

COMMUNITY DEVELOPMENT PLAN

Town of Savoy

2003



Prepared By



This document was prepared with funding from the Massachusetts Executive Office of Environmental Affairs, Executive Office of Transportation and Construction, Department of Housing and Community Development, and Department of Economic Development.

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**Berkshire Regional Planning
Commission**

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TOWN OF SAVOY



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COMMUNITY DEVELOPMENT PLAN TOWN OF SAVOY



Introduction to the Community Development Plan Program



Introduction to the Community Development Plan Program

On January 21, 2000, then Governor Paul Cellucci issued Executive Order 418, a measure designed to help communities plan for new opportunities while balancing local concerns for housing, economic development, transportation infrastructure improvements, and open space preservation.

Technical assistance and grants of up to \$30,000 were made available to assist communities in producing Community Development Plans. Community Development Plans are intended to provide guidance as cities and towns consider options and avenues for future development. The plans will focus on housing, economic and community development, transportation, and open space. The plan must also include how the community will develop housing that is affordable to families and individuals across a broad range of incomes.

Savoy began the process of undertaking a Community Development Plan in 2001 after it received a build-out map and analysis showing the community at maximum development based on current zoning and state laws. Volunteer residents and Town Officials formed the Community Development Plan Advisory Committee, which met several times in 2002 and 2003 to offer community input to guide the development of a Community Development Plan for the Town. A Town survey and public forums were then held to discuss important issues relevant to Economic Development and Community Development Planning related to Open Space and Recreation in the Town.

Executive Order 418 required that the Community Development Plan cover the following four areas: affordable housing; open space and environmental resources protection; economic development and transportation. The Community Development Plan addresses how the community will accomplish its development objectives for each of the four areas.

Savoy is a unique community facing its own set of challenges, and the Plan is a documentation of these challenges. The Plan also contains recommendations from members of the community as to how to address the challenges in a manner consistent with maintaining the desired character of the community. The Community Development Plan is based on the most accurate and detailed information available by Federal, State and local resources, and is based on a vision set forth through community consensus.

COMMUNITY DEVELOPMENT PLAN TOWN OF SAVOY



Executive Summary



Executive Summary

Executive Summary
Community Development Plan Action Map

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2-3

Executive Summary

The Community Development Plan outlines the Town of Savoy's concerns for growth and development into the future. The process of developing the Plan began when the Town Selectboard solicited members to join a committee to discuss the issues further and guide the development of the Town's Community Development Plan. In addition to the open meetings held by the committee, a Town survey was sent and forums were held on Open Space and Economic Development elements. Throughout each stage of this process, through the town survey, the public forums and the several advisory committee meetings, the topics of discussion concerned the interrelated nature of economic development, housing, transportation and open space and resource protection within Savoy. The following is a summary of the results of the plan.

Open Space and Recreation

The Open Space Element of the CDP formed an updated Open Space and Recreation Plan. The complete Open Space Plan determines that Savoy has a wealth of farms, forests, open spaces and natural resources that are highly valued by town residents. Residents of town wish to preserve the value of these lands as a way to preserve the town's rural character while promoting economic development. Maintaining high quality conservation and recreation lands is a major concern with future implications on the local economy and the quality of life for the community.

The strategy for open space and recreation includes the following actions:

- Re-integrate the Town and its residences with Savoy's vast parcels of protected recreational land.
- Enhance access to public recreational lands from the Town Center.
- Enhance Town Field with new community pavilion, park amenities and landscaping to promote outdoor activity in the Town Center.
- Encourage voluntary land preservation efforts among residents through assistance from local land trusts such as the Berkshire Natural Resources Council.
- Develop zoning options that encourage greater flexibility for land preservation and development.

Economic Development

Economic Development in the Town of Savoy is closely linked with the quality of the Town's natural resources, which attract thousands of tourists to the area year-round. The town's remote location and its large percentage of tax-exempt, state-owned land present a unique economic environment, where the town's ability to attract tourists and businesses is largely based upon having quality local infrastructure, but the town's ability to fund maintenance of its infrastructure is largely limited by a high percentage of land that is un-taxed. Encouraging and retaining local businesses related to tourism depends largely on the Town's attractiveness and accessibility to visitors, and the economic strategy is focused on ways in which the town may best encourage and enhance existing and future business with limited available resources.

Executive Summary (continued)

The strategy for economic development includes the following actions:

- Obtain funds for priority transportation infrastructure improvements to link the Town Center with the Forest, Route 2, and environs.
- Solicit funds for installation of improved signage between Town Center and State Forest.
- Develop community pavilion and establish a program of summer activities on Town Field such as farmers markets, art festivals, and other attractions to attract residents and tourists to the Town Center.
- Review Zoning By-Laws to ensure they encourage commercial development in areas consistent with economic and community development goals
- Consider development of a town center district allowing a mixture of commercial and residential uses that better address the Town's economic goals while preserving the Town's character.

Housing

Residents of Savoy wish to maintain a quality housing supply that is affordable to residents of a wide range of incomes. Recent data shows that construction and sales of new housing has decreased in the past few years, and modular homes continue to be a popular option for affordable housing in town. The report has determined that there are a number of older houses in town as well as a number of seasonal homes converted to year-round use that may benefit from housing rehabilitation assistance programs available from the state and administered locally from Berkshire Housing Development Corporation.

In order to maintain the Town's goals for affordable housing, the following actions are available to the town:

- Promote rehabilitation in Town, especially in key areas identified in the plan, through programs offered by local community development corporations.
- Organize or appoint a person or group dedicated to keep issues of affordable housing on the local agenda and work with regional affordable housing organizations to the benefit of the Town.
- Educate residents on housing assistance funding programs for homeownership and first time homebuyers, home repairs and rehabilitations and septic repairs.

Transportation

Transportation in Savoy is tied to issues of economic development, housing, land use, and community development. As in many small towns, Savoy depends largely upon on a small number of local roads for local and regional access. The Community Development Plan Transportation Element has identified two areas where the sparse network of local roads is in need of improvement. The areas identified were three culverts on Chapel Hill Road and the road surface on New State Road. Clough Harbour & Associates, LLP developed an *Engineering Investigation* detailing the major problems and the improvements needed to rehabilitate these roads, which will be used to secure funding for these repairs.

