a six-story mixed-use office building with ground-floor retail. This will be adjacent to a 350-to-500 car parking garage to be built as part of the multi-modal transportation center.

Office space for larger users in Westfield tends to be build-to-suit. Although prospective tenants often desire move-in ready space, the Westfield office market is a suburban office market to Springfield. As such, demand for suburban office space

even in a desirable small city downtown like Westfield, is less. The absorption of the available Class A office space at 94 Elm Street has been incremental.

The 2013 survey of business executives by the Hartford Springfield Economic Partnership found that 28% of businesses intend to expand their businesses within the next eighteen to twenty-four months. In the Hartford-Springfield region, which includes Westfield, twenty percent of the 29% of responding businesses which indicated that they have facilities outside the Hartford-Springfield region are considering bringing back facilities and services to the region.

The City's two largest employers are Noble Hospital and Westfield State University (WSU). Most of Westfield's other large employers are manufacturers or retailers. (See Appendix for list of large employers in Westfield.) There are only a few large businesses in Westfield today that are likely candidates for expanded or relocated office space. Existing prospective office space users in Westfield include Noble Hospital, WSU, perhaps nearby Mastek, and financial services companies such as Westfield Financial or Berkshire Bank. Nonprofit and social service agencies may be another prospective office tenant group.

The 2011 American Community Survey (ACS) estimates that there are 966 persons who are self-employed in Westfield in unincorporated establishments, or about 5.1% of the Westfield work force, which is lower than the Hampden County rate of 6.4%. The number of people who work at home is pegged at 650 persons in 2011 or 3.6% of persons 16 years of age or older in Westfield. The percentage of persons who work at home in Hampden County is 4.2%. A small portion, one to two percent, of these people may be part of an indigenous market of home-based businesses that may be ready for the next growth step and looking for small-scale office space. Generally speaking home-based businesses looking for their first out-of-the-home office space are seeking 300 to 1000 SF offices, often with supportive amenities, such as shared conference room space, copiers.

### Retail Market

The Riverfront site faces Elm Street, the major thoroughfare in Downtown Westfield, and could serve as the Gateway to Downtown Westfield. Some retail uses in the buildings along Front Street, and elsewhere on the site have been incorporated in each of the three scenarios. The site today includes some retail uses, including an antique shop and a t-shirt printing shop, as well as vacancies.

The current market conditions for the redevelopment of the Riverfront site will be positively augmented with the opening of the Columbia Bike Trail and the redevelopment of the Westfield Whip Factory into a living museum featuring

Westfield's industrial heritage, including the history and production of whips. The redevelopment of the Riverfront site from its present day conditions with underutilized buildings and vacant storefronts will require a sustained and continuous effort of improvement and redevelopment.

The retail market for the Riverfront site is composed of three potential segments – residential, area work force or office market, and visitors. The Riverfront is in close proximity to Downtown and to the headquarters of Mastek at 93 Elm Street, expenditures by persons who work in Westfield, two locales with a number of employees. However, the number of people who were employed by Westfield businesses number 16,903 people for 2011, and the civilian labor force living in Westfield is 20,207 people for the same period. Westfield is a net exporter of talent and labor. Consequently, the potential of the work force market segment was not analyzed separately from the residential customer base. Although this may be a potential market for future businesses to tap, the primary market for the riverfront site will be the residential retail customer and in time possibly the visitor market. The residential retail market customer base will be reviewed next, followed by the visitor segment.

### Residential Retail Market Customer Base

The residential market is comprised on people who live in the trade area. For purposes of the Riverfront site, two trade areas were assessed, one being residents of the City of Westfield itself, and secondly persons who live within a 20-minute drive-time of the Riverfront site. Westfield residents are the core market for businesses at the Riverfront site. Residents living within 20 minutes of the site could reasonably become customers of retail businesses and restaurants at the site, once a critical mass and draw is established. It is more likely, for prospective Riverfront site businesses to draw customers from the west and south, since there is less competitive than from the east of the Connecticut River. The two trade areas are depicted in the maps in Figures 5.8 and 5.9. As part of the retail market analysis, the retail purchasing gaps in the Westfield marketplace are analyzed using Nielsen-Claritas data, in addition to a review of US Economic Census data.

A review of retail purchasing power in the two trade areas indicates that in 2013 there was a \$741 million demand for retail consumption in the City of Westfield residents. Existing retail stores and restaurants in Westfield captured \$546.2 million of sales, or about 74% of existing customer demand. There is an existing opportunity of \$194 million of retail sales, overall amongst Westfield residents.

The consumer demand within a twenty-minute drive-time of the Riverfront site totals \$6.5 billion, inclusive of Westfield residents. Retailers and restaurateurs in

Figure 5.8: Westfield retail market.

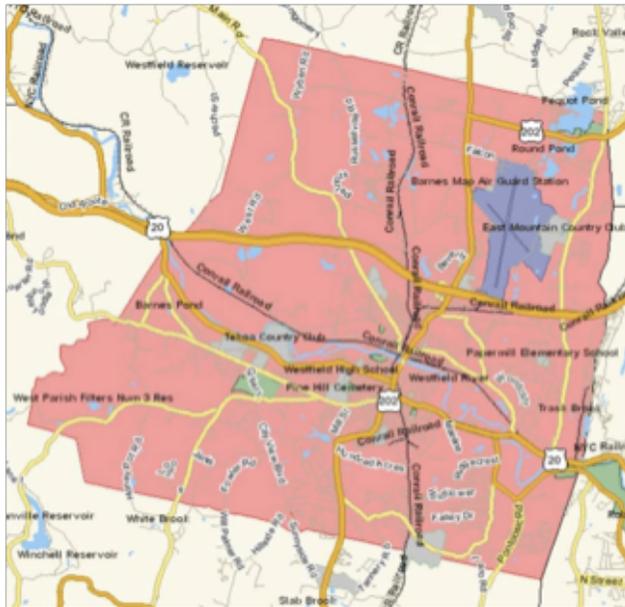


Figure 5.9: 20 Minute Drive Time from Riverfront Site



Source: Nielsen Claritas, Figure 5.8-5.9

the Greater Westfield trade area capture 77% of the existing customer demand, creating an expanded trade area opportunity of \$1.5 billion, again inclusive of Westfield residents.

Prospective retail uses that could likely succeed at the Riverfront site include sporting goods, especially a bicycle bike shop, gift store, specialty retail, a hobby/toy shop, restaurants, cafes and casual dining. A more detailed examination of the key retail and restaurant segments what would be appropriate to locate at the Riverfront site is shown in Table 5.23.

There does not appear to be a sufficient market to support a drinking establishment focused on alcoholic beverages based on Westfield customers. Although the potential trade capture area is a 20 minute drive time, prospective business users should base sales projections and initial market penetration on a Westfield customer base, with the wider Greater Westfield 20-minute drive-time market as supplementary market and growth area. The average store size is based on data from retail

developments, including commercial strip centers and retail shopping malls of various sizes and types. Often with existing downtown and in-fill retail stores, store size may actually be smaller. Sporting goods store average sizes are based on retail activities and do not include service space, such as for bicycle repair or bike rental activities.

Specific retail store types with opportunity for Westfield at the Riverfront site include:

- Sporting Goods Stores (NAICS 45111), which includes establishments specializing in new retail sporting goods, such as fitness equipment, bikes, camping, uniforms, and footwear, as illustrative examples.
- Gift, Novelty and Souvenir Shops (NAICS 45322), which includes gifts, novelty, souvenirs, greeting cards, seasonal and holiday decorations, curios.
- Miscellaneous Retail (NAICS 4539), can include retailers selling new products, such as pet supplies, art dealers, tobacco and tobacco

Table 5.23: Residential Trade Area Segment for Retail Store Opportunities

WESTFIELD							
Store Type	Consumer Expenditures	Retail Sales	Opportunity Gap	Average Sales Per SF	Supportable SF Based on Demand	Median Store Size	Potential Number of Stores
Sporting Goods	\$5,942,434	\$2,116,282	\$3,826,152	\$ 265	14,438	10,000	1
Hobby, Toys, Games	\$2,898,756	\$2,504,694	\$394,062	\$ 180	2,189	3,000	1
Gift, Novelty & Souvenir Stores	\$2,934,720	\$1,398,598	\$1,536,122	\$ 200	7,681	4,000	2
Other Miscellaneous Retail	\$11,820,725	\$3,395,897	\$8,424,828	\$ 250	33,699	2,400	14
Full-Service Restaurants	\$36,787,466	\$7,704,852	\$9,082,614	\$ 410	46,543	10,000	5
Limited-Service Eating Places	\$31,959,303	\$5,232,328	\$6,726,975	\$ 300	22,423	2,000	11
Drinking Places-Alcoholic Beverages	\$ 3,998,477	\$3,974,478	\$23,999	\$ 430	56	3,000	0
20-Minute Drive-Time from Riverfront Site – Greater Westfield Market (inclusive of Westfield)							
Sporting Goods	\$ 51,044,767	\$ 42,812,016	\$ 8,232,751	\$ 265	31,067	10,000	3
Hobby, Toys, Games	\$ 25,939,880	\$ 21,838,085	\$ 4,101,795	\$ 180	22,788	3,000	8
Gift, Novelty & Souvenir Stores	\$ 25,111,458	\$ 17,835,191	\$ 7,276,267	\$ 200	36,381	4,000	9
Other Miscellaneous Store Retailers	\$100,034,485	\$ 43,395,838	\$ 56,638,647	\$ 250	226,555	2,400	94
Full-Service Restaurants	\$319,758,408	\$194,475,970	\$125,282,438	\$ 410	305,567	10,000	31
Limited-Service Eating Places	\$278,895,974	\$159,280,782	\$119,615,192	\$ 300	398,717	2,000	199
Drinking Places - Alcoholic Beverages	\$ 4,208,314	\$ 31,174,749	\$ 3,033,565	\$ 430	7,055	3,000	2

Sources: Nielsen Claritas Urban Land Institute: Dollars & Cents of Shopping Centers; McCabe Enterprises.

products; artists' supplies; collectors' items, such as coins, stamps, autographs and cards; beer and wine making supplies; swimming pool supplies and accessories; religious goods; etc.

