

# Care Drive Community

22 Years in the Making!

Information Session

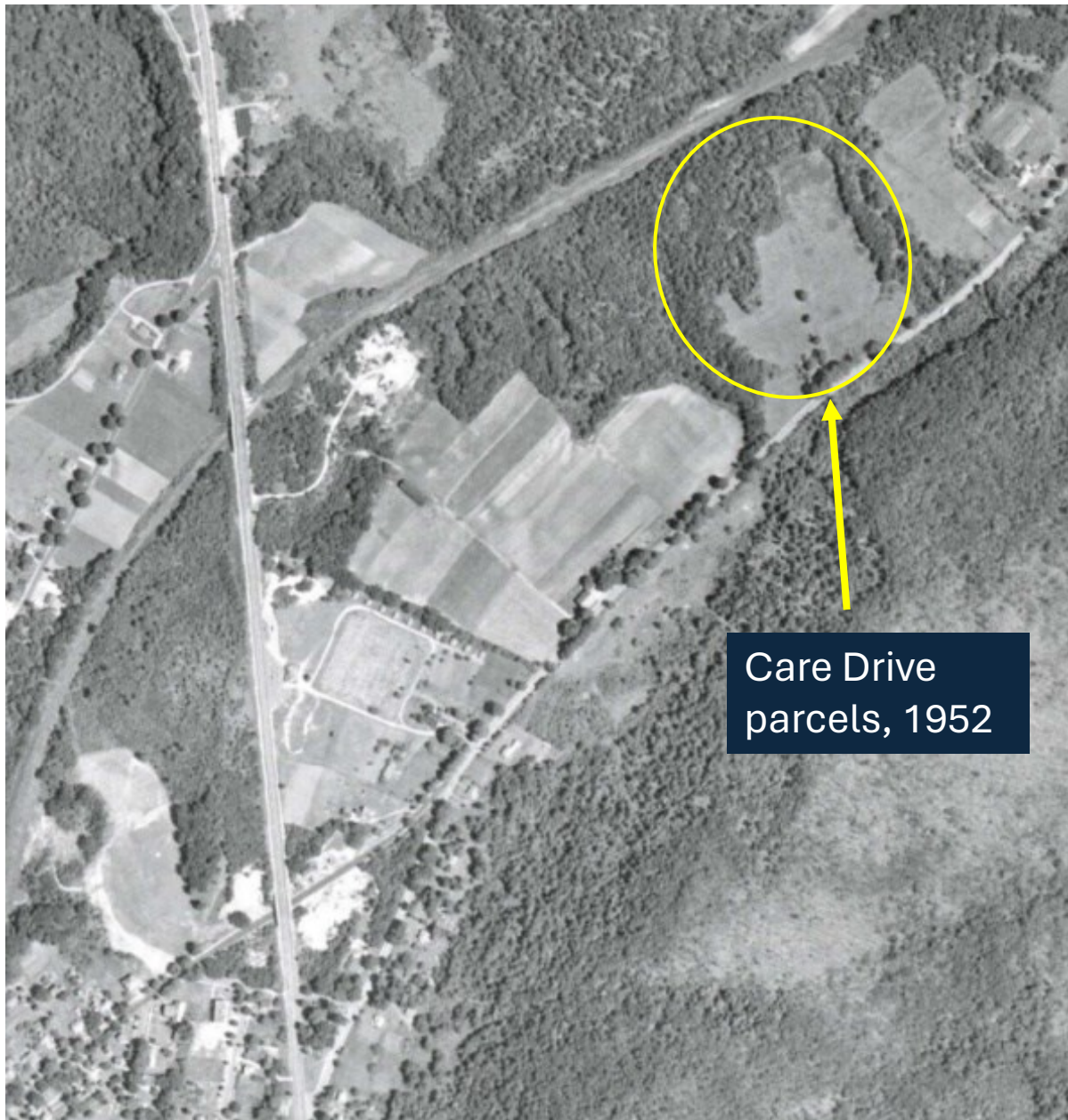
April 11, 2024



# Agenda

- Background and History of Care Drive Parcels
- Current Planning and Request for Proposals Process for Housing
- Overview of Site and Proposed Development
- Need for Housing in Erving
- Next Steps in the Process
- Q &A
- Social Time - chat with Senior Housing Committee members and project partners





University of Massachusetts Amherst . Department of Forestry and Wildlife Management. Franklin County: aerial photograph, July 1, 1952. MassMapper, 2021 Aerial Imagery base map.

# History of Care Drive

## History of the Site (1800s – present):

- Former farmland and Christmas tree farm
- Original farmhouse was located where the new library now stands
- **1996** – Town Meeting approves purchase of site, excluding farmhouse parcel
- **2011** – Senior & Community Center completed
- **2014** – Farmhouse parcel acquired by Town for Library
- **2020** – Library completed

## History of the Senior Housing Committee:

- **2002** – Erving Master Plan identifies need for senior housing
- **2003** – Ad-hoc committee formed
- **2006** – Senior Center Housing Committee becomes official
- **2014-2015** – Committee was dormant
- **2016-2018** – Committee is revitalized; community survey, housing demand analysis, site study completed; Committee members visit other senior housing properties, begin drafting a Request for Proposals (RFP)
- **2019** – RFP released; no submissions received...

# Current Planning and Request for Proposals (RFP) Process

## **2022-2023:**

- Erving part of regional application to Mass Housing Partnership (MHP) for technical assistance grant
- MHP worked with Committee to revise the RFP

## **2023:**

- The Senior Housing Committee and the Select Board released a new RFP in July with a due date in October
- One (1) proposal was received from Rural Development Inc. (RDI), a local non-profit developer
- RDI's proposal was reviewed publicly at Senior Housing Committee meetings and at Select Board meetings before making the final award in December



# Rural Development, Inc.



- Non-profit housing developer based in Turners Falls, Montague
- Since inception, RDI has developed over **100 affordable homeownership units**, and 9 rental housing projects totaling **151 rental units**, across Franklin County