Final Community Development Plan Action Map

Community Development Plan

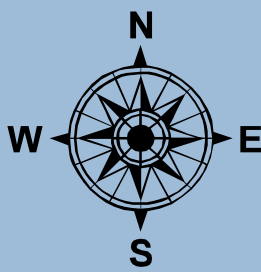
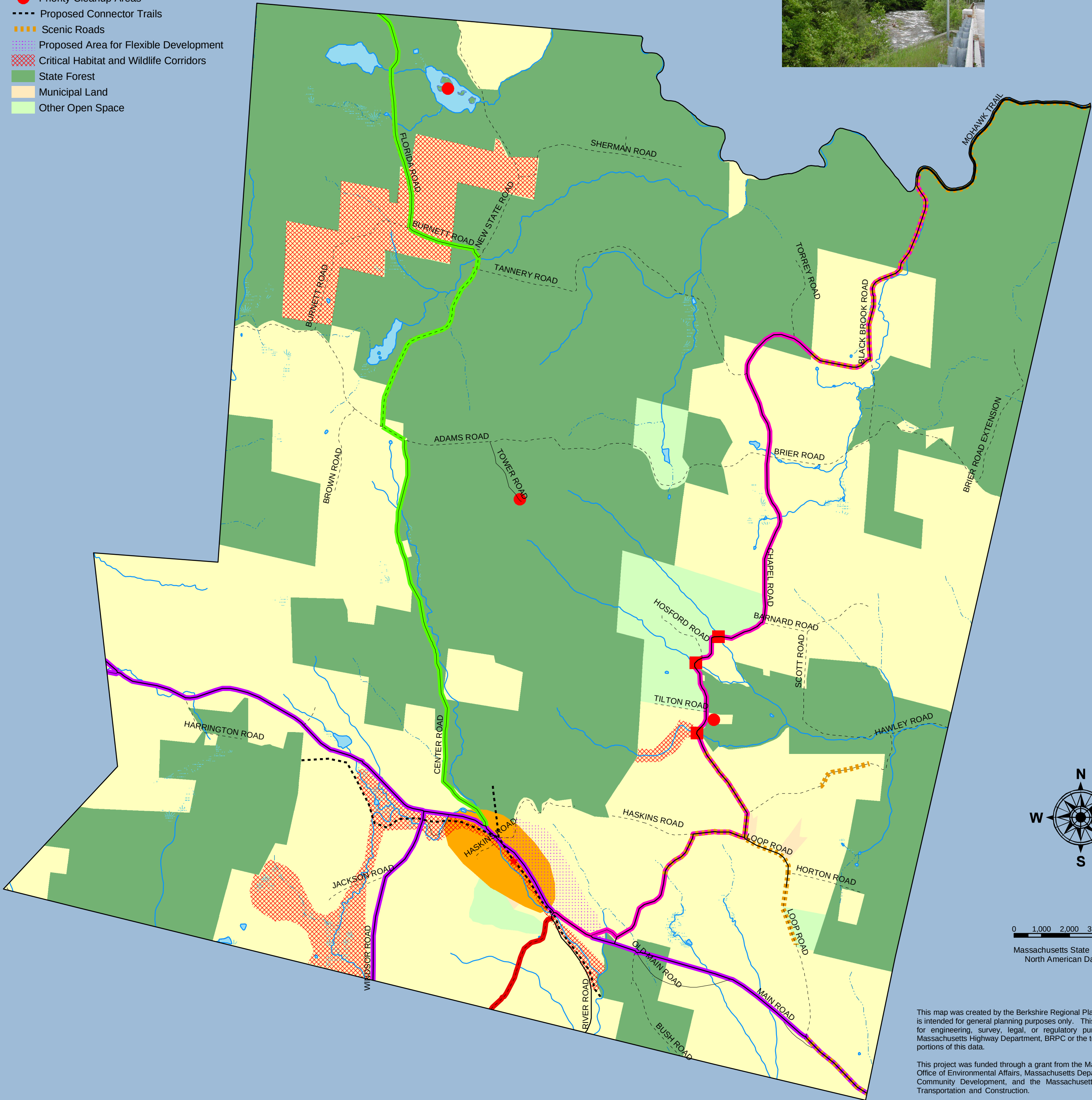
Land Use Suitability

Action Map

Town of Savoy, Massachusetts



- Establish a Town Center Business District
- Establish Program of Summer Events at the Town Field
- Establish Access Between Route 2 Scenic Byway and Town Center / Rt 116 Business Area
- Improve Access & Signage Between State Forest and Town Center
- Allow Additional Low-Impact Non-Residential Uses in Residential / Agricultural Zoning District
- Promote Rehabilitation of Housing Along Route 116/8A Corridors
- Promote Rehabilitation of Converted Seasonal Housing, especially in Griffin Hill Area
- Road Surface Improvements Along New State Road
- Three Culvert Replacements on Chapel Hill
- Implement RSMS on All Town Roads
- Priority Cleanup Areas
- Proposed Connector Trails
- Scenic Roads
- Proposed Area for Flexible Development
- Critical Habitat and Wildlife Corridors
- State Forest
- Municipal Land
- Other Open Space



0 1,000 2,000 3,000 4,000 Feet
Massachusetts State Plane Meters
North American Datum 1983

This map was created by the Berkshire Regional Planning Commission and is intended for general planning purposes only. This map shall not be used for engineering, survey, legal, or regulatory purposes. MassGIS, Massachusetts Highway Department, BRPC or the town may have supplied portions of this data.

This project was funded through a grant from the Massachusetts Executive Office of Environmental Affairs, Massachusetts Department of Housing and Community Development, and the Massachusetts Executive Office of Transportation and Construction.

/cdp/sav/projects/actionmap.mxd

June 16, 2003

COMMUNITY DEVELOPMENT PLAN TOWN OF SAVOY



Community Setting



Community Setting
Community Setting

Community Setting

The Town of Savoy is a heavily forested hilltown located in northeast Berkshire County. The town is bordered by Florida on the north, Hawley on the east, Windsor on the south, and Cheshire and Adams on the west. Savoy is a rural residential community with very little commercial development. The town has a limited, but not well-defined village center. Savoy has more state land within its borders than any other town in the Berkshires. Over 12,000 acres, or 53% of the total area of the town, is owned by the state. This includes land within Savoy Mountain State Forest, Mohawk Trail State Forest, Windsor State Forest and Savoy Wildlife Management Area. These areas provide residents and visitors with a wide variety of outdoor recreation opportunities. Approximately 13,673 acres, or nearly 60% of the land in town is in permanently protected open space.

Savoy has a population of approximately 705, ranking it 26th out of 32 communities in Berkshire County. After many years of a slow steady rise, the population took a slight dip from 1980 to 1990 but has since been on the increase. Recent BRPC population projections suggest that the population could grow by 30% over the next twenty years. Most of the development in the town has been mobile homes and single-family houses on large lots along existing roadways. In terms of new residential construction, Savoy has been the fastest growing town in northern Berkshire County during the last 20 years. New housing production in Savoy peaked during the 1980's, where the housing stock increased 37% in just ten years. The total number of housing units in Savoy increased more moderately in the ten years from 1990 to 2000, rising 4% from 314 to 326 units. During the 1990's, the town issued an average of seven new residential building permits per year. Savoy's rural character, its many recreational opportunities and an easy commute to Pittsfield or North Adams, has made the town an increasingly desirable place to live.

Savoy has an Open Space and Recreation Plan, which was updated through the Community Development Planning program in 2003. The town does not have a Comprehensive Master Plan.

COMMUNITY DEVELOPMENT PLAN TOWN OF SAVOY



Open Space and Resource Protection



Open Space

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Summary of the 2003 Savoy Open Space and Recreation Plan

In January of 2003, the Berkshire Regional Planning Commission and the Town of Savoy contracted a student team from the Conway School of Landscape Design to prepare an Open Space and Recreation Plan (OSRP). The Open Space and recreation Plan was prepared as part of the Community Development Plan (CDP), which will serve as a planning document as Savoy prepares for the future. The following section is a summary of the Open Space and Recreation Plan. The complete OSRP is available at the Savoy Town Hall or at the Berkshire Regional Planning Commission.

Located in the northeast corner of Berkshire County, on the western edge of Massachusetts, Savoy has a large quantity of state owned protected land. The large amount of protected land is a mixture of northern hardwood and softwood, with patches of old growth forest and agricultural openings. Forests, combined with an extensive wetland and water system, supports a diverse variety of plants and wildlife and offers many recreational opportunities for outdoor activities.