- Full-service Restaurants (NAICS 7221), includes establishments who primarily provide food services to patrons who order and are served while seated with waiter/waitress service, and pay after eating. Establishments that provide these types of food services to patrons with any combination of other services, such as carry-out, are classified in this industry segment.
- Limited Service Eating Establishments (NAICS 7222), are establishments engaged in providing food services where patrons generally order or select items and pay before eating. Most limited service establishments do not have waiter/waitress service, but provide limited service, such as cooking to order (i.e., per special request); brining food to seated customers; or providing off-site delivery. Examples of limited service eating establishments include cafeterias, snack/juice bars, ice cream/soft serve shops, cookie shops popcorn shops, donut shops, coffee shops, bagel shops

### Lifestyle Segments

Nielsen Claritas has developed proprietary customer segmentation with 66 different lifestyle and psychographic classifications to help determining purchasing patterns and prospective customer profiles. These segments are broken down to the US Census tract level and are used by many national retailers to help determine potential locations. A detailed description of each of the five leading lifestyle segments for Westfield is found in Chapter 7: Resources and References, Section 7.4. The five categories found in Westfield are:

- Big Fish Small Pond – Upscale, Older Households without Kids;
- Country Squares – Upscale, Middle Age Households with Kids;
- Family Thrifts – Lower Middle Income, Younger Households with Kids;
- Park Bench Seniors – Downscale Older, mostly without Kids; and
- Traditional Times – Upper Middle Income, Older Households without Kids.

### Visitor Market

At present there is a minimal visitor market for the riverfront site. With the completion of the Columbia Bikeway project and the Westfield Industrial Heritage and Whip Factory Living Museum, there is the potential for new visitors and patrons for the Riverfront site.

### *Columbia Bikeway*

The opening of the Columbia Bikeway adjacent to the site will help strengthen and build the market for retail activities. Several studies underscore the contributions of a multi-use path, and bicyclists can contribute to the local economy. The National Park Service found that trail users spend an additional \$4 to \$11 per user per visit. A study in Greater Portland, Oregon found that bicyclists spend an average of \$13.08 on restaurant/bars per trip, and another \$7.30 on convenience items. These small expenditures can add up and make a difference to small businesses. Moreover, the Greater Portland study found that bicyclists on average spend more in local stores than customers driving automobiles. Bicyclists are return customers averaging 58% more trips to local businesses than automobiles. The increase expenditures of bicyclists can help support new retail activity or a café or restaurant facility. However, bicyclists and walkers will not be a sufficient customer base alone for prosperous retail stores at the Riverfront site.

Initially, bicyclists using the Columbia Bikeway are most likely to patronize casual food service establishments, coffee shops, bike shops for repair and service, and convenience store type items. Bicyclists are a potential market audience to be developed for the Westfield riverfront site.

### *The Westfield Industrial Heritage and Whip Factory Living Museum*

Westfield has an interesting history as the Whip City that could generate visitors to the Living Museum as well as to the riverfront site. Westfield's propitious location as the gateway to the Berkshires will facilitate generating visitors to the Industrial Heritage and Whip Factory Living Museum. As a new museum and tourist activity, frequent visitors to the Berkshires often desire to have something "new" to see or do. The Westfield Industrial Heritage Museum could be that "new" activity. However, the challenge will be to generate repeat visitors to the Living Museum. This will require an active program of changing exhibits and interpretation. The Industrial Heritage/Whip Museum may want to capitalize on the current trend and interest in "makers", inventors, and tinkering with a "how-to" focus as to production for workshops or classes in the future. Effective marketing will require collaboration with other visitor attractions in the area. The overall success of the riverfront site will be strengthened by a strong museum, who in time could be a user of additional office or retail space on the riverfront site.

The American Alliance of Museums (AAM) reports in 2012 that most US museums, both large and small, reported an increase in the number of visitors for the fourth year in a row. The increase in visitation to museums has occurred despite revenue reductions per AAM. Museums experiencing the larger increase in visitor patronage were ones that have free or minimal entrance fees. Larger museums were more

likely to experience increases in patronage, where visitation at smaller museums often decreased. In 2012, AAM reported that museums in New England were the most likely to gain visitors.

Museum patrons are most likely to patronize adjacent gift shops, cafes and restaurants, and specialty stores. Adjacent restaurants and retail stores will need to be visible and easily accessible from the Westfield Industrial Heritage and Whip Factory Museum so that retailers can capture sales from museum visitors. At the present time, this is a prospective market of additional potential customers.

### Retail Real Estate

The retail real estate market in Westfield currently has 25 retail properties for lease in Westfield ranging in size from 270 SF to 33,850 SF, according to Co-Star. There is a total of 117,680 SF of retail listed for lease in Westfield, much of this is on the corridors – Route 10 and Route 20. The quality of the space varies. There is one large property with 30,000 plus SF. The average retail store size for lease in Westfield is 4700 SF, and the median size of a retail space is 2,500 SF.

Asking rents range from \$7.50 per square foot to \$21.00 per square foot. Smaller spaces tend to have a higher rent per SF. The average asking rental rate for retail space is \$11.83 per SF according to CoStar. Local brokers quote rental rates at \$12 to \$15 per SF. Some landlords of smaller spaces quote monthly rents, which often includes heat.

Development of the prospective mixed-use development with retail at the Transportation Center with construction now underway on Elm Street in Downtown Westfield will influence the final rent and leasing structure for redevelopment of the riverfront site.

## 5.4 Taxes

Westfield has a split tax rate with a residential tax rate of \$16.02 per one-thousand dollars of valuation, and a commercial tax rate of \$31.09 per one-thousand dollars of valuation. Westfield's residential and commercial tax rates are competitive amongst the larger communities in Hampden County, as illustrated in Table 5.24. Westfield has the second lowest commercial tax rate amongst the urban communities in Hampden County, and the residential tax rate is in the mid-range.

The commercial and industrial sectors comprise 14.9% of the overall valuation in Westfield. The average single family tax bill in Westfield in 2011 was \$3,565, which is only 79% of the average single family residential tax bill in the state.

Table 24. Comparative Tax Rates

Population	Municipality	Residential Tax Rate	Commercial Tax Rate
28,608	Agawam	\$ 15.60	\$ 27.79
55,490	Chicopee	\$ 15.74	\$ 31.40
40,135	Holyoke	\$ 18.35	\$ 39.97
153,552	Springfield	\$ 19.71	\$ 38.98
28,574	West Springfield	\$ 16.44	\$ 32.86
41,399	Westfield	\$ 16.72	\$ 31.09

Source: Massachusetts Department of Revenue

# 06 Next Steps

## 6.1 Development Viability

### Overview

The three alternative scenarios for the redevelopment of the Westfield Riverfront site will each require public assistance and support in land assembly as well as infrastructure – particularly parking and circulation. The Neighborhood Infill approach is a modest, incremental approach that enables redevelopment as resources and market conditions permit. The Village approach is a mixed-use approach with new housing and new commercial space. The Gateway approach includes a ten story tower and structured parking with a overlay of lawn and green space connecting to the river and the Columbia Greenway and Bike Path. An overview of the

three redevelopment scenarios as to costs and space is shown below in Table 25. This summary does not include the existing Sanford Apartments, nor the anticipated redevelopment of the Westfield Whip Factory which will help anchor the riverfront and draw visitors to the site.

### Residential

National and state trends indicate that younger people and empty nesters are reconsidering single-family homeownership. Some are opting to rent viewing it as a less expensive option, and others are renting until they can amass a down payment. Empty nesters are sometimes opting to trade-in the single family home with the yard for housing options where landscaping and snow shoveling is provided, such as with condo-

**Table 25.** Summary of Development Scenario Alternatives

Scenarios	Total Development Costs	New & Substantially Rehabbed Development				
		Total New or Rehabbed SF	Housing Units	Commercial & Institutional	Parking Spaces	Parking Type
1. Neighborhood Infil	\$13,684,329	56,345	39	14,653	114	Surface & Res'l Garage
2. The Village	\$ 16,018,545	52,760	30	14,246	109	Surface
3. The Gateway	\$47,972,173	126,173	51	51,085	225	Surface & Structure

Source: McCabe Enterprises

minium developments and residential communities with professional management. Walkable downtowns and walkable suburban town centers with streetscape and amenities are becoming a preferred location.

The National Association of Realtors found that 77% of homebuyers prefer communities with sidewalks and places to take walks. Homes in walkable neighborhoods, as a result, command higher prices and have higher property values. The preference for walkable

environments extends not only to the residential market, but also to the commercial real estate market. The National Council of Real Estate Investment Fiduciaries determined that the benefits of walkability are capitalized into office, retail and industrial property values with more walkable sites commanding higher property values.

On a national level, senior housing developers are now seeking locations in and adjacent to downtowns, enabling residents to more easily stay active and walk to nearby activities, such as the shops, restaurants, the library, and doctor's offices. In some communities, the sales prices of homes in walking distance to the town center or downtown have increased. Homes in downtown neighborhoods also are on the market for a shorter time than homes at a distance from downtown.

The Riverfront site enables Westfield to create new type of housing. Residents seeking a living environment with minimal maintenance, great views and easy access to Downtown Westfield and recreational amenities could be enticed to move to new housing at the Riverfront.