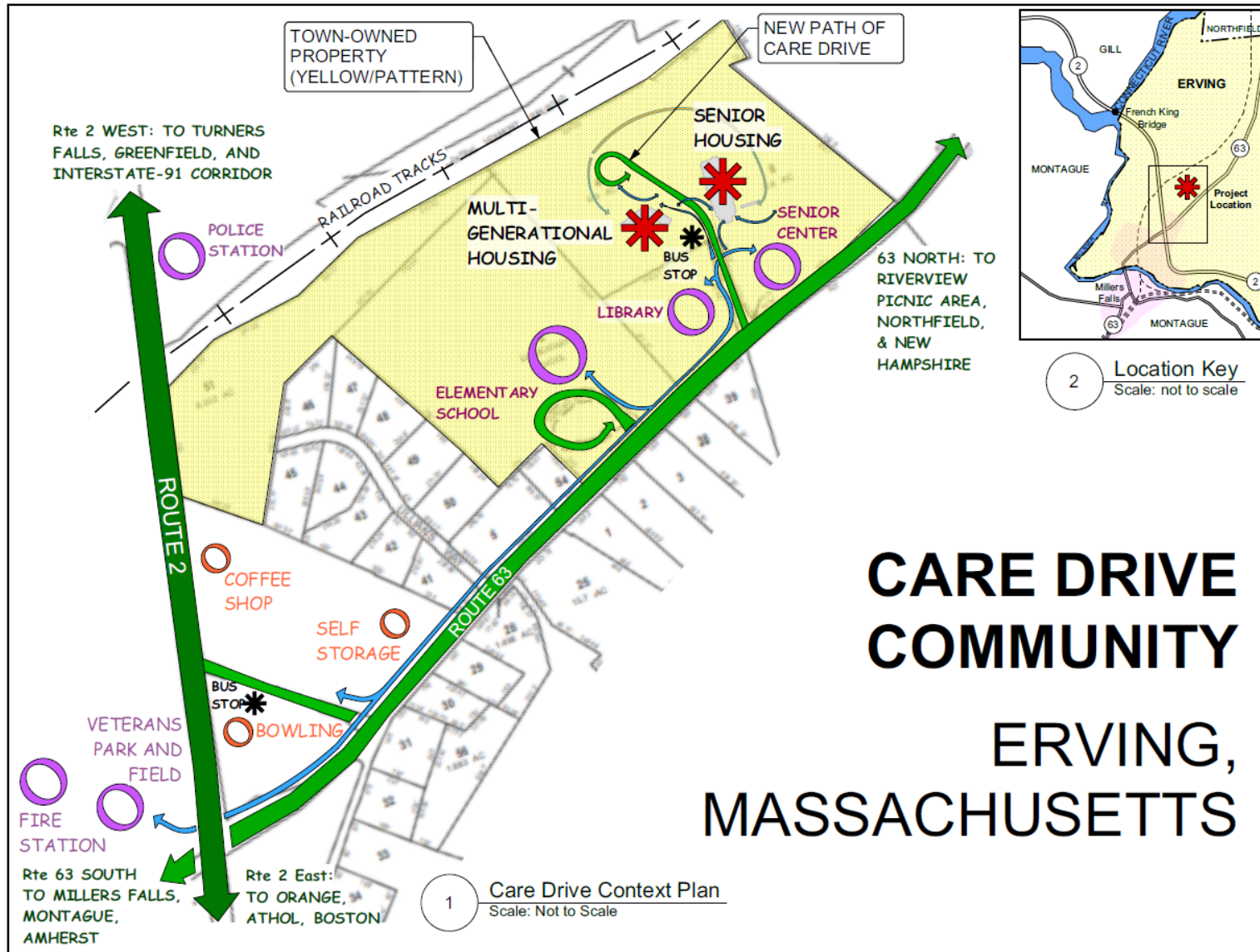


RDI has partnered with Austin Design Cooperative on numerous projects, including Sanderson Place in Sunderland (above) and Wisdom Way Solar Village in Greenfield (left)





# Overview of Site and Proposal



The Erving Senior & Community Center and Erving Public Library offer an array of on-site public amenities