The Town of Savoy would like to revitalize the tourism that once thrived within the town. The large amount of permanently protected state land and the lack of strong economic base creates the need to encourage carefully considered economic development.

The OSRP addresses Savoy's identified needs:

- preserving areas of unprotected open space with natural resource or cultural importance such as unprotected core wildlife habitat, prime agricultural soils, and the few remaining open fields;
- retaining the rural character through diversifying zoning while encouraging economic growth;
- identifying additional recreational opportunities and facilities that could benefit the community as well as tourists; and
- increasing communication channels among state, town, and citizens.

The report includes the following steps:

- analyses and maps of Savoy's landforms, water resources, critical wildlife habitat, historic and scenic inventory, protected lands, potential pollution threats, and zoning;
- specific goals and objectives regarding open space protection, natural resource protection, regional open space connections, recreational needs, and communication;
- conclusions based on an analysis of open space and recreation needs as related to the town's goals and objectives; and
- a draft five-year action plan, which lays out specific steps for Savoy to take to achieve its goals and objectives.

For Savoy to preserve its rural character while promoting economic development, this plan recommends connecting the vast already-protected parcels of land with corridors for human and wildlife use, creating access to these lands near the town center, zoning that encourages a sense of community, land preservation through land trusts, and private stewardship, and enforcing existing protective measures to ensure high quality natural resources.

Community Open Space Goals

A. Description of Process

An Open Space and Recreation Plan was required as part of the Community Development Plan (CDP). Two students from the Conway School of Landscape Design were asked to complete the OSRP for the Town of Savoy's CDP. Before meeting with the representatives of the Town of Savoy, the previous OSRP from 1991 was reviewed. The students met with town representatives to review which goals had been accomplished and which goals were still relevant. A survey, based on previous OSRP surveys, was sent to all 295 households in Savoy. Results from the returned surveys were tabulated and used in developing the goals and objectives. A survey given to the students of the elementary school was also collected and results noted.

Interviews with Selectmen, Planning Board, Board of Assessors, Historical Society, Parks Commission, Conservation Commission, Transportation Department, Senior Citizens, individuals involved with the original OSRP, a representative from the Savoy Mountain State Forest, the Principal of the Savoy Elementary School, and Savoy's Snowmobile Club were held. Information from Berkshire Regional Planning Commission was gathered. Two public forums were held in the town hall attended by residents with diverse views and opinions.

Information from these various sources was compiled, compared, and reviewed to help mold this current OSRP.

B. Statement of Open Space and Recreational Goals

Through the process described in Section 6A, five goals have been identified by and for the Town of Savoy. They take many concerns into consideration including the one aspect that residents overwhelmingly agreed upon; the rural nature of Savoy is the reason they moved to, or stay in the area and that its essence must be preserved. This rural character includes the ruggedness of the countryside, the woodlands, open fields, and the low number of residents per square mile. The goals also respond to the concerns of a large part of the population regarding the economic base of the town. Other than government money, revenue for the town is collected mainly through residential taxes. Many people feel the need to increase the tax base by encouraging regulated commerce and residential development, particularly in the town center.

The ideal vision for the Town of Savoy has the following characteristics:

Goals:

- All natural resources supporting the health and infrastructure of Savoy are protected.
- Savoy's historic integrity and scenic beauty are preserved.
- Rural character is maintained, promoted and, enhanced in all new development.
- Recreational opportunities exist that are attractive to all residents and tourists.
- State, Town, and citizens in Savoy work together to determine and implement the uses and management of open space and recreation facilities.

Summary of Needs

Resource Protection Needs

Though 60% of Savoy's land is permanently protected, the remainder of the town is susceptible to development. Resource protection needs to include further protection of critical water resources, preserving critical habitat, and creating protected wildlife corridors to complete existing regional corridors

Community Needs

The large amount of permanently protected land and lack of local commerce affects Savoy's weak economic tax base. Increasing recreational accessibility and opportunities near the town center and connecting the large tracts of protected lands with trails will attract visitors and maintain the rural character the residents enjoy.

Management Needs

Better communication among State, Town, and citizens is needed if any of the open space and recreation goals are to be achieved. The town's success in planning for future development and economic growth depends on the involvement of dedicated, enthusiastic citizens who want to play a role in the future of Savoy.

Five Year Open Space and Recreation Action Plan

Summary: The action plan provides suggestions on connecting the town center with the large tracts of protected open space. These connections serve as wildlife corridors for a migration of a diversity of species. Areas within the town center have been identified for flexible development to allow for maximum protection of open space. In preparation for increased development, roads and scenic views important to residents have been identified on the Action Plan Map.

The action plan is a recommended series of tasks to be completed over the next five-year period to help the residents of Savoy achieve their goals for open space and recreation. The action items and timeline are suggested, not mandated. These recommendations have been carefully prepared, with consideration of the resources of each of the boards or commissions, and thought to be within reach over the next five years. The suggestion for any group to implement any one task does not represent an obligation or exclusive right to do so.

The proposed Action Plan Map graphically depicts some suggestions for achieving the goals and objectives. Most important, it illustrates connecting the town center with trails in the Savoy Mountain State Forest to the north, Windsor State Forest to the south, and the Savoy Wildlife Management Area to the southwest. Many of the trails follow along the edge of proposed wildlife corridors that will connect these large tracts of land allowing for migration of the diverse array of wildlife within and surrounding Savoy. The Drowned Lands in the southwest corner of

Savoy, a proposed corridor, is important core habitat for many plants and animals and the surrounding residential development could pose a threat to this unique area. The corridor along the Chickley River connects the Savoy Mountain State Forest with the Kenneth M. Dubuque Memorial Forest that extends into the Town of Hawley. Guidelines for incorporating corridors and environmental protection can be found in Appendices E and D of the full Open Space Plan.

The area within and near the town center has been identified for potential flexible development. Any residential or commercial development within this area has the opportunity to provide connections to the surrounding state forests. A number of well-documented options exist for developing town centers while maximizing open space (Appendix E of the Open Space Plan).

In preparation for increased development, roads with scenic views that residents have identified are indicated on the Action Plan Map. These views can be protected by zoning or scenic road designation. Other areas that are in need of further protection and/or cleanup are Bog Pond, Borden Mountain, and the uncapped landfill. These areas are important for the health of both the residents and the diverse wildlife. Bog Pond is a very unique area that is currently being misused after dusk, and residents would like the area cleaned up, signs posted stressing the ecological importance of the area, and local police to patrol the area. Borden Mountain, a very popular hiking area, has become an illegal dumping grounds, and many residents would like to see this area cleaned up with improved access. The uncapped landfill has not caused any known groundwater contamination, but future monitoring should be implemented and funding for proper capping should be researched.

Abbreviation for Plan Groups

BH	Board of Health
CE	Cemetery Commission
CC	Conservation Commission
CA	Council on Aging
HC	Historical Commission
PC	Park Commission
PB	Planning Board
SM	Savoy Mountain State Forest
SC	School Committee
SB	Select Board
RC	Road Commissioner
ZA	Zoning Board of Appeals

Goal: All natural resources supporting the health and infrastructure of Savoy are protected.