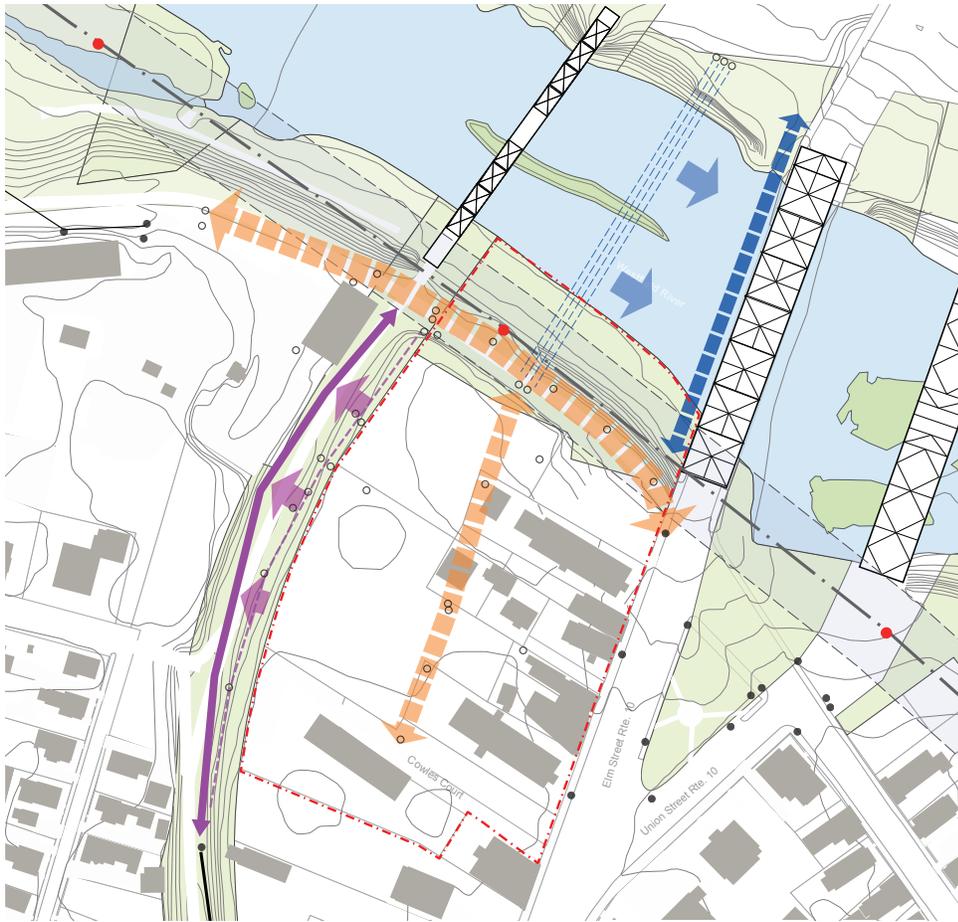
### Retail / Commercial

The Riverfront site provides an opportunity for convenience retail – café and to-go foods-- that can take advantage of the new Columbia Bike path, the eventual east-west bike path connecting to Westfield State University and the planned Westfield Whip Factory Museum. Potential retail space for gift and recreation-related items could take advantage of this proximity as well once a market base is established. In addition to visitors, pedestrians and recreational users, Elm Street fronting retail could be positioned to serve residents in the immediate neighborhoods. A credit retail tenant would be an advantageous financial anchor for the project.

The Rverfront site provides an opportunity for a signature location with good visibility for an office user. The Gateway Scenario (Scenario 3) incorporates office space for both commercial/ corporate offices as well as an institutional user. The neighborhood infill and village approaches provide office space for smaller scale professional and technical tenants.

### *Walkability*

There is a strong trend for walkable environments, particularly walkable downtowns. The National Association of Realtors found that 77% of home-buyers prefer communities with sidewalks and places to take walks. Homes in walkable neighborhoods, as a result, command higher prices and have higher property values. The preference for walkable environments extends not only to the residential market, but also to the commercial real estate market. The National Council of Real Estate Investment Fiduciaries determined that the benefits of walkability are capi-



- ▬ Bury existing lines
- ▬ Relocate lines to bridge crossing
- ▬ Bury lines, or as second option relocate to west

Figure 6.1: Existing Electric Line Relocations

talized into office, retail and industrial property values with more walkable sites commanding higher property values. The riverfront location, trails, and proximity to downtown are desirable amenities for both residents and commercial business employees, boosting the site’s attractiveness as a development location.

Physical fitness, exercise and outdoor activities -- whether it is walking, running, bicycling, team sports, or extreme sports -- are an integral part of daily life. The rising number of health and fitness centers is just one indicator of this trend. Active living, with walking and bicycling, is being incorporated into daily lives. Communities with active living amenities and features have become preferred locations, according to the National Association of Realtors.

Rising health care costs and aging are additional catalysts for the focus on health and fitness. The Center for Disease Control (CDC) identifies walking as the number

one strategy to reduce disease attributed to inactivity, such as heart disease, diabetes and some forms of cancer.

Commonwealth health advocates and employers are interested in encouraging fitness, movement and well being as a strategy to curb rising health care costs. All scenarios for this site incorporate healthy living principals, which contribute to the site's potential attractiveness.

### *Sustainability*

The interest in green and sustainability stems in part from citizens concerns regarding climate change. The anticipated impacts from climate change in the Northeast center around weather extremes. Shorter winters are predicted with fewer cold days, more precipitation, and a significant reduction in the winter snow season. More frequent flooding is anticipated. Modeling by the US Global Change Research Program found there may be 20 to 30 days annually with temperatures exceeding 100 degrees in the Northeast in the next couple decades.

Increasing the number of trees, expanding the tree canopy, and the use of pervious surfaces and pervious pavements are tools to help mitigate the anticipated effects of climate change. Providing alternative means of transport, such as sidewalks, bike paths, and transit are approaches to minimizing the amount of greenhouse gas released into the environment. The need for street trees, landscaping, storm water management and good drainage with bioswales, benches with shade, becomes more acute with climate change.

The use of green or "cool roofs", energy and water conservation measures, landscaping, "green design", and use of LEED (Leadership for Energy and Environmental Design) standards by the US Green Building Council for new construction and substantial rehab are strongly encouraged practices for new development in the Commonwealth, and are seen as a mark of the local community's commitment to sustainability.

The pro forma analysis includes the initial premium capital cost for LEED construction. Office tenants frequently seek LEED Certified properties to further demonstrate their commitment to sustainable practices. LEED Certified buildings also tend to have lower operating costs, making them attractive to tenants.

## 6.2 Pro Formas

Land Area	4.21 acres		<b>Scenario</b>	<b>1</b>
Land Area SF	189,050			
	<b>Buildings</b>	<b>Aggregate SF</b>	<b>Neighborhood Infill</b>	
# of Existing Buildings	9	50,911	<b>Future Land Uses</b>	
# of Buildings to Retain	2	25,661	<b>Uses</b>	SF
# of Buildings Status TBD	2	7,033	<b>Industrial</b>	5,138
# of Buildings to Demolish	5	7,033	<b>Institutional--Museum</b>	4,862
			<b>Commercial Office</b>	5,445
			<b>Restaurant</b>	3,803
New Construction	15	49,312	<b>Residential New &amp; Rehab</b>	41,692
				39
			<b>Residential Existing</b>	15,661
				21
			<b>Retail</b>	5,405
			<b>Total</b>	82,006
				60

Summary	Status	# Bldgs	# Units	Footprint	Bldg SF	Total SF	Cost / Bldg	Total Cost
Residential Triplexes	New	10	30	10,750	3,225	32,250	\$ 369,574	\$ 3,695,739
Residential Townhouses	New	1	2	1,245	2,490	2,490	\$ 292,671	\$ 292,671
Cowles Court Coml Ofc	New	1		4,320	4,320	4,320	\$ 846,718	\$ 846,718
Small Commercial Bldg	New	1		1,125	2,250	2,250	\$ 615,690	\$ 615,690
Living Museum (360 Elm)	Rehab	1		4,862	10,000	10,000		
350 Elm St (mixed use)	Rehab	1	1	1,404	2,808	2,808	\$ 323,103	\$ 323,103
348 Elm St (mixed use)	New	1	2	1,903	3,806	3,806	\$ 602,345	\$ 602,345
340 Elm St (mixed use)	New	1	2	2,098	4,196	4,196	\$ 660,510	\$ 660,510
336 Elm St. (mixed use)	Rehab	1	2	2,678	4,225	4,225	\$ 457,609	\$ 457,609
Sanford Apts.	Existing	1	21	5,515	15,661	15,661	\$ -	\$ -
<b>TOTAL SCENARIO 1</b>			60	35,900	52,981	82,006	\$ 4,168,219	\$ 7,494,384



### Highlights:

- Site access from Cowles Court and a new one-way road (right-turn only) north of Westfield Whip site,
- Redevelopment of existing structures on Elm Street,
- Creation of a visitors center along the levee,
- A residential development of 1 and 2-family homes,
- A commercial office building on Cowles Court,
- Parking is consolidated in three shared lots.