SITE LAYOUT

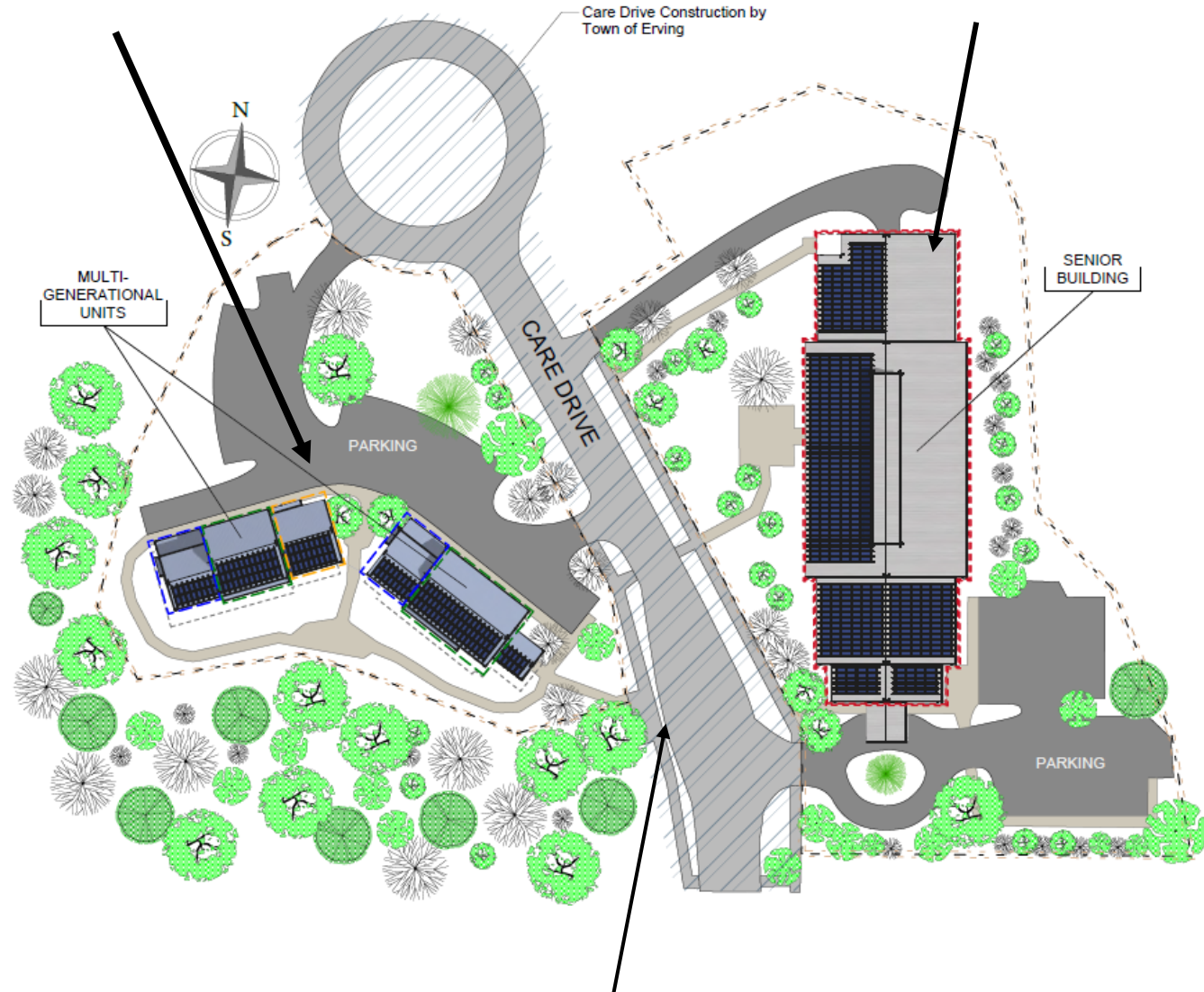


PROPOSED

EXISTING

Eight (8) 2- and 3-BR  
townhouse units

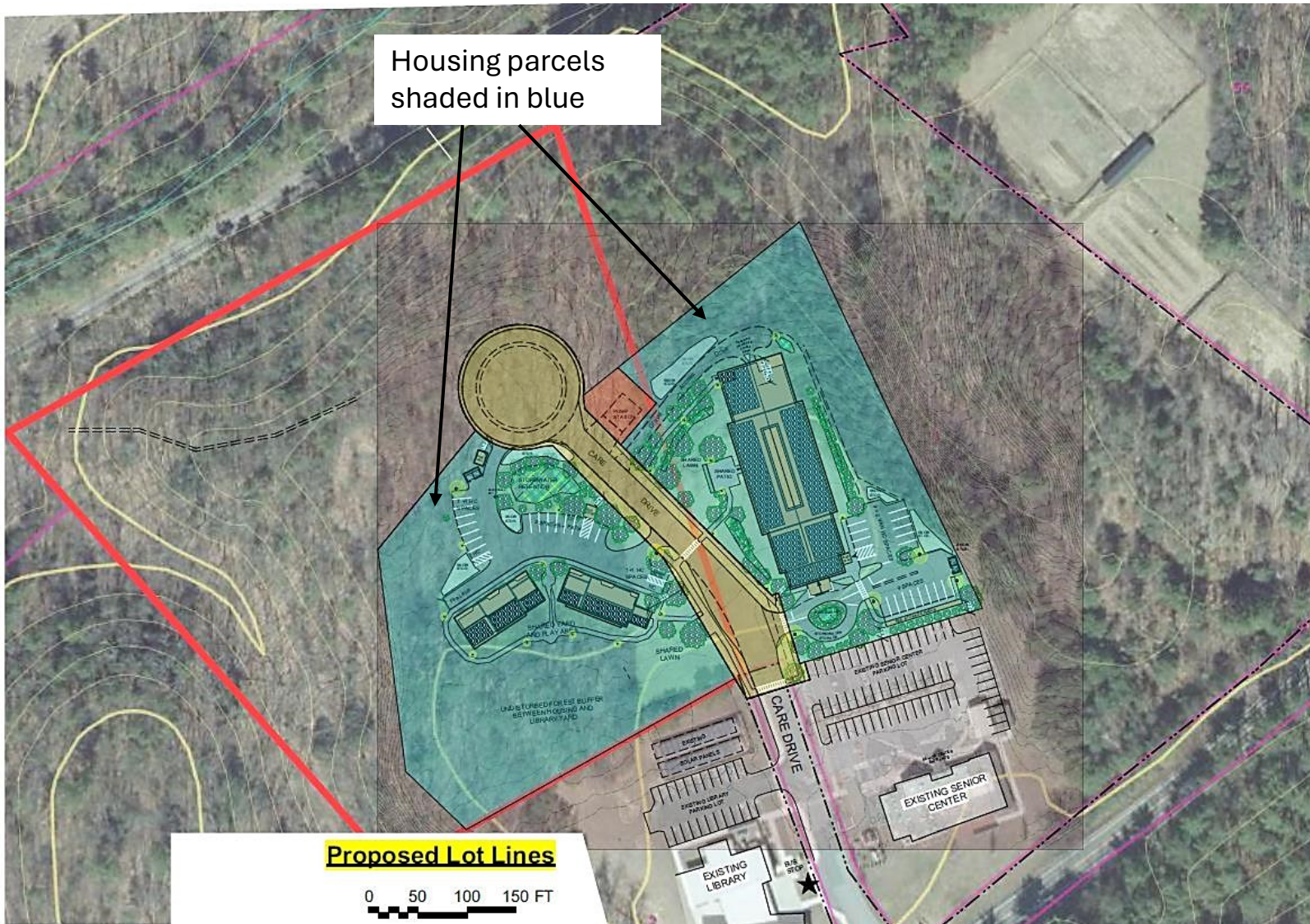
Eighteen (18) 1BR  
senior apartments



Potential location  
for FRTA bus stop



# Site Layout Lot Lines



The housing will be located on approximately 4 acres, split between two lots

Care Drive will provide access to the housing and to the rear of the Town-owned parcel for possible future development by the Town



### **Townhome Amenities:**

- ✓ One fully accessible 2-BR unit
- ✓ Five 2-BR units
- ✓ Two 3-BR units w/ a bedroom and full bath on 1<sup>st</sup> floor
- ✓ In-unit washer and dryer
- ✓ On-site parking

### **Senior Amenities:**

- ✓ Two fully accessible 1-BR units
- ✓ “Aging in place” design for all eighteen 1-BR units
- ✓ In-unit washer and dryer
- ✓ On-site parking