Objective	Action Step	Timeline	Group
A. Critical watershed areas and Savoy's wetlands, aquifers, and water bodies are protected to maintain purity.	Inform residents through handouts or informational meetings on the importance of wetland and floodplain regulations.	2003-2004	CC
	Develop Wetland Protection Bylaw that requires the Conservation Commission's review as integral part of permitting process of all proposed new construction, renovations, and all proposed subdivisions of properties so that lots do not require access across streams or wetlands.	2005	SB/CC
	Work with Watershed Teams (Westfield River Watershed Association, Deerfield River Watershed Association, and Hoosic River Watershed Association) in monitoring water quality.	2003-2008+	CC
	Work with private landowners through conservation restrictions, or land acquisition by a land trust to protect the Drowned Lands.	2003-2008+	CC
	Create watershed overlay districts to guide development in areas sensitive to disturbance such as the Drowned Lands.	2006	CC/SB

Objective	Action Step	Timeline	Group
	Seek joint funding with surrounding towns to complete a detailed hydrologic study to identify aquifers and recharge areas in the immediate region.	2003-2006	CC/SB
	Implement land-use strategies and water quality monitoring to protect aquifers and recharge zones identified in hydrologic study.	2007	CC/SB
	Research funds or grants available to clean up potential groundwater pollution areas such as the uncapped landfill, old farms and residential dumping areas.	2003-2004	BH
	Improve water quality in sensitive areas by reducing building setbacks (reduced driveways), limit sidewalks to one side of the road (less impervious material), allow flexible development (cluster), and creative zoning (transfer of development rights and purchase of development rights).	2003-2007	BH/CC
	Identify erosive steep slopes or stream banks causing sedimentation in streams and stabilize with native vegetation.	2003-2008+	CC
	Send Board of Health and Conservation Commission officials to attend workshops on water protection.	2003-2008+	CC/BH/ SB
	Require periodic pumping of septic systems if residence is near sensitive areas (e.g. waterbody, wetlands, and	2006	CC/BH/ SB

Objective	Action Step	Timeline	Group
	aquifers). - Create septic monitoring program for enhanced septic systems, leach fields near wetlands, or drinking water supplies. - Promote the state funding available to help residents repair failing septic systems. - Research the possibility of jointly owned leach systems as more efficient or alternative sewer systems.	2003-2006 2003-2008+ 2003-2008+	BH/CC BH BH
B. Diverse flora and fauna habitats are protected to maintain biodiversity.	- Develop Wetland Protection Bylaw that requires protection of vernal pools and a protection buffer around them. - Verify that existing trails in town park and on state land have been created in a way that is sensitive to environmental factors; correct trouble spots. - Establish a speaker series to inform residents about open space preservation opportunities. - Inform community about Community Preservation Act and how the funds acquired could be used for acquisition of unprotected critical habitat open space.	2005 2003-2004 2003 2003-2004	CC/SB PC/CC PC/CC CC/SB
C. Natural areas are connected by corridors	Create natural corridors along streams, ridgelines, and other natural	2003-2008+	CC/PC/ SB

Objective	Action Step	Timeline	Group
allowing migration of species.	features to allow for recreation and species migration. Wildlife corridors vary from 200-300 ft or greater. Hikers need less than 20 ft for trails. Work with land owners for trail and corridor easements.		
	Network with local land trusts and identify ways to cooperate more closely with them. Land trusts make good partners in protecting open space. Land trusts are good educators about conservation restrictions and mixed development opportunities for their land.	2003-2005	CC
	Identify and monitor status of unprotected parcels at risk for development within proposed corridors.	2003-2008+	CC

Goal: Savoy's historic integrity and scenic beauty are preserved.

Objective	Action Step	Timeline	Group
A. Historic resources are protected and maintained.	Inventory abandoned historic sites for preservation or possible restoration.	2003-2005	HC/CE
	Have local historian design historical signs.	2003-2005	HC
	Publish documentary on history of Savoy. Keep copy on file in the library and Savoy Elementary School.	2003-2005	HC
	Form volunteer organization to maintain and promote significance of historical cemeteries.	2003-2004	CE

Objective	Action Step	Timeline	Group
	- Investigate benefits of establishing historical districts. - Implement Community Preservation Act to provide funds for land acquisition or maintenance of historical sites.	2005 2003-2005	HC HC/CC
B. Local agriculture and sustainable land use is encouraged.	- Create outreach program to work with local landowners such as farmers and loggers on best management practices. - Conduct a workshop on preserving farmland in Savoy. Encourage local farmers to participate in the Agricultural Preservation Program to protect their land in perpetuity. - Encourage private land stewardship through tax benefits. - Present incentives for farmers to keep prime agricultural land in food production.	2003-2005 2004 2003-2008+ 2003-2008+	CC/SB CC CC/SB CC/SB
C. Scenic views and unique natural places are conserved.	Identify important scenic views, monitor their stability, and apply for scenic byway status to protect roadside access. Many of the residents' favorite roadside views are across farmland that should be protected in order for views to survive. A measure affording some protection of scenic roads involves official designation under the Scenic Road Act, which allows town to pass local bylaws designating particular roads as scenic. Once designated, Planning Board must give approval for	2003-2008+	PB/SB

Objective	Action Step	Timeline	Group
	activities within a certain distance from the road.		
	Keep as many unpaved roads as possible (part of rural character and encourages lower speeds) and use minimal salt.	2003-2008+	RC
	Protect mountain views from unwanted development but allow for judicious use (Scenic Mountain Act).	2006	PB/SB
	Create brochure which indicates access areas to the unique and special places.	2005	PC
	Formulate a management plan identifying all protected and unprotected unique areas and the group responsible for maintenance.	2003-2006	PC
	Create an action plan for protecting priority sites. Create Conservation Fund through fund-raising and solicitation, to purchase important natural resource land and other priority sites.	2007	CC/SB

Goal: Rural character is maintained, promoted, and enhanced in all new development.

Objective	Action Step	Timeline	Group
A. Small business, light commerce, and residences harmoniously mix at the town center.	Create Town Center Initiative that would focus on the types of amenities that would benefit both residents and tourists, and how to attract these businesses to Savoy.	2003-2004	PB
	Locate new amenities near town center along Route 116 for increased visibility for	2003-2008+	PB/SB

Objective	Action Step	Timeline	Group
	passersby.		
	Research the different Cost of Services Studies for different types of development and how these results relate to Savoy.	2003-2004	PB
	Use the buildout map report, from the Berkshire Regional Planning Commission, to assess the current zoning bylaws. Research a flexible zoning bylaw with smaller lot size for town center.	2003-2004	PB
	Hold public meeting to explain different types of commercial zoning and obtain feedback from residents.	2004	ZA/SB
	Require new businesses and new land developments to allow for access to open space trails if applicable.	2005	ZA/SB
	Explore feasibility study to define economic development strategies for Savoy.	2004	PB
	Create a map of conservation and development areas, which would include zoning areas or overlay of open space development design.	2003-2005	CC/PB
	Work with Highlands Community Initiative (HCI) to explore ways to incorporate community needs better into implementation of state programs, individually and comprehensively.	2003-2005	PB
	Implement access to high-speed internet service. This service is critical for small and home-based businesses (work with Berkshire Connect).	2004	SB

Objective	Action Step	Timeline	Group
B. Existing developed areas connect with new developments and existing open spaces.	Require new subdivisions in or near town center to have open space regulations.	2006	ZA/PB
	Connect subdivision open spaces with other open space, the existing schools, and municipal and state trails.	2006	ZA/PB
	Review zoning bylaws every 5 years in view of new developments to see if desired results of the zoning is actually happening and revise accordingly.	2003-2008+	ZA/SB/CC/PB
C. Well-planned growth in town center is cohesive, attractive, and welcoming.	Add sidewalks for pedestrian safety which brings community together and encourages passersby to stop and walk around.	2006	PB
	Research creative ways to integrate vehicular access and parking in the town center without being the visual focus of this recreational gateway.	2003-2007	PB
	Organize committee to coordinate and maintain a trail system throughout the town center that connects with adjoining state land.	2003	PC/PB/SM
	Create many trailheads in the town center (a gateway to recreation) connecting to Savoy Mountain State Forest to the north and the Westfield River and Windsor State Forest to the south.	2003-2008+	PC/PB/SM

Goal: Recreational opportunities exist for all residents that are attractive for tourists.