**Hard Costs**

Acquisition*		\$	842,400
Site Work		\$	734,140
Construction Hard Costs		\$	7,494,384
General Conditions, Bonds, Overhead		\$	873,096
Escalation	6%	\$	449,663
Demolition		\$	-
Hazardous Materials/Abatement		\$	200,000
Hard Cost Contingency	10%	\$	749,438
LEED Premium	3%	\$	224,832

*included in Hard Costs  
to be determined*

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**SUB-TOTAL HARD COSTS** \$ 11,567,953

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**Soft Costs**

Arch'l & Engineering	7.25%	\$	543,343
Other Consultants	1.50%	\$	112,416
Project Management	5.00%	\$	374,719

## Westfield Scenario 1

## Neighborhood Infill

Legal	1.00%	\$	74,944
Permits	1.00%	\$	74,944
Insurance	1.25%	\$	93,680
Developer's Fee	1.50%	\$	112,416
Utilities	0.50%	\$	37,472
Marketing	1.00%	\$	74,944
Real Estate Taxes		\$	52,380
<b>Loan Financing Costs</b>			
Legal, Escrow, Title		\$	10,000
Loan Fees	1%	\$	119,131
Appraisal		\$	10,000
Interest Construction Loan	5.5%	\$	325,123
Soft Cost Contingency	5.0%	\$	100,776

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**SUB-TOTAL SOFT COSTS** \$ 2,116,286

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**TOTAL USE OF FUNDS** \$ 13,684,239

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**Operating Income**

	<b>Units or SF</b>	<b>Average Rent</b>	<b>Annual Gross</b>
Residential (new units)	36	\$ 1,625	\$ 702,000
Residential (rehab units)	3	\$ 1,400	\$ 50,400
Commercial Office	5,445	\$ 15.00	\$ 81,675
Restaurant	3,803	\$ 17.50	\$ 66,553
Retail	5,405	\$ 15.00	\$ 81,075
Museum		\$ -	\$ -
Sub-Total			\$ 981,703
5% Discount for Vacancies		5%	\$ (49,085)
<b>Effective Gross Income</b>			<b>\$ 932,617</b>

**Expenses**

Maintenance	5%	\$ 46,631
Taxes		\$ 148,820
Utilities	3%	\$ 27,979
Management	2%	\$ 18,652
<b>Net Operating Annual Income</b>		<b>\$ 690,536</b>

**Financing**

Debt Service Coverage	1.27	
Amount Available for Debt Service		\$ 876,980
Amount of Loan at Debt Service Constant		\$10,263,180
Annual Debt Service Payment		660,949

Amortization Period	30 years
Interest Rate	5.00%
Debt Service Constant	6.440%
First Year Interest	\$483,572

First Year Principal \$107,091

**Cash Flow -- Year One**

Effective Gross Income	\$ 932,617
Net Operating Income	\$ 690,536
Annual Debt Service	\$ (660,949)
Surplus/ (Deficit)	\$ 29,587
Year 1 Return on Equity	1.2%

**SOURCES & RETURNS**

New Market Tax Credits	\$ 900,000	\$2 million NMTC allocation sold at \$.51 per \$1 of credit less add'l legal
Equity Requirement	\$ 2,521,060	Private Equity or Community Investment Grant for Equity
Construction Loan	\$ 10,263,180	Conventional Financing, 5% at 30 years
<b>Total</b>	<b>\$ 13,684,239</b>	

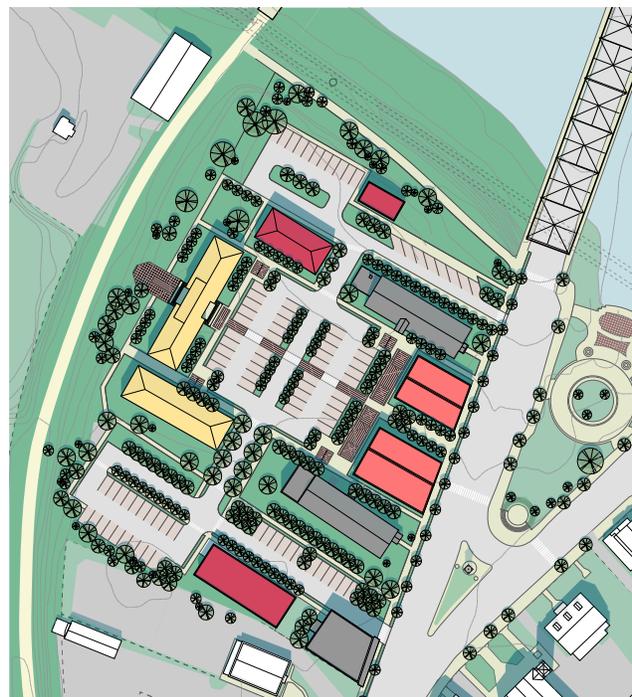
Land Area	4.21 acres	<b>Scenario</b>			
Land Area SF	189,050	<b>The Village</b>			
		<b>2</b>			
	<u>Buildings</u>	<u>Aggregate SF</u>			
# of Existing Buildings	9	50,911	<b>Future Land Uses</b>		
# of Buildings to Retain	2	25,661	<b>Uses</b>	SF	Units
# of Buildings to Demolish	7	25,250	<b>Industrial</b>	5,138	
			<b>Institutional--Museum</b>	4,862	
			<b>Commercial Office</b>	4,320	
			<b>Commercial Kiosk</b>	1,100	
New Construction	8	52,760	<b>Residential New</b>	38,514	30
			<b>Residential Existing</b>	15,661	21
			<b>Retail/Services</b>	5,881	
			<b>Restaurant</b>	2,945	
			<b>Total</b>	78,421	51

Summary	Status	# Bldgs	# Units	Footprint	Bldg SF	Total SF	Cost / Bldg	Total Cost
Northern Residential	New	1	12	5,246	15,738	15,738	\$ 2,675,460	\$ 2,675,460
Southern Residential	New	1	9	4,650	13,950	13,950	\$ 2,405,817	\$ 2,405,817
Cowles Court Coml Ofc	New	1		4,320	4,320	4,320	\$ 846,718	\$ 846,718
Commercial Kiosk	New	1		1,100	1,100	1,100	\$ 301,004	\$ 301,004
Living Museum (360 Elm)	Rehab	1		4,862	10,000	10,000		
Mixed Use	New	1	2	1,880	3,760	3,760	\$ 594,129	\$ 594,129
Mixed Use	New	1	2	1,903	3,806	3,806	\$ 602,237	\$ 602,237
Mixed Use	New	1	2	2,098	4,196	4,196	\$ 661,722	\$ 661,722
Mixed Use	New	1	3	2,945	5,890	5,890	\$ 932,771	\$ 932,771
Sanford Apts.	Existing	1	21	5,515	15,661	15,661	\$ -	\$ -
<b>TOTAL SCENARIO 2</b>			51	34,519	78,421	78,421	\$ 9,019,857	\$ 9,019,857

**Hard Costs**

Highlights:

- Redevelopment of the four under-utilized mixed-use buildings on Elm St.,
- A restaurant/ snack bar on the levee to serve as a visitors' center,
- A commercial office building on Cowles Court,
- Two multi-family residential buildings adjacent to the greenway,
- A mixed-use commercial building adjacent to Westfield Whip.



**Hard Costs**

Acquisition*		\$	842,400
Site Work		\$	734,140
Construction Hard Costs		\$	9,019,857
General Conditions, Bonds, Overhead		\$	1,050,813
Escalation	6%	\$	541,191
Demolition		\$	-
Hazardous Materials/Abatement		\$	200,000
Hard Cost Contingency	10%	\$	901,986
LEED Premium	3%	\$	270,596

*included in Hard Costs  
to be determined*

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**SUB-TOTAL HARD COSTS** \$ 13,560,983

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**Soft Costs**

Arch'l & Engineering	7.25%	\$	653,940
Other Consultants	1.50%	\$	135,298
Project Management	5.00%	\$	450,993

Legal	1.00%	\$	90,199
Permits	1.00%	\$	90,199
Insurance	1.25%	\$	112,748
Developer's Fee	1.50%	\$	135,298
Utilities	0.50%	\$	45,099
Marketing	1.00%	\$	90,199
Real Estate Taxes		\$	52,380

**Loan Financing Costs**

Legal, Escrow, Title		\$	10,000
Loan Fees	1%	\$	139,061
Appraisal		\$	10,000
Interest Construction Loan	5.5%	\$	325,123

Soft Cost Contingency	5.0%	\$	117,027
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**SUB-TOTAL SOFT COSTS** \$ 2,457,562

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**TOTAL USE OF FUNDS** \$ 16,018,545

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**Operating Income**

	<b>Units or SF</b>	<b>Average Rent</b>	<b>Annual Gross</b>
Residential (2 bdrm units)	21	\$ 1,625	\$ 409,500
Residential (1 bdrm units)	9	\$ 1,415	\$ 152,820
Commercial Office	4,320	\$ 15.00	\$ 64,800
Restaurant /Kiosk	4,045	\$ 17.50	\$ 70,788
Retail	5,881	\$ 15.00	\$ 88,215
Museum		\$ -	\$ -
Sub-Total			\$ 786,123
5% Discount for Vacancies		5%	\$ (39,306)
<b>Effective Gross Income</b>			<b>\$ 746,816</b>

**Expenses**

Maintenance	5%	\$ 37,341
Taxes		
Utilities	3%	\$ 22,404
Management	2%	\$ 14,936
<b>Net Operating Annual Income</b>		<b>\$ 672,135</b>

**Financing**

Debt Service Coverage	1.27	
Amount Available for Debt Service		\$ 853,611
Amount of Loan at Debt Service Constant		\$ 10,412,055
Annual Debt Service Payment		\$ 670,536

Amortization Period	30 years
Interest Rate	5.00%
Debt Service Constant	6.440%
First Year Interest	\$490,586

First Year Principal \$108,644

**Cash Flow -- Year One**

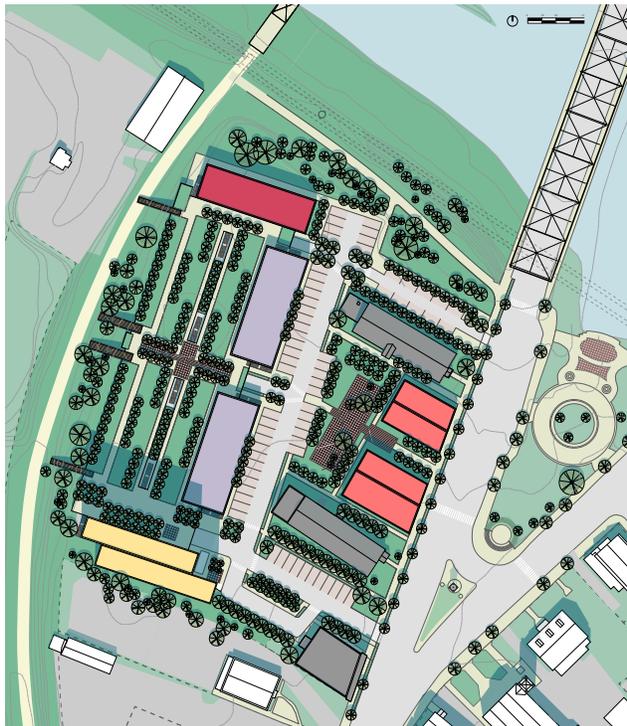
Effective Gross Income	\$ 746,816
Net Operating Income	\$ 672,135
Annual Debt Service	\$ (670,536)
Surplus (deficit)	\$ 1,598
Year 1 Return on Equity	0.0%