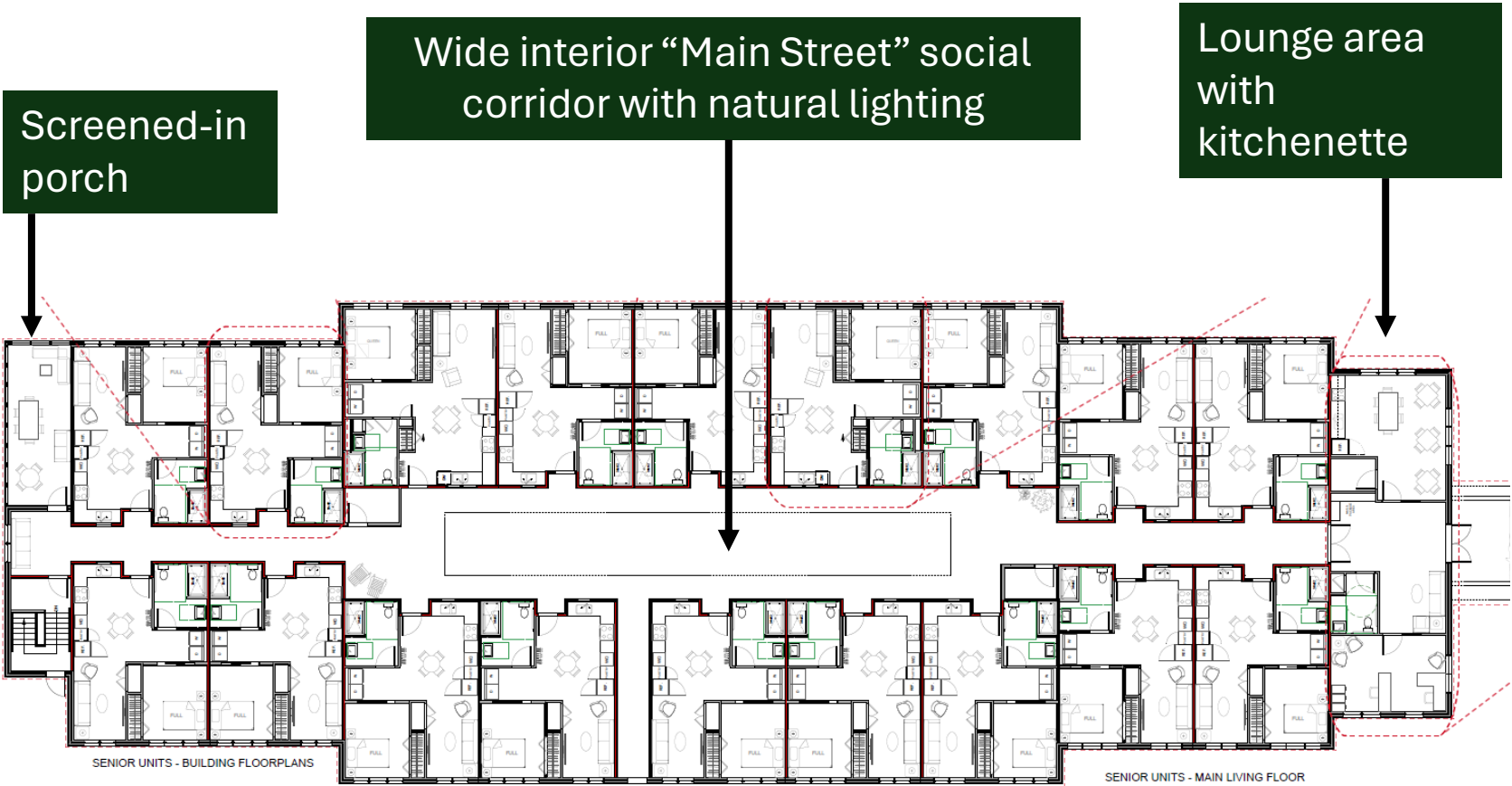
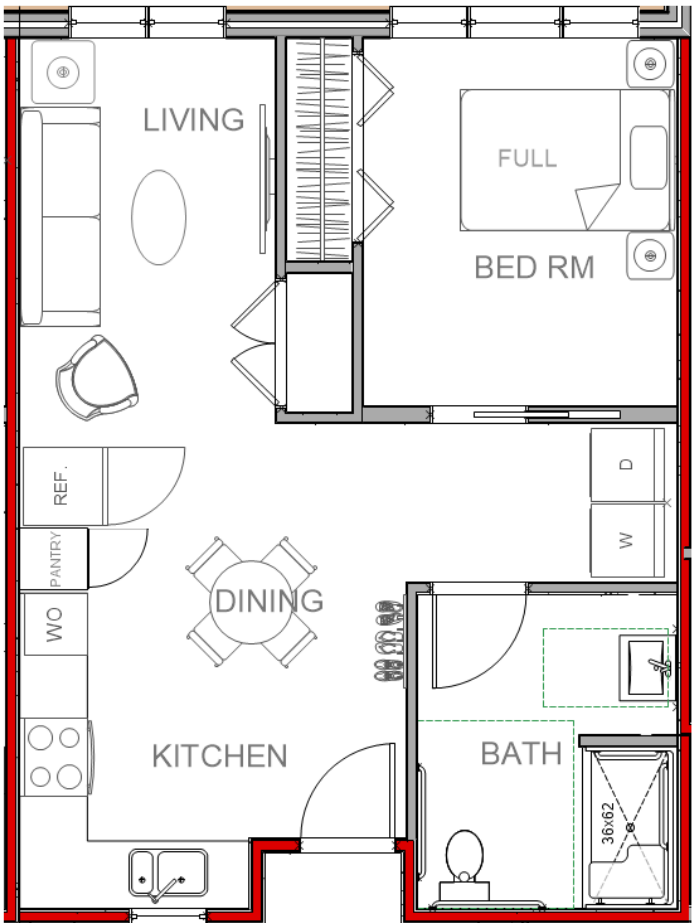




# Senior Building



Approximately 600 sq. ft.



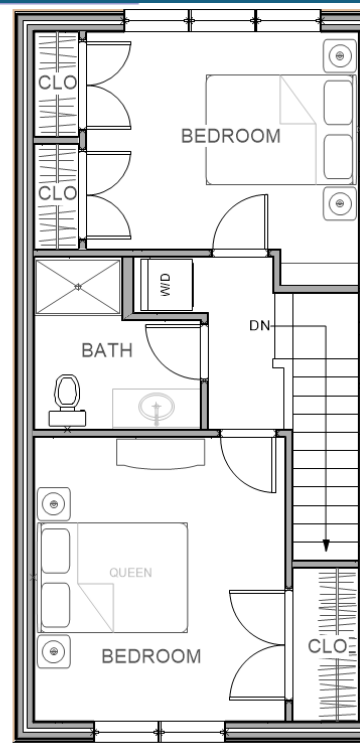
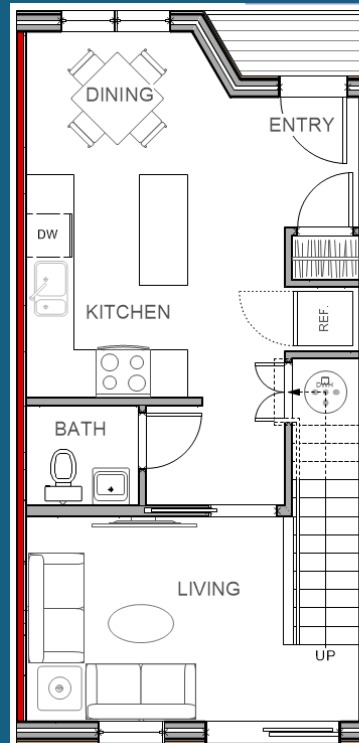
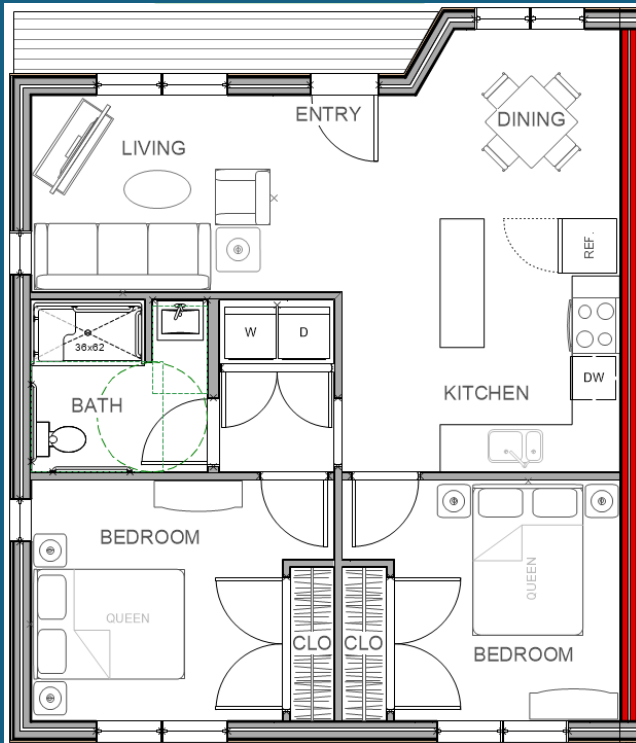
# Multi-generational Townhomes