Objective	Action Step	Timeline	Group
A. Places and activities exist for all children, teens, families, seniors, and people with disabilities.	Research available state funds to aid in the completion of the town park (pavilion, educational trails, boat launch area, swimming hole, etc.).	2003-2008+	PC
	Identify swimming hole and public access.	2004	PC/CC
	Work with Savoy Mountain State Forest officials to increase residents access to South and Burnett Pond for swimming.	2003-2006	SB/SM
	Hold public meeting with teens and disabled to better understand what types of programs and facilities should be available.	2003	PC/PB/CA
	Create walking path in town park and playground for children.	2004	PC/CA
	Provide educational and recreational programs (nature walks, canoe trips, historical tours, etc.).	2003-2008+	PC/SC
	Continue to work with Department of Fisheries and Wildlife on stocking and game management programs which meet the needs of local residents and visitors.	2003-2008+	PC/CC
B. Outdoor recreation coexists with preservation of natural resources.	Work with private landowners to obtain trail easements to form connections between the large tracts of protected open space.	2003-2008+	PC/CC
	Map trails in town park and connections	2005	PC/SM

Objective	Action Step	Timeline	Group
	to other trails on private and protected land. - Improve the access to popular tourist sites in a way that would create the least amount of damage to the unique feature (e.g. change highly erodable road to a small hiking path with parking at the bottom of the steep slope). - Evaluate sensitive natural resources such as Bog Pond and the effects of recreational use. Work with local police and Savoy Mountain State Forest officials to create a strategy to patrol areas of misuse. - Design and implement signs informing visitors on importance of the unique area and the penalty for abusing the resource. - Recruit community members to participate in a “neighborhood” watch program, where citizens keep watch over the activities in the forest. - Work with Savoy Mountain State Forest officials and citizens to create a strategy to enforce stewardship by residents and tourists.	2003-2008+ 2005 2004 2003-2004 2003-2004	PC/SM/ CC CC/SM PC/CC/ SM SB/CC/ SM SB/CC/ SM
C. Savoy’s extensive natural beauty and historic past are advertised.	- Organize committee to research and implement promotional strategies. - Create trail brochure of town park and other trailheads located in town center.	2003-2008+ 2003	CC/SB/ SM SB

Objective	Action Step	Timeline	Group
	Supply General Store with brochures and trail maps for tourists.	2005	PC/PB
	Implement road signs on Route 2, 116, and Route 9 advertising scenic and historical sites.	2005	PC
	Submit articles on Savoy's natural beauty and ongoing events to magazines and large newspapers.	2004-2007	HC/RC
D. Recreational trails and scenic sites are accessible.	Review the town's maintenance of its dirt roads. Residents expressed that the condition of the roads in the Savoy Mountain State Forest are difficult to travel.	2004	RC
	Work with snowmobile club on improved trail access and maintenance.	2003-2008+	PC/SM

Goal: State, Town, and citizens in Savoy work together to determine and implement the uses and management of open space and recreational facilities.

Objective	Action Step	Timeline	Group
A. Within the community and state-protected lands there is ongoing dialogue regarding road, trail, and scenic site infrastructure, accessibility, and stewardship.	Inform public on importance of protected open space and the financial and recreational return to the community.	2003-2004	CC/SM
	Create a committee to organize a free newsletter that circulates to all residents with the schedule of activities and an editorial column for public opinion. The newsletter or mailer could be stuffed in bills or other mailings.	2003-2004	SB/SM
	Hold regular public meetings between	2003-2008+	SB/SM

Objective	Action Step	Timeline	Group
	state and citizens for clarification on issues and updates on state activities in the protected land. Post state and community activities on the town's website.	2003-2004	PC/SB
B. Residents are involved in upkeep and promotion of state land.	Implement volunteer Adopt-A-Stream/Road/Historic Site Program.	2004	CC/SM
	Investigate ways to get additional funds from the state for upkeep of roads.	2005	RC/SM
	Work with state officials in management plan of Savoy Mountain State Forest and how it affects town economics.	2006	CC/PB/ SB/SM
	Create a committee designed to work with the Savoy Mountain State Forest in organizing citizen led cleanup and upkeep projects.	2004	SB/SM
	Incorporate an annual Community Cleanup Day.	2004	SB/PB/CC
C. Residents and state land managers provide activities that inform others about land stewardship and etiquette.	Create activities led by both residents and Savoy Mountain State Forest officials to promote Savoy's unique and special features (e.g. Nature walks led by community members every Saturday during the warm season and tracking during the winter).	2003-2008+	PB/SB/ SM/PC/ CC

Open Space Action Map

Open Space Status

-  State Permanent
-  Municipal Permanent
-  Municipal None
-  Private Chapter 61, 61A, & 61B
-  Private Not Protected
-  Trails