**SOURCES & RETURNS**

New Market Tax Credits	\$ 1,350,000	\$3 million NMTC allocation sold at \$.51 per \$1 of credit less add'l legal
Equity Requirement	\$ 4,256,491	Private Equity or Community Investment Grant for Equity
Construction Loan	\$ 10,412,055	Conventional Financing, 5% at 30 years
Sub-Total	\$ 16,018,545	
Sources to be Identified	\$ -	<i>Equity requirement is high; will require resources to ease equity requirements</i>
UHC TIF and TIF	\$ 176,298.00	UHC TIF and TIF or Special Tax Assessment

Land Area	4.21 acres	<b>Scenario</b>	
Land Area SF	189,050	<b>The Gateway</b>	
		<b>3</b>	
		Part 1: Tower Residential Condominiums	
		<b>Future Land Uses</b>	
		<b>Uses</b>	<b>SF      Units</b>
# of Existing Buildings	Buildings: 9      Aggregate SF: 50,911		
# of Buildings to Retain	2      25,661		
# of Buildings to Demolish	7      25,250		
New Construction	8      49,200	<b>New Residential Condominium Ownership</b>	60,975      44
Parking Spaces	44 + shared parking		

Summary	Status	# Bldgs	# Units	Footprint	Bldg SF	Total SF	Cost / Bldg	Total Cost
Tower	New	1	44	6,775	66,954	66,954	\$ 12,780,819	\$ 12,780,819
<b>TOTAL SCENARIO 3B -- Condo</b>		<b>1</b>	<b>44</b>	<b>6,775</b>	<b>66,954</b>	<b>66,954</b>	<b>\$ 12,780,819</b>	<b>\$ 12,780,819</b>



Highlights:

- Redevelopment of the four underutilized mixed-use buildings on Elm St.,
- An iconic gateway to downtown and the greenway,
- A restaurant/ retail amenity building on the levee to serve as a visitors' center,
- A residential tower on Cowles Court,
- Two institutional buildings facing the greenway,
- A parking area with green roof that is contiguous with the level of the greenway.

**Hard Costs**

Acquisition*			\$	842,400	
Site Work			\$	200,000	
Amenity Premium	14%		\$	1,789,315	
Parking	26,000	44	\$	1,144,000	
Construction Hard Costs			\$	12,780,819	
Sub-Total Construction Costs					\$ 15,914,134
General Conditions, Bonds, Overhead			\$	1,853,997	
Escalation	6%		\$	954,848	
Demolition			\$	-	<i>included in Hard Costs to be determined</i>
Hazardous Materials/Abatement			\$	200,000	
Hard Cost Contingency	10%		\$	1,591,413	
LEED Premium	3%		\$	383,425	
<b>SUB-TOTAL HARD COSTS</b>			<b>\$</b>	<b>21,740,217</b>	

**Soft Costs**

Arch'l & Engineering	7.25%		\$	1,153,775
Other Consultants	2.00%		\$	318,283
Project Management	5.00%		\$	795,707
Legal	1.50%		\$	238,712
Permits	1.50%		\$	238,712
Insurance	1.25%		\$	198,927
Developer's Fee	2.00%		\$	318,283
Utilities	0.50%		\$	79,571
Marketing	1.00%		\$	159,141
Real Estate Taxes			\$	208,021
<b>Loan Financing Costs</b>				
Legal, Escrow, Title			\$	25,000
Loan Fees	1%		\$	229,709
Appraisal			\$	10,000
Interest Construction Loan	5.5%		\$	1,195,712
Soft Cost Contingency	5.0%		\$	258,478

<b>SUB-TOTAL SOFT COSTS</b>			<b>\$</b>	<b>5,428,029</b>
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<b>TOTAL USE OF FUNDS</b>			<b>\$</b>	<b>27,168,246</b>
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**Projected Sales Revenue**

	<b>Units or SF</b>	<b>Sale</b>	<b>Annual Gross</b>
Resl Tower 3 bdrm units	6	\$ 285,000	\$ 20,520,000
Resl Tower 2 bdrm units	32	\$ 240,000	\$ 92,160,000
Resl Tower 1 bdrm units	6	\$ 195,000	\$ 14,040,000
Sub-total Gross Sales Income			\$ 126,720,000
Marketing Costs		0.25%	\$ 316,800
Commission Fees		5.0%	\$ 6,336,000
Carrying Costs (interest, taxes, insurance,		1.25%	\$ 1,584,000

<b>Projected Net Sales Revenue</b>			<b>\$</b>	<b>118,483,200</b>
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Site			Westfield Riverfront Site			Scenario		
Land Area	4.21 acres		The Gateway			3		Part B: Commercial Institutional & Mixed Use
Land Area SF	189,050							
	Buildings	Aggregate SF	<b>Future Land Uses</b>			SF	Units	
# of Existing Buildings	9	50,911	<b>Uses</b>					
# of Buildings to Retain	2	25,661	<b>Industrial</b>		5,138			
# of Buildings to Demolish	7	25,250	<b>Museum</b>		4,862			
New Construction	8	49,200	<b>Institutional</b>		26,000			
			<b>Office</b>		11,179			
			<b>New Residential</b>		8,706		7	in mixed use
			<b>Existing Residential</b>		15,661		21	
			<b>Restaurant</b>		5,425			
			<b>Retail</b>		8,481			
			<b>Total</b>		85,452		28	

Summary	Status	# Bldgs	# Units	Footprint	Bldg SF	Total SF	Cost / Bldg	Total Cost
Institutional -- South	New	1		6,500	16,250	13,000	\$ 3,829,475	\$ 3,829,475
Institutional -- North	New	1		6,500	16,250	13,000	\$ 3,829,475	\$ 3,829,475
Commerical/Café	New	1		5,200	10,400	10,400	\$ 2,308,436	\$ 2,308,436
Living Museum (360 Elm)	Rehab	1		4,862	10,000	10,000		
Mixed Use	New	1	1	1,880	3,760	3,760	\$ 580,884	\$ 580,884
Mixed Use	New	1	2	2,825	5,650	5,650	\$ 883,094	\$ 883,094
Mixed Use	New	1	2	1,903	3,806	3,806	\$ 601,133	\$ 601,133
Mixed Use	New	1	2	2,098	4,196	4,196	\$ 660,510	\$ 660,510
Sanford Apts.	Existing	1	21	5,515	15,661	15,661	\$ -	\$ -
<b>TOTAL SCENARIO 3 Part B</b> (no tower)		9	28	37,283	85,973	79,473	\$ 12,693,006	\$ 12,693,006

**Hard Costs**

Acquisition*		\$	-
Site Work		\$	734,140
Construction Hard Costs		\$	12,693,006
General Conditions, Bonds, Overhead		\$	1,478,735
Escalation	6%	\$	761,580
Demolition		\$	-
Hazardous Materials/Abatement		\$	200,000
Hard Cost Contingency	10%	\$	1,269,301
LEED Premium	3%	\$	380,790
<b>SUB-TOTAL HARD COSTS</b>		<b>\$</b>	<b>17,517,552</b>

*included in Hard Costs  
to be determined*

**Soft Costs**

Arch'l & Engineering	7.25%	\$	920,243
Other Consultants	1.50%	\$	190,395
Project Management	5.00%	\$	634,650
Legal	1.00%	\$	126,930
Permits	1.00%	\$	126,930
Insurance	1.25%	\$	158,663
Developer's Fee	1.50%	\$	190,395
Utilities	0.50%	\$	63,465
Marketing	1.00%	\$	126,930
Real Estate Taxes		\$	52,380
<b>Loan Financing Costs</b>			
Legal, Escrow, Title		\$	25,000
Loan Fees	1%	\$	178,777
Appraisal		\$	10,000
Interest Construction Loan	5.5%	\$	325,123
Soft Cost Contingency	5.0%	\$	156,494
<b>SUB-TOTAL SOFT COSTS</b>		<b>\$</b>	<b>3,286,375</b>
<b>TOTAL USE OF FUNDS</b>		<b>\$</b>	<b>20,803,927</b>

**Operating Income**

	<b>Units or SF</b>	<b>Average Rent</b>	<b>Annual Gross</b>
Residential (2 bdrm units)	4	\$ 1,625	\$ 78,000
Residential (1 bdrm units)	3	\$ 1,400	\$ 50,400
Commercial Office	11,179	\$ 18.00	\$ 201,222
Restaurant	5,425	\$ 17.00	\$ 92,225
Retail	6,604	\$ 15.00	\$ 99,060
Institutional/Office	32,500	\$ 22.00	\$ 715,000
Museum		\$ -	\$ -
Sub-Total			\$ 1,235,907
5% Discount for Vacancies		5%	\$ (61,795)
<b>Effective Gross Income</b>			<b>\$ 1,174,112</b>

**Expenses**

Maintenance	5%	\$ 58,706
Taxes		\$ 100,000
Utilities	3%	\$ 35,223
Management	2%	\$ 23,482
<b>Net Operating Annual Income</b>		<b>\$ 956,700</b>

**Financing**

Debt Service Coverage	1.27	
Amount Available for Debt Service		\$ 1,215,010
Amount of Loan at Debt Service Constant		\$14,562,749
Annual Debt Service Payment		937,841
Amortization Period	30 years	
Interest Rate	5.00%	
Debt Service Constant	6.44%	
First Year Interest	\$ 686,155	
First Year Principal	\$ 151,954	

**Cash Flow -- Year One****SOURCES & RETURNS**

New Market Tax Credits	\$ 1,350,000	\$3 million NMTC allocation sold at \$.51 per \$1 of credit less add'l legal
Equity Requirement	\$ 4,891,178	Private Equity or Community Investment Grant for Equity
Construction Loan	\$ 14,562,749	Conventional Financing, 5% at 30 years
Sub-Total	\$ 20,803,927	
Sources to be Identified	\$ -	<i>Equity requirement is 30%; may require resources to ease equity requirements</i>
	\$ 3,560,000	<i>Covered parking structure with landscape cover (MassWorks)</i>
UHC TIF and TIF	\$ 220,000.00	TIF or Special Tax Assessment

### 6.3 Regulatory & Zoning

#### *Urban Renewal*

Urban Renewal is a tool used by Massachusetts communities to facilitate redevelopment, including property acquisition and disposition in accordance with an overall master redevelopment plan and design guidelines. Urban renewal can be used in areas where there is a finding of at least 51% of the buildings and area can be found to be blighted open; decadent or substandard. The current conditions of the 4.01 acre riverfront area appear to meet the threshold for urban renewal. The urban renewal program provides tools for communities, such as Westfield, to redevelop deteriorated and blight areas – which are designated as urban renewal areas – for residential, recreational, educational, hospital, business, commercial, industrial or other purposes. Redevelopment within designated urban renewal areas must be undertaken in accordance with an urban renewal plan which is adopted by the municipality and approved by the Massachusetts Department of Housing & Community Development.