Accessible 2-Bedroom  
Approximately 785 sq. ft.

2-Bedroom Townhome  
Approximately 920 sq. ft.

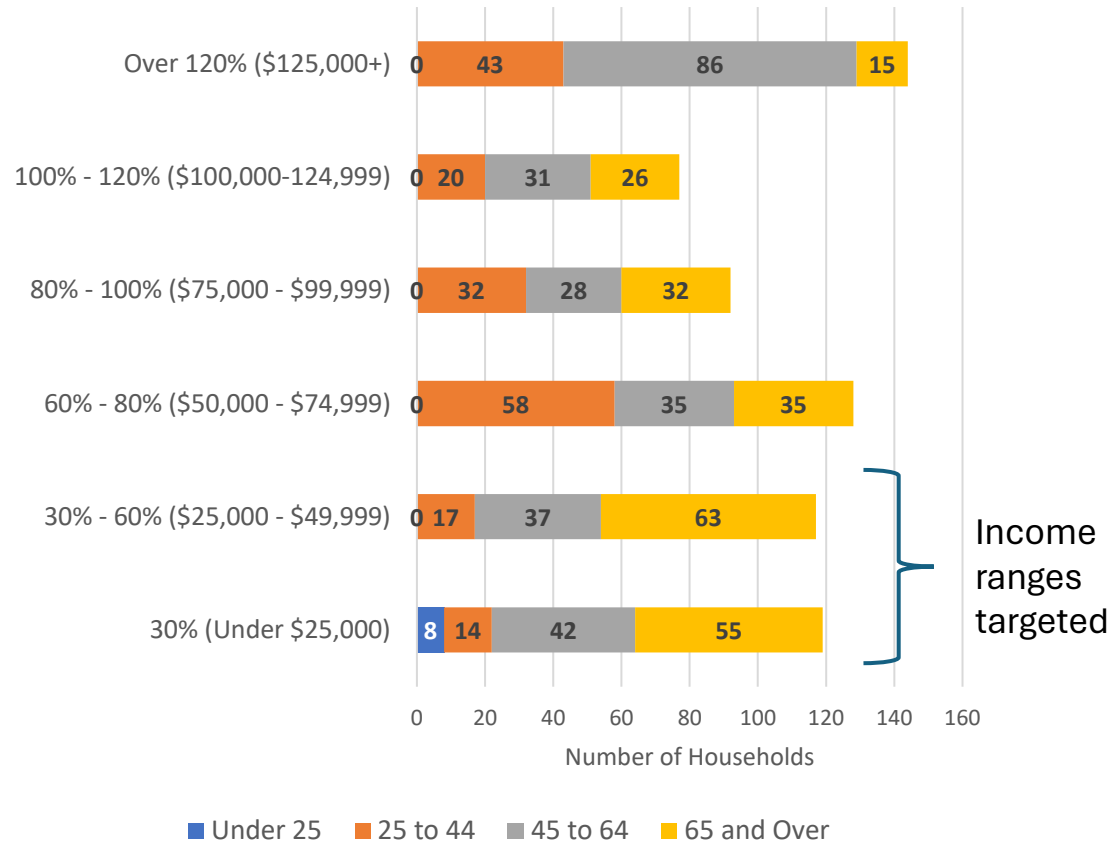
3-Bedroom Townhome  
Approximately 1,215 sq. ft.