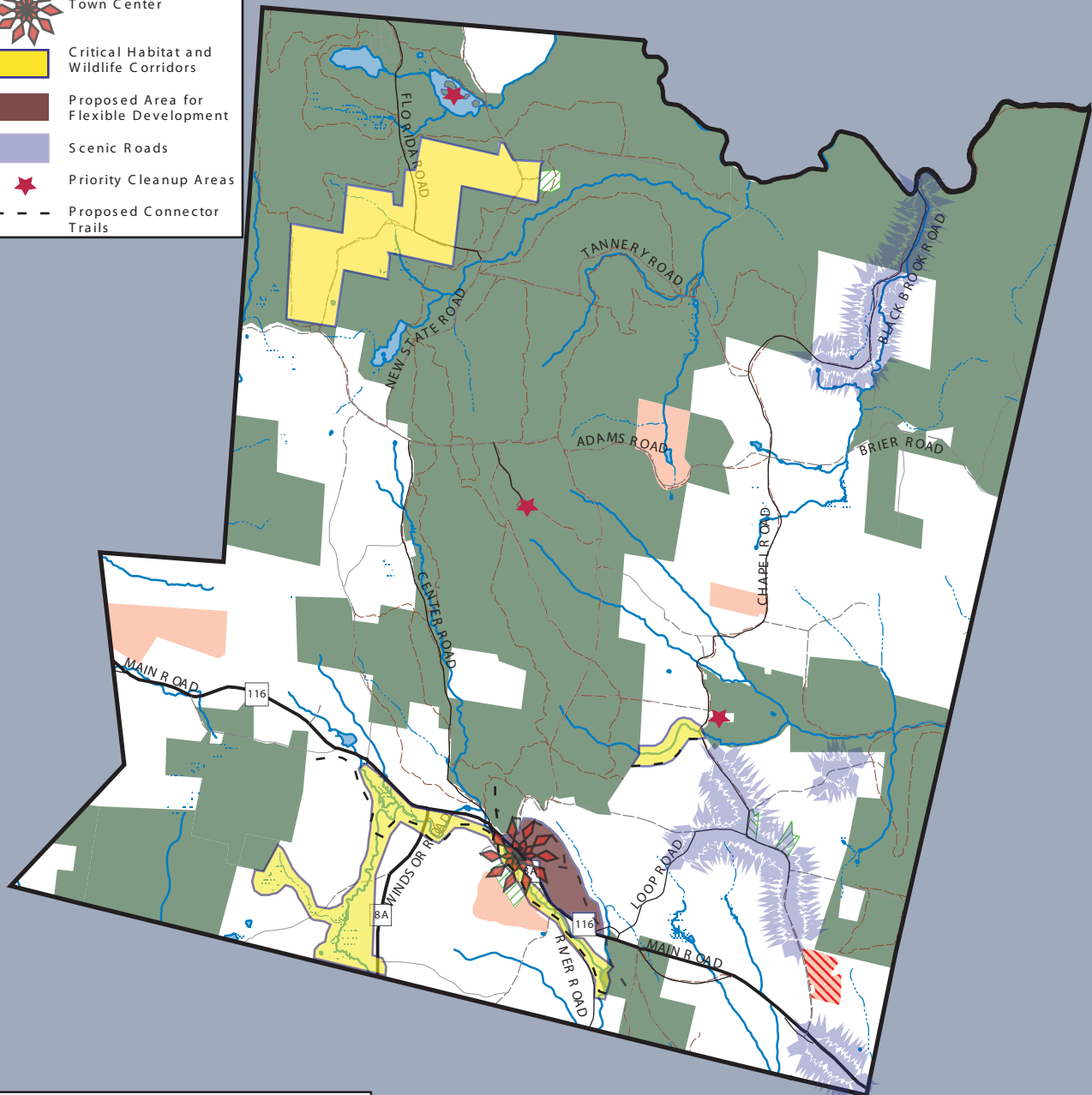
Town Center

-  Critical Habitat and Wildlife Corridors
-  Proposed Area for Flexible Development
-  Scenic Roads
-  Priority Cleanup Areas
-  Proposed Connector Trails

Town of Savoy

Open Space Plan

Action Map



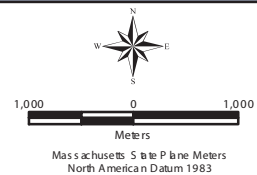
This map was created by the Berkshire Regional Planning Commission and is intended for general planning purposes only. This map shall not be used for engineering, survey, legal, or regulatory purposes. MasGIS, BRPC or the Town provided all of the data layers used to create this map.

This project was funded through a grant from the Massachusetts Executive Office of Environmental Affairs, Massachusetts Department of Housing Development, and the Massachusetts Executive Office of Transportation and Construction.

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March 3, 2003



Locus Map



COMMUNITY DEVELOPMENT PLAN
TOWN OF SAVOY



Housing



Housing

Town of Savoy Community Housing Strategy
Housing Action Map

5

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Town of Savoy Community Housing Strategy

Current Housing Stock

The Town of Savoy is a rural community of 705 year-round residents (287 households)¹ located in northeast Berkshire County. In the southern part of town, near the intersection of Routes 116 and 8A, lies Savoy's town center, which consists of the Town Hall and a general store. The entire town is zoned agricultural/residential, and most of the development in town is rural residential. Although there are no trailer parks in town, mobile homes are a popular option for residents. Of the town's 326 housing units, approximately 65 (20%) are mobile homes and approximately 249 (77%) are single-family homes located mainly on large lots greater than two acres along existing roadways. Housing density is higher along Rte. 116 in the town center and in areas originally developed as clusters of seasonal cabins.

New housing production in Savoy peaked during the 1980's, where the housing stock increased 37% in just ten years. The total number of housing units in Savoy increased more moderately in the ten years from 1990 to 2000, rising 4% from 314 to 326 units. While housing units increased moderately in the 1990's, population experienced a substantial, 11% increase from 634 to 705 year-round residents. (See Table 1) Approximately four out of every five housing units in town are owner-occupied (82%), while the town has very few rental homes (6%), and even fewer (4%) seasonal units. Pairing the dramatic, 70% reduction in seasonal units 1990 to 2000 with the substantial 25% increase in year-round occupied units suggests that a large amount of seasonal homes have been converted to year round use. Availability of rental units in Savoy has decreased as the vacancy rate of available rental units has evaporated (0% in 2000) and the total number of occupied rental units decreased by 9%, from 23 to 21 units. The vacancy rate for year-round homeowner units was also very low in 2000, at 2.6%, which is a decrease of over 60% since 1990. Overall vacancies are steady, as the 8% vacancy rate in 2000 was slightly higher than the 1990 vacancy rate of 7%.

Over the past five years, Savoy has issued a steady number of annual building permits for construction of new residences (See Table 2). An average of 6 permits for new home construction were issued annually from 1995 to 2001. There has been a slight decrease in new construction permits issued in the past three years, as an average 4 permits per year were issued from 2000-2002 compared to the 8 permits per year issued in years 1996-1999. 10 of the 44 building permits (23%) were issued for new mobile homes. The last 5 years have seen a steady level of new construction, with a growing number of modular and mobile homes. The one new houses built in 2001 was valued at \$73,900, well below the affordable purchase price of \$220,994 listed for Savoy in the DHCD's *Instructions for Completion of FY2003 Request for Housing Certification*. In 2001, while the three new mobile homes were built with an average value of \$28,000.

¹ U.S. Census Bureau, 2000 Census

Table 1: Housing Occupancy

	2000	1990	% Change 1990-2000
Seasonal	13 (4%)	56 (18%)	-70%
Owner-Occupied	266 (82%)	213 (83%)	+25%
Rental	21 (6%)	23 (14%)	-9%
Vacant Units*	26 (8%)	22 (7%)	+18%
Total Housing Stock	326	314	+4%
% Vacant Year-Round			
Homeowner Units	2.6%	4.1%	-63%
% Vacant Year-Round			
Rental Units	0%	4.2%	- 100%

*Vacant Units Not Including Seasonal Units

Source: US Census Bureau, 2000 Census

Table 2: Building Permits Issued for Construction of New Single Family Residences*

Year	# of Permits Issued	AVG Value
1995	2	N/A
1996	6	N/A
1997	4	N/A
1998	7	N/A
1999	8	N/A
2000	2	N/A
2001	2	N/A
Jan-Sept 2002	3	N/A

*Number does not include permits for mobile homes. *Source: Savoy Building Inspector, October 2002*

Constraints to Development

Housing development in Savoy is constrained by the large amount of un-developable land in town. Savoy has more permanently protected state land within its borders than any other town in Berkshire County. Over 12,000 acres, or 53% of the total area of town is owned by the state as part of the Savoy Mountain State Forest, Mohawk Trail State Forest, Windsor State Forest, and Savoy Wildlife Management Area.²

Approximately 6,954 acres, or 30% of the Town's land area is potentially buildable and zoned for residential uses. Savoy is remote town with no municipal utilities such as water and sewer, making development more expensive than other less remote areas with public water and sewer. The zoning by-laws require lots that are a minimum of three acres, which is relatively large. There is no regulation allowing for accessory, or "in-law" apartments, or multi-family housing larger than a duplex, which could increase the number of inexpensive dwellings in town. The town of Savoy has no municipal land to contribute towards potential housing development, and there is also very little land scattered throughout the town that is subject to tax title foreclosure.