Although there is no automatic source of funding that comes with urban renewal designation, a municipality can often more easily secure state and federal funding for identified projects within an urban renewal plan. Urban renewal also enables a municipality through its redevelopment authority to acquire land and dispose of land in accordance with the urban renewal plan's goals, desired uses for property and standards and design.

The City of Westfield should consider using urban renewal to help facilitate redevelopment at the Riverfront site.

#### *Waterways Buffer Ruling*

As previously noted, a portion of the site parallel to the river falls within the 200 foot riverway buffer zone established by the Massachusetts River Protection Act. Due to the urban nature of the previously developed site

within the Downtown Core of Westfield, the site meets the exemption criteria allowing for a reduction in the required buffer distance. The City of Westfield should seek official designation of the site as a “densely developed area” from the Commonwealth Secretary of Environmental Affairs as soon as possible. Obtaining this designation will reduce the required setback to 25 feet from the riverway. The 25 foot distance falls to the northern side of the levee and eliminates a significant constraint to development of the site.

### 6.4 Infrastructure

#### *Addressing Existing Power Lines*

A significant visual and physical constraint to the site are the overhead utility lines. Relocation or undergrounding of the electric lines appears feasible for the majority of the overhead utilities, except for the existing high-tension lines running along the western edge of the property. The proposed development should take into account the setback requirements from the WME-CO transmission lines for any future development.

Figure 6.1 indicates lines that should be undergrounded to improve viability of site development, lines that could be relocated if undergrounding of all Westfield Gas & Electric Light lines proves cost prohibitive, and lines that the river crossing that are recommended for relocation to improve the site view corridors and enhance site development.

### 6.5 Funding

Although the expenses and income for each scenario can be balanced, there is minimal return on investment or equity for a private developer at this time. This indicates that public assistance will likely be required and suggests that market conditions need to evolve to support higher commercial rent structure. All three scenarios include the use of New Markets Tax Credits (NMTTC), a federal tax credit program, which can be used to facilitate private investment on projects for ei-

ther debt or equity financing. The Westfield Riverfront site is located in a NMTC eligible census tract. NMTC could provide some of the requisite equity to enable the project to move forward.

The Neighborhood Infill and Village scenario pro formas are based on rental housing. The Neighborhood Infill approach lends itself to homeownership opportunities that would enhance the pro forma and the return on investment.

The Gateway scenario is based on 44 owner-occupied condominium units in the tower, and seven new substantially rehabbed rental units. The Gateway scenario is dependent upon the construction of a structured parking nestled in the center of the site with a landscaped lawn connected to the top of the levee. This will require substantial public resources. The pro forma cost analysis incorporated private investment for 44 spaces for tower residents. The state's MassWorks infrastructure financing program could possibly assist with financing the site's structured parking. The market for residential units at the site, and particularly in the Gateway Tower, will be empty nesters and younger established professionals, including doctors being recruited by Noble Hospital or Westfield State University faculty.

District Improvement Financing might also be used to assist with site improvements and infrastructure. However, an initial Tax Increment Financing tax incentive may be required in scenarios 2 and 3 to help close the initial funding gap.

## 6.6 Next Steps

The City should actively seek designation of the riverfront site as a "densely developed area" by Secretary of the Executive Office of Environmental Affairs. This will facilitate subsequent permitting of the riverfront site.

In addition to undertaking site assembly, brownfields

cleanup and infrastructure improvements, the City of Westfield could enhance the desirability of this site for private developers by enhancing the overall neighborhood. The City and Commonwealth have made considerable investment with the Great River Bridge project and work is continuing on the multi-modal center a few blocks to the south. The immediate neighborhood vicinity – including adjacent parcels to the west – is in need of a "spruce-up." This will enhance the first impression and image of the area, making it more welcoming in appearance to private investment.

Westfield may wish to consider the approach Middletown, Connecticut undertook with fostering redevelopment of a major downtown parcel. The Town built a new police station and included space fronting onto Main Street to include a new sit-down restaurant in 1999. The Town recruited a local regional restaurant, First & Last Tavern – a gourmet Italian restaurant, to open a new location at the building, creating first floor active retail on the street level in the Middletown Police Station along Main Street. The voters overwhelmingly approved the bond issue to build the new police station with space set-a-side for a private user – the restaurant. This has stimulated new investment in the Downtown, and anchored Middletown's restaurant scene and revitalization.

The Riverfront site has clear potential. The City should undertake pre-development activities, such as site assembly, clearance, brownfields clean-up and relocation activities, including relocating electric Westfield Gas & Electric Light poles. Completion of the Columbian Bikeway and work starting on the east-west bicycle connecting path to Westfield State University will further enhance the site. The City should consider working with its development allies and partners, such as MassDevelopment, Pioneer Valley Planning Commission, Mass Office of Business Development, to continue moving this site towards development and interesting prospective private sector partners in investing and redeveloping this site.



# 07

## References & Resources

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- 7.1 Existing Parcel Data:  
Ownership, Area and Current Build-out
- 7.2 Lot Conditions Summaries
- 7.3 Allowed Uses
- 7.4 Retail Market: Lifestyle Segmentation
- 7.5 Development Scenario Renderings

7.1 Existing Parcel Data: Ownership, Area and Current Build-out

street address	lot number	Owner	zoning	area (ac)	area (sf)
<b>Development Site</b>					
Dike: 0 Elm Street	57-92	City of Westfield		0.74	32,234
Floodway Parcel	n/a		CORE		0
0 Emery Street	57-59	City of Westfield (Gas & Elec)	CORE	1.05	45,738
362 Elm St	57-60	City of Westfield (taken for bridge)	CORE	0.2	8,712
360 Elm St	57-61	360 Elm Street Realty LLC	CORE	0.32	13,939
348 Elm St.	57-62	Craig B. Schacher	CORE	0.14	6,098
3 Emery Street	57-63	Hui Chui Y	CORE	0.09	3,920
5 Emery St	57-64	JS Sampson Development, Inc	CORE	0.1	4,356
146 Emery St.	57-65	City of Westfield	CORE	1.01	43,996
340 Elm Street	57-69	Ciancotti Realty LLC	CORE	0.06	2,614
336 Elm Street	57-70	Thomas A. & Julia H. Noonan	CORE	0.13	5,663
330 Elm Street	57-71	Sanford Apartments Ltd Partnership	CORE	0.36	15,682
324 Elm Street	57-72	Westfield Housing Authority	CORE	0.17	7,405
10 Cowles Court	57-73	City of Westfield (Housing Auth)	CORE	0.46	20,038
350 Elm Street	57-91	David & Loni B. Maciver	CORE	0.09	3,920
350 Elm Street Rear	57-94		CORE	0.03	1,307
<b>TOTAL</b>				<b>4.21</b>	<b>183,388</b>
<b>Public Works Site</b>					
30 Sackett Street	57-17	City of Westfield (Gas & Elec)	RC	0.51	22,216
27 Sackett Street	57-35	City of Westfield (Water)	BA	2	87,120
25 Sackett Street	57-36	City of Westfield (Water)	RC	0.38	16,553
0 Sibley	57-58	City of Westfield (taken for taxes in 2007)	CR	0.49	21,344
9 Sibley Ave	57-89	WMECO	CR	0.3	13,068
<b>TOTAL</b>				<b>3.68</b>	<b>160,301</b>

7.1 Existing Parcel Data: Ownership, Area and Current Build-out

existing bldg structure?	building footprint	total built area (sf)	Year Built	Out Buildings	Land Assessed Value	Building Assessed Value	Total Assessed Value
none	none	none				0	96900
vacant land							
vacant land	0	0	n/a		84000	0	84000
none	0	0		0	69100	0	69100
yes	4862	10005	1860	none	61300	85000	146300
yes	1450	2844	1910	none			158800
yes	700	1400	1910	garage 418 sf			137700
yes	864	1800	2005				207100
vacant land	0	0	n/a	0	84000		84000
yes	1720	2440	1929				76900
yes	2678	4225	1902	garage 360 sf			163200
yes	5515	15661	1880	none			551500
vacant land			n/a				74100
yes	4864	9728	1900	garage 1152 sf			470700
yes	1404	2808	1910				98700
yes -- active					not specified	not specified	76500
yes -- active		4813	1951	7 outbldgs: 323 SF shed; 168 SF shed; 216 sf shed; 617 sf shed; 6660 pole barn; 1728 2 story; 40,000 gal tank; 2500 gal UST	not specified	not specified	256100
yes -- active		832	1910	2 pumping units; 1000 sf shed; 2000 gal UST			138500
yes -- active		1408	1910				
no	0	0					76000
vacant land	0	0	n/a				4100

Lot 57-60

362 Elm Street

Vacant lot at foot of the Great River Bridge is a gateway to downtown from the north.