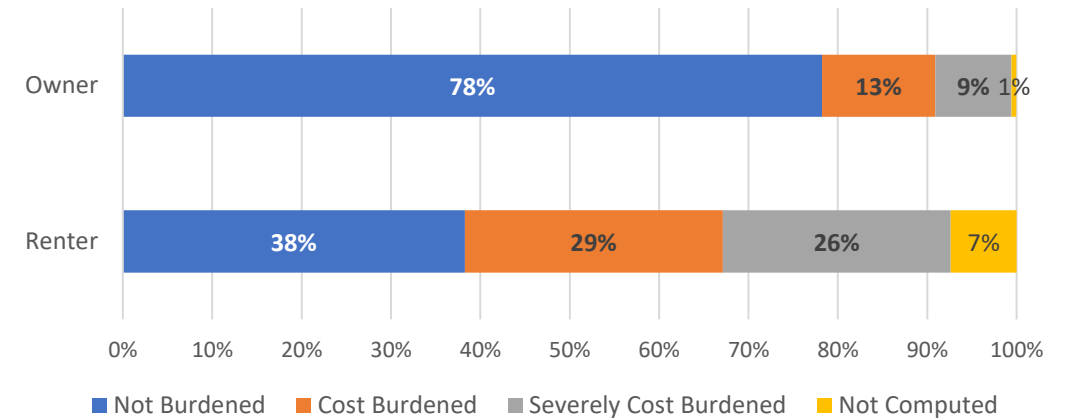


# Housing Needs in Erving

Erving Household Income by Age

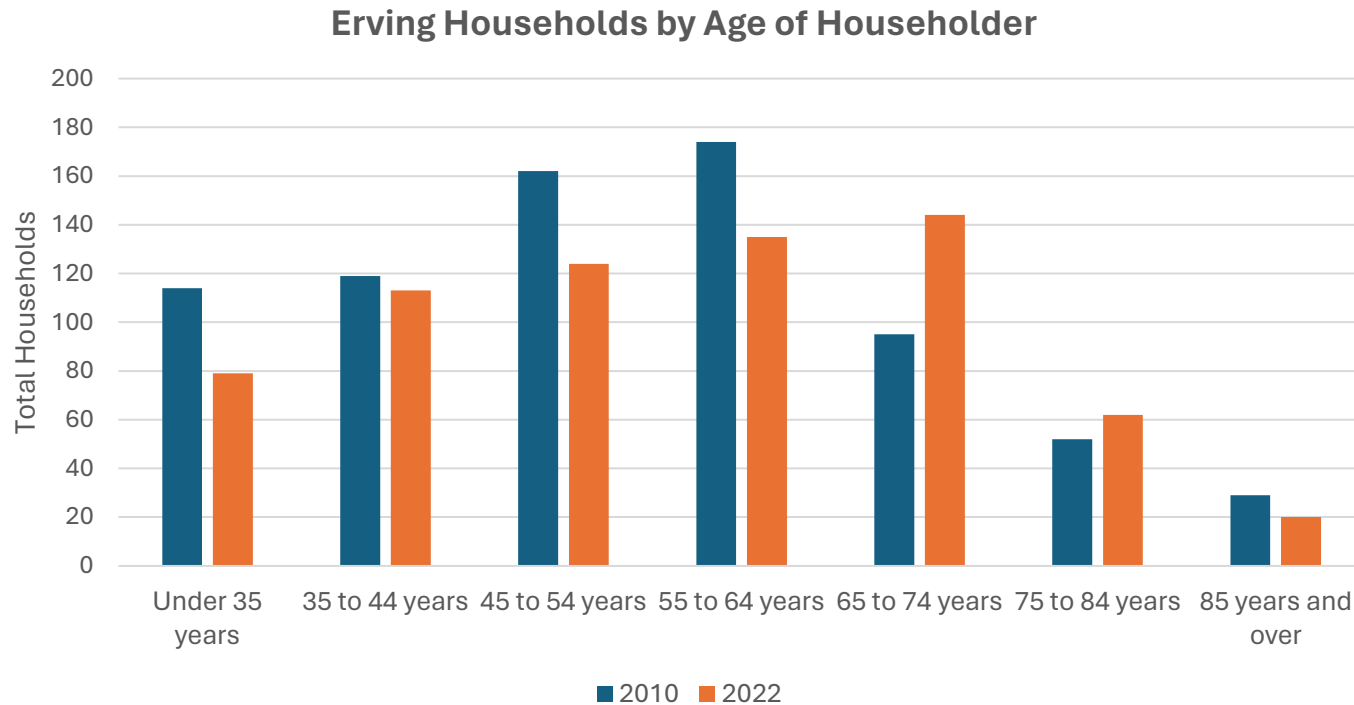


Erving Housing Cost Burden among Renter and Owner Households



- Approximately 35% of Erving households earn annual incomes below \$50,000, including many non-senior households
- 54% of Erving renters, and 21% of Erving homeowners, pay over 30% of their income on housing costs

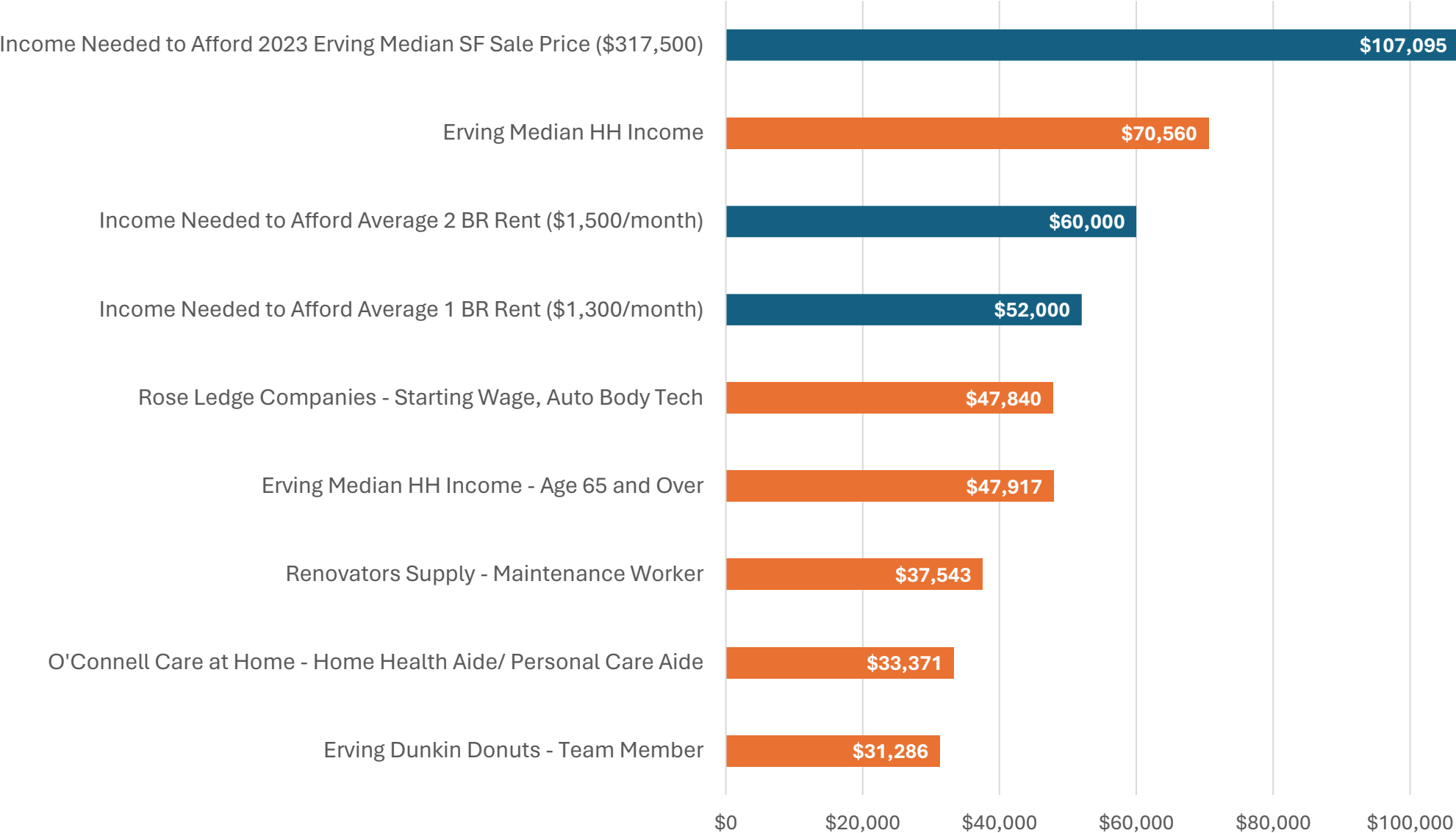
# Loss of Workforce Age Households; Increase of Senior Households



- Since 2010, Erving experienced a decline in all households with a householder under the age of 65
- These households make up the core of the workforce
- During the same period, senior households (age 65 or older) increased in number



Erving Income & Wages Compared to Housing Costs



Sources: 2018-2022 U.S. Census Bureau American Community Survey; MA Association of Realtors; MassHire job search