Population & Income

The 2000 US Census recorded Savoy's population as 705, which is an 11% increase from 1990 and demonstrates Savoy's population is once again rising. The population of Savoy doubled in the 1970's, declined slightly in the 1980's, and resurged again in the 1990's. The rise in population was generated by a greater number of older residents. The town experienced a 24% increase in residents over the age of 65%, an 18% increase in residents aged 25 to 64, and a

² BRPC 2000 CDP Buildout Analysis

4% decrease in residents aged 24 or younger. However, according to the Massachusetts Department of Education, the number of school-aged students in Savoy increased 11% from 1990 to 2000 from 104 to 120 students.

The 2000 median household income in Savoy was \$41,477, which was 6% higher than the average Berkshire County household income of \$39,047. Homeowners in Savoy earn substantially more than renters. The 21 renters in Savoy earn a median household income of just \$9,750, which was just 23% of the town's median income and the lowest median renter's household income for any municipality in the County. Savoy's middle class is growing smaller, as the number of middle-income residents, earning from 80-150% of the town median, has reduced from 35% to 28% from 1990 to 2000. Approximately 43% of the town's households were considered low or moderate-income households, earning 80% of the median household income (\$33,181). Sixteen (16) of the town's 287 household sampled in the 2000 census (5.6%) were below the poverty level as defined in 2000.

Unemployment in town is consistently higher than the state average. As of April 2002, 5.8% of the town's workforce was unemployed. The total number of jobs in town has increased by 133% since 1990 and total annual payroll of town businesses has more than tripled. The 2000 average annual wage of \$13,379 was still very low compared to the town's median income and only a 37% increase from 1990.

Local Housing Needs

Savoy's housing needs are tied to the needs of the surrounding region of Berkshire County. The town shares a specific need to maintain quality housing that is affordable for low, moderate, and median income households. The depressed local economy has softened the demand for new housing, but as the economy improves, it is anticipated that the demand for affordable housing will increase. A household earning the 2000 median town income could afford to spend approximately \$128,000 on a home, while the median sales price for the seventeen single family homes sold in 2001 was only \$116,000. Therefore, the typical family living in Savoy could afford the typical house being sold in 2001. Eight of the seventeen homes sold in town in 2001 were affordable to a household earning up to \$33,182, which is considered moderate-income for Savoy.

There is a need for year-round rental housing that is affordable to low and moderate-income households who cannot afford to buy homes in town. Unfortunately, opportunities to rent in Savoy are decreasing as the total number of occupied rental units in town decreased by 9% from 1990 to 2000, and the vacancy rate for year-round rental units disappeared in 2000, at zero percent vacancies. There is a specific concern for low-income renters in Savoy. Renters in Savoy have a median household income of just \$9,750, making them the lowest income group of renters in the county. Renters in Savoy face a clear affordability gap. The common definition of housing affordability used by the U.S. Department of Housing and Urban Development (HUD) states that renters could afford to pay approximately 30% of their salaries on rent. By the HUD definition, the median, or typical renting household in Savoy could afford to pay \$244 per month on rent. However, the median, or typical rent in Savoy is \$505. Therefore, the typical renting household in Savoy pays \$265 more than what they can afford. Five of the seventeen renting households in Savoy are what is termed severely rent burdened, paying over 50% of their household incomes for rent. Northern Berkshire County, especially neighboring Adams and North Adams, has traditionally had a large supply of rental housing, but a high regional housing demand has added pressure to the local market. Savoy has only 21 housing units that would qualify as affordable under Chapter 40B regulations, while there are

approximately 57 low-income households currently living in town would be qualified to apply for assistance under 40B-related subsidies. There is also 1 family in Savoy waiting for a unit to rent with a Section 8 subsidy voucher.

Savoy shares in a regional need for preserving the quality of the existing affordable housing stock. The majority of the town's building permits are for essential repairs, and 2001 alone, 3 of the 19 permits issued were for demolition. As an area with a high number of low-income and elderly households, increasing homeownership costs, and several seasonal homes being converted for year-round use, many local homeowners are in a position where they may be unable to afford necessary renovations to their homes. The town has identified rehabilitation, especially in the Rte 116/8A corridor and the Griffin Hill area, as its number one priority for affordable housing and has worked with Berkshire Housing Development Corporation in the past to assist in the repair of local properties with crucial needs.

There is a need to maintain affordable housing for the elderly and disabled residents in Savoy. The median household income for residents aged 65-74 (\$16,750) was considered low-income for the town (less than \$20,739). The rise in the number of older residents increased the town's median age from 34.7 in 1990 to 39.6 in 2000, a level well above the statewide median age of 36.5. Lower income brings increased potential that these households may need financial assistance in order to make necessary repairs on their homes. A growing number of older residents also creates a need to maintain housing for disabled and disabled elderly. Disabled residents comprise over 20% of the town's residents, or one out of every five persons, while almost half (45%) of all Savoy residents over 65 years old have a disability. Increased rate of disabilities and lower income for the Town's elderly residents demonstrates a potential need for funding assistance in order to convert homes for more accessible use by disabled and newly disabled elderly residents.

Housing Goals, Objectives and Strategy

Recent and Ongoing Efforts

Savoy intends to continue its efforts to develop affordable housing to meet the needs of the community, and is taking several steps to implement its affordable housing strategy. The town is currently participating in the Community Development Plan program to develop a town-wide housing profile and affordable housing strategy, as well as to identify potential areas for future housing development. The town continues to maintain a presence in regional discussions on housing policy, and has adopted the Berkshire Regional Planning Commission's *Regional Plan for the Berkshires* (May 2000), which contains a section on housing and housing needs, and supports the development and preservation of affordable housing throughout Berkshire County.

The Town is also currently participating in the Hinsdale Regional Nine Town Program (FY2002), which is a regional housing rehabilitation program administered by Berkshire Housing Development Corporation. The rehabilitation program is consistent with the approaches and policies outlined in the *Regional Plan for the Berkshires* to enhance the quality and quantity of affordable housing in the Berkshire region. The Town currently participates in MassHousing's assistance programs, and has had one MassHousing reduced interest Septic Repair Loan for \$12,000, and one MassHousing Lead Paint Removal Loan for \$20,000 issued in the past 5 fiscal years.

In other ongoing efforts to support housing construction and reduce barriers to the creation of affordable housing, the Town is conducting a comprehensive review of its zoning ordinance in

order to reduce regulatory barriers to constructing affordable housing while maintaining the character of the community.

Strategy for the Future

The Town of Savoy has developed the following goals and objectives of a strategy designed to meet the specific needs of the community while supporting regional efforts for affordable housing: (see attached Strategy document for detail)

Primary Actions

- Continue to participate in rehabilitation programs offered by regional housing development corporations.
- Identify potential areas for future housing development and rehabilitation in greater detail.
- Participation in the Community Development Plan Program development of a housing element
- Continue working to reduce local barriers to affordable housing construction with reviews of local zoning ordinances and the local permitting process.
- Continue involvement in developing affordable homeownership options and publicizing current programs available from MassHousing and Lee Bank.
- Develop local capacity to address housing needs through a housing partnership

Secondary Actions

- Pursue development of new rental housing development for households across a broad range of incomes.
- Continue support of housing production for households across a broad range of incomes.
- Consider the adoption of the Community Preservation Act to finance future affordable homeownership options in Savoy
- Continue work with the Berkshire Regional Planning Commission to develop a comprehensive housing assessment and regional housing strategy.