Former site of a casket factory, recently demolished due to disrepair.

Brownfield site conditions present.

Access from site onto Elm Street difficult due to proximity to bridge.

A portion of the site includes the floodway levee. A gas line runs through the site at the levee.



# Lot 57-61

# 360 Elm Street

Historic Westfield Whip Manufacturing Company building; currently functions as specialty manufacturing space. Built in 1887, the building was added to the National Historic Register in 1995.

Building in disrepair, needs rehabilitation, but still retains historic details. Building and use should be preserved on the site.

Owners have received Community Preservation Act funding for feasibility study to create a living museum and for repairs to exterior.

A second one-story concrete block garage occupies the site to the west; garage is in disrepair and covered with graffiti.



# Lot 57-62

# 350 Elm Street

Existing two-story brick structure in need of rehabilitation.

Structure retains original architectural detail including a terracotta tile roof, wood roof brackets and large arched windows on the facade.

White later alterations such as low-quality upper level windows are present for the most part the original structure is intact.

Adjacent to the Whip Factory, the building has the potential to be redeveloped.

# Lot 57-94

A vacant lot to the west of (behind) 350 Elm St. Site in need of clean-up and clearing of over-growth.



## Lot 57-91

## 348 Elm Street

Two-story brick structure has undergone numerous renovations and retains little of its historic details. Storefront is in disrepair and brick on front elevation exhibits cracks.

The southern side of the structure has been reconstructed and details are incompatible with the original building. Storefront windows have been in-filled.

While the building is currently occupied, seemingly on all levels as residential, the site could lend itself to redevelopment and provide improved housing options. As such, this structure is a candidate for demolition.



Lot 57-70

336 Elm Street

Wood frame building with well-preserved period details. Several additions and alterations have changed the historic character of the ground level storefronts. Reconstruction of the storefronts is desirable.

An incompatible one-story brick addition sits between 336 and 340 Elm Street; this structure should be removed if 336 Elm is renovated.

A small single car garage sits behind the main building. This structure is in need of rehabilitation or removal.



## Lot 57-69

## 340 Elm Street

Two-story brick structure has undergone numerous renovations and retains little of its historic details. The storefront is in disrepair and exhibits large cracks due to settlement. Walls on the north side appear bowed. Upper levels look unoccupied.

The two rear additions are in extremely poor condition, and are a potential haven for rodents and other pests. Trash is piled behind the building. A slight mold smell can be detected around the north side of the building. Portions of the rear of this structure currently present a safety hazard due to loose materials, unsecured openings and loose canopies and roof materials.

Structure is a candidate for demolition.



## Lot 57-71

## 330 Elm Street

Recently redeveloped 4-story apartment building (SRO). Renovations are recently completed and structure is in excellent condition.

This building should be retained and integrated into the overall development. Currently parking for residents is in a fenced lot behind the building, and is accessed from a drive on the south side of the lot. Site redevelopment will likely need to accommodate/ relocate this parking.



# Lot 57-59

# 0 Emery Street

This vacant lot at the end of Emery Street was used as staging for the bridge reconstruction, and materials and equipment remain.

The site is a "basin" created by the levee on the north and railroad embankment to the west. In order to take advantage of river views, development will need to be elevated, possibly on a garage, by approx. 10 ft.

Currently, this site bounded on 3 sides by electrical lines. Lines along the northern and southern edge will need to be buried as part of any site redevelopment; those along the railroad line to the east could remain as poles, depending on the configuration of the plan. The site is further constrained on the north by a gas line that runs along the levee.



## Lot 57-92

## 0 Elm Street

This publicly owned lot encompasses the levee and floodway along the Westfield River with a multiuse path on the top. To the north, the drop is approx. 20 ft, to the south, the site area is approx. 8-10 ft below the walkway level.

Running along the levee are a number of utilities including a high-tension lines owned and operated by Western Massachusetts Electric (WMECO) -- a division of Northeast Utilities.; this is a regional artery in the electric grid. A series of lines on lower paired poles owned and operated by Westfield Gas & Electric, Burried within the levee is a major gas line also owned by Westfield Gas & Electric.

Concrete piers, retaining walls and other remnants of a previous rail crossing; these could be incorporated into a

The easements for the gas line and high-tension power lines will dictate how close to the levee new development can get.



# Lot 57-73

# 10 Cowles Court

This currently occupied 6 unit, multi-family, public housing is an example of wood frame mill-town worker housing. Due to age and condition, the structure would benefit from reconstruction or accommodation of units in a larger new development. Current residents would benefit from improved facilities that meet current energy codes.

Many windows appear covered or filled with insulation. Several types of siding are used on the building. Doors are in poor condition, appear to lack proper weather seals and provide minimal security.

Dedicated parking is currently provided on the site on a combination of paved and dirt lots. Spaces would need to be accommodated in new development.



Lot 57-64

5 Emery Street

Duplex home with some recent improvements such as siding, windows and roof. In need of some upkeep/ repairs, particularly to screen entry doors and possible thresholds at entries.

Lot has an adjacent garage in need of repairs to gutters, roof and garage door.

Fenced yard appears to be maintained, however area surrounding residence/ yard overgrown and in need of clean-up.



## Lot 57-63

## 3 Emery Street

Existing residence in need of numerous repairs. The roof is sagging and in poor condition; possible need for structural repairs. Windows are in poor condition and some are covered with paper from the inside; require full replacement. Much of the framing above the foundation line appears significantly rotted and in need of repair; rear porch and stairs are a safety hazard and are in need of repair.

Yard and lot poorly maintained: require removal of trash, debris and overgrowth. The fence surrounding the yard is in poor condition and needs removal and replacement.

A small shed structure in the rear yard is covered with graffiti and in poor condition.



Lot 57-65

164 Emery Street

Currently vacant lot at the end of Emery Street.

Lot is accessed via dirt drives. Overgrowth on the site has not been managed and there is no significant vegetation worth retaining. There is evidence of litter and some dumping on the site. Some remnants of prior chain link fence installations remain on the site and are a hazard.

The lot is bounded by numerous electrical poles and lines.

There are no significant barriers to development of this site.



# Lot 57-72

# 320 Elm Street (approx)

Narrow lot between 330 Elm Street and Cowles Court currently used for parking.

A buffer area planted with trees separates the parking from the drive for 320 Elm.

No significant barriers to development on this lot.



### 7.3 Allowed Uses

#### Allowed Uses By Right

- i. Retail stores – department stores, variety stores, furniture, specialty shop, or retail store designed to serve neighborhood;
- ii. Hotel or motel;
- iii. Business or professional office building;
- iv. Club, lodge or business serving alcohol for consumption on premises;
- v. Restaurants;
- vi. Indoor storage connected with retail (less than 40% of space);
- vii. Business, dance, or similar schools (no objectionable noise);
- viii. Bank or similar financial institution;
- ix. Wholesale in conjunction with and accessory to permitted retail use (less than 60% of floor area);
- x. Newspaper publishing, job printing or similar establishment;
- xi. Motor vehicle parking lot or structures;
- xii. Accessory uses in same lot with and customarily incidental to any of the above permitted uses;
- xiii. All necessary utility lines;
- xiv. Dry cleaning establishments;
- xv. Home Occupation;
- xvi. Service oriented stores, such as barbershop, beautician;
- xvii. Retail service store or custom store, such as bakery or confectionery, food store, jewelry stores, radio, television or household appliance repair store and florist;
- xviii. Realty office;
- xix. Automatic self-service laundry;
- xx. Medical or dental clinic;
- xxi. Conversion of an existing building up to ten (10) residential units provided that Two (2) off-street parking space per unit to be provided (Residence C district requirement);
- xxii. Agriculture, horticulture, floriculture on a five acre lot or more
- xxiii. Commercial nursery or greenhouse on 5 acre lot or more
- xxiv. Accredited public or sectarian school, college, public library, churches or other place of worship, day care, nursery school or adult day care;
- xxv. Municipal recreation buildings, playgrounds and parks;
- xxvi. Municipal buildings and telephone exchange buildings;
- xxvii. Cemeteries adjacent to or in extension with existing cemeteries;
- xxviii. Single family or two family-dwellings;
- xxix. Multiple family dwellings with less than a total of ten (10) units; and
- xxx. Day care center and/or school age child care program.

#### Allowed Uses by Special Permit.

- i. Buildings containing more than 3 residential units;
- ii. Pet kennels and veterinary hospital;
- iii. Theater, hall, club and other indoor places of amusement or assembly;
- iv. Conversion of existing building to residential use (not on ground level);
- v. Buildings used for commercial and business purposes with ground floor area larger than fifteen hundred (1500) SF;
- vi. Multi-family dwelling or apartment house provided that all required parking be

Data Source: City of Westfield, MA Zoning Ordinance: Article III, Section 3-100 Commercial Office Retail Enterprise District, Section 3-100.2 - Permitted Uses and Section 3-100.3 Special Permit Uses.

## 7.4 Retail Market: Lifestyle Segmentation

Nielsen Claritas has developed proprietary customer segmentation with 66 different lifestyle and psychographic classifications to help determining purchasing patterns and prospective customer profiles. These segments are broken down to the US Census tract level and are used by many national retailers to help determine potential locations. The five leading customer segments for Westfield are described in further detail here. The segments are:

- Big Fish Small Pond – Upscale, Older Households without Kids;
- Country Squares – Upscale, Middle Age Households with Kids;
- Family Thrifts – Lower Middle Income, Younger Households with Kids;
- Park Bench Seniors – Downscale Older, mostly without Kids; and
- Traditional Times – Upper Middle Income, Older Households without Kids.