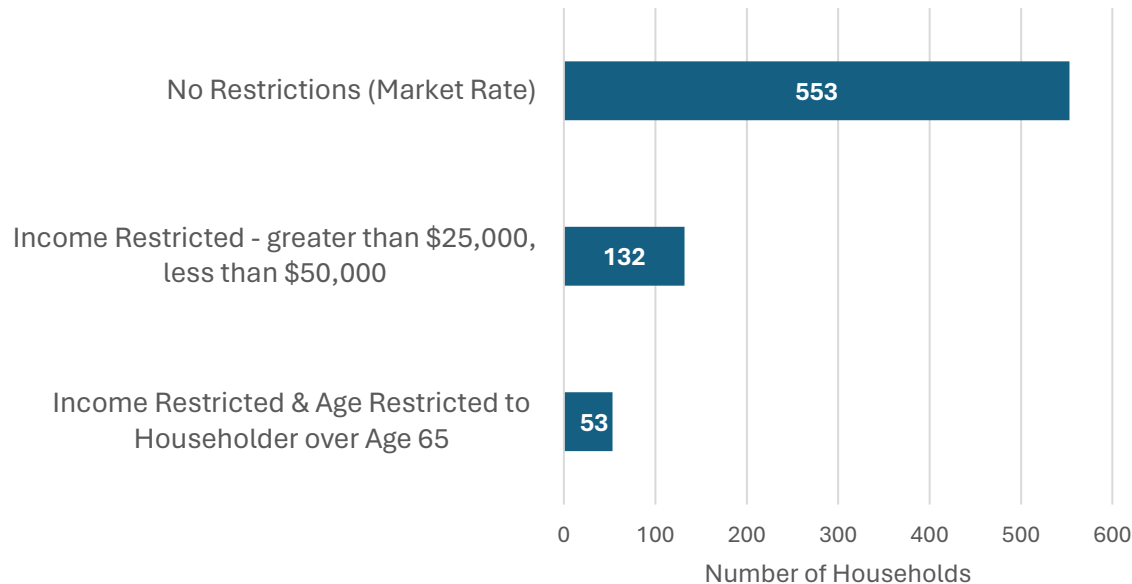
# Why Multi-Generational Housing?

Example Apartment Rent: \$1,050

Minimum Income Needed: \$25,000

(50% of income towards housing costs)

Example ONLY!! Erving Estimated Eligible Households



- Income and age restrictions limit the potential pool of applicants = **higher risk**
- Financially, the revenue generated by senior-only housing is not enough to support the operation of the housing in the long term = **higher risk, less attractive to funders/investors**
- Based on waitlists, there are more non-senior households seeking housing than senior households.
  - In Erving, there are 26 non-senior households on the waitlist for a mobile housing choice voucher, and only 2 senior households

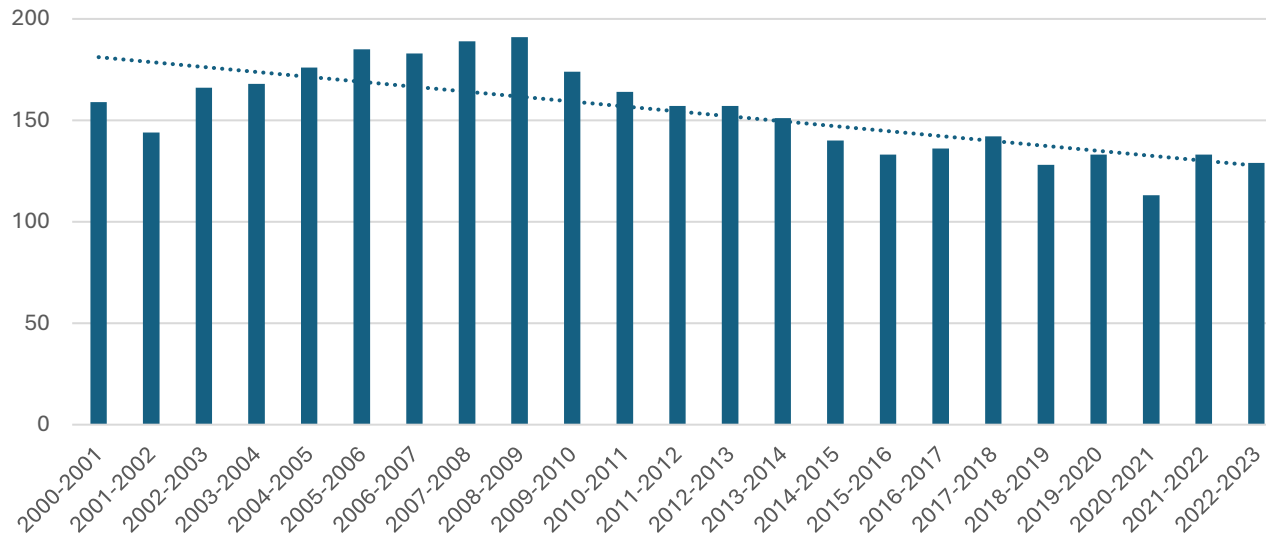




# Benefits of Multi-Generational Housing

“When multigenerational living is intentional, it is associated with better health outcomes, decreased loneliness among older adults, and better educational outcomes among children. It is also associated with lower poverty levels and can lead to cost savings on items like rent and childcare.” - *AARP*

Erving Elementary School Enrollment



Source: MA Department of Elementary and Secondary Education, School District Profiles

“The fundamental challenge for rural school districts is that when student enrollment declines by 15- 21% the costs of operating these schools do not decline at the same rate.”

– *A Sustainable Future for Rural Schools*. Commission on the Fiscal Health of Rural School Districts, July 2022.

State funding allocations to school districts are largely calculated on a per student basis

Declining enrollment means less State funding, placing more pressure on the local Town budget to make up the difference

# Proposed Affordability & Basic Eligibility

Unit Type	Proposed Qty.	Income Target	Proposed Rent (Includes Utilities)
Senior 1 BR	8	30% AMI	Project-Based Voucher – tenant pays 30% of income
Senior 1 BR	4	50% AMI	Project-Based Voucher – tenant pays 30% of income
Senior 1 BR	6	60% AMI	\$1,170
Multi-gen 2 BR	4	50% AMI	Project-Based Voucher – tenant pays 30% of income
Multi-gen 2 BR	2	60% AMI	\$1,400
Multi-gen 3 BR	2	50% AMI	Project-Based Voucher – tenant pays 30% of income

Proposed rents are based on HUD Income Limits and funding requirements and are subject to change.

AMI = Area Median Income. The “Area” for Erving is the 26 municipalities of Franklin County.