### Big Fish Small Pond: Upscale Older Without Kids

Older, upper-class, college-educated professionals, the members of Big Fish, Small Pond are often among the leading citizens of their small-town communities. These upscale, empty-nesting couples enjoy the trappings of success, including belonging to country clubs, maintaining large investment portfolios, and spending freely on computer technology.

**Social Group:** Landed Gentry. The Land Gentry social group consists of wealthy Americans who migrated to the smaller boomtowns beyond the nation's beltways. Many of the households contain Boomer families and couples with college degrees, expansive homes, and professional jobs--they're twice as likely as average Americans to telecommute. With their upscale incomes, they can afford to spend heavily on consumer electronics, wireless and computer technology, luxury cars, powerboats, books and magazines, children's toys, and exercise equipment.

**Lifestage Group:** Affluent Empty Nesters. While those on the "MTV side" of fifty may debate their inclusion in this group, Americans in the Mature Years tend to be over 45 years old and living in houses that have empty-nested. The four wealthiest segments in this group are classified Affluent Empty Nests, and they feature upscale couples who are college educated, hold executive and professional posi-

## Big Fish Small Pond

### 2013 Statistics

- US Households: 2,558,038 (2.15%)
- Median Household Income: \$80,002

### Lifestyle & Media Traits

- Shop at Talbots
- Go sailing
- Read Kiplinger's Personal Finance
- Watch Kentucky Derby
- Toyota sedan

### Demographics Traits

- Urbanicity: Town/Rural
- Income: Upscale
- Income Producing Assets: Millionaires
- Age Ranges: 55+
- Presence of Kids: Household w/o Kids
- Homeownership: Homeowners
- Employment Levels: White Collar, Mix
- Education Levels: Graduate Plus
- Ethnic Diversity: White

tions and are over 45. While their neighborhoods are found across a variety of landscapes--from urban to small-town areas--they all share a propensity for living in large, older homes. With their children out of the house, these consumers have plenty of disposable cash to finance active lifestyles rich in travel, cultural events, exercise equipment, and business media. These folks are also community activists who write politicians, volunteer for environmental groups, and vote regularly in elections.

### County Squires: Upscale Middle Age with Kids

The wealthiest residents in exurban America live in Country Squires, an oasis for affluent Baby Boomers who've fled the city for the charms of small-town living. In their bucolic communities noted for their recently built homes on sprawling properties, the families of executives live in six-figure comfort. Country Squires enjoy country club sports like golf, tennis, and swimming, as well as skiing, boating, and biking.

**Social Group:** Landed Gentry. The Land Gentry social group consists of wealthy Americans who migrated to

the smaller boomtowns beyond the nation's beltways. Many of the households contain Boomer families and couples with college degrees, expansive homes, and professional jobs--they're twice as likely as average Americans to telecommute. With their upscale incomes, they can afford to spend heavily on consumer electronics, wireless and computer technology, luxury cars, powerboats, books and magazines, children's toys, and exercise equipment.

**Lifestage Group:** Accumulated Wealth. The three segments in Accumulated Wealth contain the wealthiest families, mostly college-educated, white-collar Baby Boomers living in sprawling homes beyond the nation's beltways. These large family segments are filled with upscale professionals--the group's median income is nearly six figures--who have the disposable cash and sophisticated tastes to indulge their children with electronic toys, computer games, and top-of-the-line sporting equipment. The adults in these households are also a prime audience for print media, expensive cars and frequent vacations--often to theme parks as well as European destinations

### Family Thrifts: Lower Middle Income Younger Households with Kids

The small-city cousins of inner-city districts, Family Thrifts contain young, ethnically diverse parents who have lots of children and work entry-level service jobs. In these apartment-filled neighborhoods, visitors find the streets jam-packed with babies and toddlers, tricycles and basketball hoops, Suzukis and Kias.

**Social Group:** Micro-City Blues. Micro-City Blues was created via the predominantly downscale residents living in the affordable housing found throughout the nation's smaller cities. A diverse social group, these five segments contain a mix of old and young, singles and widowers, whites, African-Americans, and Hispanics. Most of the workers hold blue-collar jobs--hence the name--and their marketplace behaviors reflect the segments' varied lifestyles. This is a social group of strong dualities, with consumers indexing high for video games and bingo, aerobic exercise and fishing, and BET and CMT.

**Lifestage Group:** Sustaining Families. Sustaining

Families is the least affluent of the Family Life groups, an assortment of segments that range from working-class to decidedly downscale. Ethnically mixed, with a high percentage of African American, Asian, and Hispanic families, these segments also display geographic diversity--from inner cities to some of the most isolated communities in the nation. Most adults hold blue-collar and service jobs, earning wages that relegate their families to small, older apartments and mobile homes. And the lifestyles are similarly modest: households here are into playing games and sports, shopping at discount chains and convenience stores, and tuning into nearly everything that airs on TV and radio.

### Park Bench Seniors: Downscale Older Households Mostly without Kids

Park Bench Seniors are typically retired singles living in the racially diverse neighborhoods of the nation's satellite cities. With modest educations and incomes, these residents maintain low-key, sedentary lifestyles. Theirs is one of the top-ranked segments for TV view-

## County Squires

### 2013 Statistics

- US Households: 2,196,181 (1.84%)
- Median Household Income: \$102,928

### Lifestyle & Media Traits

- Order from amazon.com
- Vacation at ski resorts
- Read Shape
- Watch The Biggest Loser
- Chevy Suburban Flex Fuel

### Demographics Traits

- Urbanicity: Town/Rural
- Income: Upscale
- Income Producing Assets: High
- Age Ranges: 35-54
- Presence of Kids: Household w/ Kids
- Homeownership: Mostly Owners
- Employment Levels: Management
- Education Levels: Graduate Plus
- Ethnic Diversity: White, Asian, Mix

ing, especially daytime soaps and game shows.  
 Social Group: Micro-City Blues. Micro-City Blues was created via the predominantly downscale residents living in the affordable housing found throughout the nation's smaller cities. A diverse social group, these five segments contain a mix of old and young, singles and widowers, whites, African-Americans, and Hispanics. Most of the workers hold blue-collar jobs--hence the name--and their marketplace behaviors reflect the segments' varied lifestyles. This is a social group of strong dualities, with consumers indexing high for video games and bingo, aerobic exercise and fishing, and BET and CMT.

Lifestage Group: Sustaining Seniors. Sustaining Seniors consists of nine segments filled with older, economically challenged Americans. Ethnically diverse and dispersed throughout the country, they all score high for having residents who are over 65 years old and household incomes under \$30,000. Many are single or widowed, have modest educational achievement, and live in older apartments or small homes. On their fixed incomes, they lead low-key, home-centered lifestyles. They're big on watching TV, gardening, sew-

ing, and woodworking. Their social life often revolves around activities at veterans clubs and fraternal organizations.

### Traditional Times: Upper Mid Older without Kids

Traditional Times is the kind of lifestyle where small-town couples nearing retirement are beginning to enjoy their first empty-nest years. Typically in their fifties and sixties, these upper-middle-class Americans pursue a kind of granola-and-grits lifestyle. On their coffee tables are magazines with titles like Country Living and Country Home. But they're big travelers, especially in recreational vehicles and campers.

Social Group: Country Comfort. The five segments in Country Comfort are filled with predominantly white, upper-middle-class homeowners. In their placid towns and scenic bedroom communities, these Americans tend to be married, mostly between the ages of 25 and 54, with or without children. They enjoy comfortable upscale lifestyles, exhibiting high indices for barbecuing, bar-hopping, and playing golf as well as home-based activities such as gardening, woodwork-

## Family Thrifts

### 2013 Statistics

- US Households: 2,272,001 (1.91%)
- Median Household Income: \$31,719

### Lifestyle & Media Traits

- Shop at Wal-Mart
- Buy children's toys
- Read Ser Padres
- Watch Family Guy
- Mitsubishi Galant

### Demographics Traits

- Urbanicity: Second City
- Income: Lower Mid
- Income Producing Assets: Low
- Age Ranges: 25-44
- Presence of Kids: Household w/ Kids
- Homeownership: Mix, Renters
- Employment Levels: WC, Service, Mix
- Education Levels: Some College
- Ethnic Diversity: White, Black, Hispanic, Mix

## Park Bench Seniors

### 2013 Statistics

- US Households: 1,432,436 (1.20%)
- Median Household Income: \$26,329

### Lifestyle & Media Traits

- Order from catalogs
- Do needlepoint
- Read Soap Opera Weekly
- Watch All My Children
- Oldsmobile car

### Demographics Traits

- Urbanicity: Second City
- Income: Downscale
- Income Producing Assets: Low
- Age Ranges: 55+
- Presence of Kids: Mostly without Kids
- Homeownership: Renters
- Employment Levels: Mostly Retired
- Education Levels: High School Grad
- Ethnic Diversity: White, Black, Hispanic, Mix

ing, and crafts. Reflecting their rural, family environment, they prefer trucks, SUVs, and minivans to cars.

Lifestage Group: Conservative Classics. College educated, over 55 years old and upper-middle-class, the six segments in Conservative Classics offer a portrait of quiet comfort. These childless singles and couples live in older suburban homes with two cars in the driveway and a wooden deck out back. For leisure at

home, they enjoy gardening, reading books, watching public television, and entertaining neighbors over barbecues. When they go out, it's often to a local museum, the theater, or a casual-dining restaurant like the Olive Garden or Lone Star Steakhouse.

## Traditional Times

### 2013 Statistics

- US Households: 3,194,325 (2.68%)
- Median Household Income: \$54,225

### Lifestyle & Media Traits

- Shop at Sam's Club
- Contribute to PBS
- Read Southern Living
- Watch Antiques Roadshow
- Toyota Avalon

### Demographics Traits

- Urbanicity: Town/Rural
- Income: Upper Mid
- Income Producing Assets: High
- Age Ranges: 55+
- Presence of Kids: Household without Kids
- Homeownership: Homeowners
- Employment Levels: White Collar, Mix
- Education Levels: College Graduate
- Ethnic Diversity: White