### Senior housing:

- ✓ Head of Household must be age 62 or over
- ✓ Combined household income at or below 60% AMI based on household size

### Multi-generational housing:

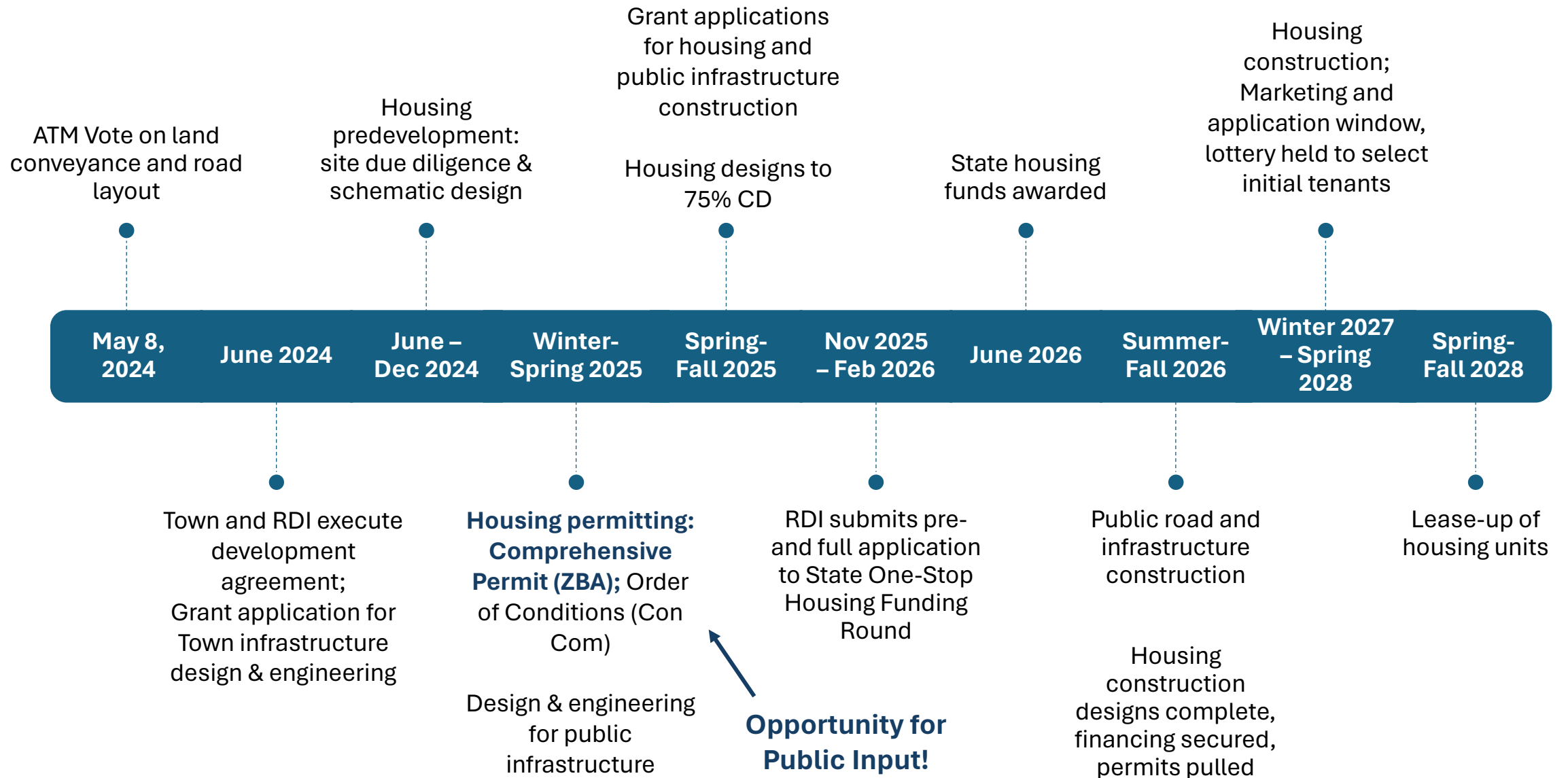
- ✓ Combined household income at or below 60% AMI based on household size

### Current Maximum Income Limits for Erving (2024)

Income Category	Number of People in Household					
	1	2	3	4	5	6
60 Percent	\$46,020	\$52,560	\$59,160	\$65,700	\$70,980	\$76,260
50 Percent	\$38,350	\$43,800	\$49,300	\$54,750	\$59,150	\$63,550
30 Percent	\$23,010	\$26,280	\$29,580	\$32,850	\$35,490	\$38,130

Income limits are set annually by HUD and are subject to change.

# Proposed Next Steps





# Q & A

**Do current Erving residents get first choice?** A local preference may be applied to the initial lottery and lease-up of units. No more than 70% of units may be set aside for local preference applicants. Applicants are eligible for local preference if:

1. They currently live in Erving
2. They work for an employer in Erving
3. They have dependents enrolled in Erving public schools

**How much affordable housing does Erving have now?** Erving currently has 0% Affordable Housing units on the State's Subsidized Housing Inventory (SHI). This means that there are no restricted affordable housing units in Erving although there may be "naturally" affordable housing in the community.

**How long is the affordability period?** At a minimum, 30 years. This is dependent on requirements by funders, and if the Town wants to require a longer period through the lease agreement.

**Will this create more tax revenue for our town?** Yes! Currently these parcels are publicly owned and do not generate tax revenue. The project will invest millions of dollars into the site, increasing its value, and produce annual revenue through a lease payment. Residents of Care Drive will support the town through tax revenue (from rent, vehicle excise, sales tax, etc.) and through participation in the Senior and Community Center, Library, and other Town programs.

# Q&A Continued

**What are we voting on at Town Meeting? Will there be opportunity for further input?** Town Meeting will be asked to approve the Selectboard conveying two parcels of Town-owned land to RDI through a long-term lease. The parcels are both approximately 2 acres in size. If approved, the Selectboard will then enter into a development agreement with RDI that sets forth the terms and conditions for the Town to lease the property, and for RDI to develop the property. The Senior Housing Committee and RDI will provide updates on progress to the Town, and public input will be solicited during the permitting process through public hearings.

**How much is this costing the Town?** Erving will be responsible for constructing the public infrastructure to support the project. This includes extending Care Drive, extending water and sewer pipes along Care Drive, and installing a sewer pump station. Erving is in the process of gathering estimates for this work, with the expectation of applying for State grants to cover some or all the costs.

RDI, as the developer, will cover the costs of developing the housing with a combination of public and private funding sources. The budget is still preliminary and will be fleshed out during the predevelopment process.

**Will this increase my taxes?** The Town is not seeking a change in levy capacity to fund the infrastructure improvements related to this project. Currently the Town is exploring grants, existing appropriations, and other special revenue sources to fund the proposed improvements. Any increased service costs, such as water use will be reflected in more rate payers.