Summary

The Town of Savoy will continue its efforts to support the creation of additional housing units affordable to households on low, moderate, and middle incomes. The value of the one single family home (\$73,900) and each of the new mobile homes constructed in 2002 were well below the \$220,944 price level considered affordable by FY03 EO 418 guidelines. According to this current trend and recently issued building permits, the Town expects to produce at least one affordable stick-built unit per year and one or more affordable mobile homes in order to meet the needs of the community. Town officials intend to facilitate the process of affordable housing development by working with sub-regional housing and community development corporations in order to tailoring the town's affordable housing solutions to address specific local needs.

Housing Action Map

- Promote Rehabilitation of Housing Along Rte 116/8A Corridors
 - Promote Rehabilitation of Converted Seasonal Housing, especially in Griffin Hill Area
- Existing Residential Lot Size**
- 1/4 to 1/2 acre lots
 - Larger than 1/2 acre lots

Town of Savoy

Community Development
Plan

Housing Suitability Map



This map was created by the Berkshire Regional Planning Commission and is intended for general planning purposes only. This map shall not be used for engineering, survey, legal, or regulatory purposes. MassGIS, BRPC or the Town provided all of the data layers used to create this map.

This project was funded through a grant from the Massachusetts Executive Office of Environmental Affairs, Massachusetts Department of Housing Development, and the Massachusetts Executive Office of Transportation and Construction.

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June 19, 2003



Inset Map



Massachusetts State Plane Meters
North American Datum 1983

COMMUNITY DEVELOPMENT PLAN

TOWN OF SAVOY



Economic Development



Economic Development

Town of Savoy 2003 Economic Development Strategy
Economic Development Action Map

6

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Town of Savoy 2003 Economic Development Strategy

Introduction

As a primarily residential area, Savoy has an extremely limited commercial and industrial economic base, which in 2002 comprised only 2% of the Town's total tax levy. The lack of an adequate commercial base has placed much of the Town's tax burden on residential property owners, as is fairly typical for small rural communities. However, recent economic data for the local area shows that the number of jobs and employers located in Savoy is slowly increasing. In 1991, there were only five employers and thirty-five jobs located in Savoy, while in 2001, there were ten employers and sixty jobs located within the Town of Savoy, which is a 100% increase in employers and 71% increase in jobs in Savoy in ten years. This growth has come in spite of diminishing tourist traffic due primarily to a deteriorating roadway, which has broken the link between the Town and its primary asset for economic growth: The Savoy Mountain State Forest. The poor roads in Town have led tourist traffic to be redirected through neighboring towns that, in turn, have benefited economically from natural assets and protected land located in Savoy.

The Town of Savoy intends to further retain and encourage growth of existing businesses by encouraging businesses and industry related to its primary asset, the Savoy Mountain State Forest. The Town intends to encourage development that remains consistent with the character of the Town by encouraging appropriate types of businesses at a scale appropriate for the Town and in areas of town most conducive to economic development.

In the southern part of town, near the intersection of Routes 116 and 8A, lies Savoy's historic Town Center as marked by the Town Hall, the senior center, and the Savoy Hollow General Store. The area is accessible by two state highways and is also along the entryway to the Savoy Mountain State Forest. As the current location of most commercial activity in town, Savoy intends to encourage revitalization of this area as the commercial and social center of town.

In revitalizing the Savoy Town Center, the Town intends to encourage types of development consistent with the Town's character and discourage uses that are incompatible. The Town intends to encourage tourist and service industry businesses as economically viable alternatives for the Town, while remaining open to inclusion of other non-service industries that may not appear as viable given the town's remote location. The town acknowledges that certain commercial uses acceptable in the center of town, such as small eateries and inns, may not be as appropriate in more remote areas of town that are without the roads and infrastructure currently in place in the center of town. Therefore, the Town intends to review local land uses and determine if zoning modifications for a town center are needed to encourage appropriate types of development in the appropriate area.

The town intends to encourage an enlarged commercial tax base by linking the services of a revitalized town center with better access to Savoy Mountain State Forest, the Town's primary asset and one of the areas major tourist attractions. With proper signage, a revitalized Town Field and a rehabilitated road structure, the town center will be a hospitable gateway into the State Forest as well as a desirable destination for visitors. The current infrastructure improvements will be the first in a series of steps dedicated to enhancing the Town's overall economic infrastructure. The town has formed a committee to advance improvements at Town Field to encourage increased commercial and tourist activity in the Town Center. Planned improvements to Town Field include constructing a community pavilion, introducing basic park amenities and landscaping, and establishing a summer program of weekend festivals such as

art shows and farmers markets. The strategy actions as determined by the Community Development Plan are listed in the attached chart. The Housing Profile in the appendix lists a number of funding options for enacting Community Development Plan strategy.

Economic Development Goals & Actions

The Community Development Plan process has identified the following economic development goals for the Town of Savoy:

Goal #1: Promote and enhance access to Savoy's abundant parks and natural resources in order to better encourage tourism and economic development to the benefit of the community.

Primary Actions:	Leadership Responsibility	Time Frame	Status
Prepare and submit application for Funds for Chapel Road Culverts and New State Road Surface Improvements	Selectboard	2003	BRPC preparing STRAP Grant
Replace culverts and resurface New State Road	Highway Dept	2003-2005	STRAP Grant Funding Requested
Obtain funding to complete planning and construction of community pavilion and site improvements to Town Field	Planning Board/ Town Field Committee	2003-2005	Currently in Development
Establish a program of summer activities on Town Field such as farmers markets, art festivals, and other attractions to attract residents and tourists to the Town Center.	Town Field Committee	2003-2005	First Flea Market scheduled For August 2, 2003
Solicit funds for installation of improved signage between Town Center and State Forest.	Highway Dept	2003-2004	Funding sources listed in Appendix
Secondary (Long-Term) Actions:			
Facilitate greater cooperation between the Town and the Department of Environmental Management for ongoing forest maintenance and access issues.	Selectboard / Conservation Commission	2003-2008	DEM contact identified
Consider establishment of a Town economic development committee pursuant to M.G.L. Ch 40 Sec. 8A for the purpose of strengthening the local economy and promoting the economic resources of the Town.	Selectboard	2003-2008	Commission not yet established by Selectboard.

Goal #2: Facilitate the development of an improved, yet limited commercial sector that will provide for a broadened local revenue base and employment opportunities, including employment for low, moderate, and middle income persons.

Primary Actions:	Responsibility	Time Frame	Status
Review, or have zoning by-laws reviewed to ensure they encourage commercial development in areas consistent with economic and community development goals.	Planning Board	2003-2004	By-Laws Outlined in CDP
Secondary (Long-Term) Actions:			
Revise zoning bylaws to address economic development needs with the creation of a town center commercial district.	Planning Board	2004-2008	Not Initiated
Consider formally designating Town Center as a Commercial Area Revitalization District (CARD) to encourage economic development.	Planning Board	2003-2008	Not Initiated

Economic Development Goals & Actions (continued)

Goal #3: Encourage types of development that best meets the needs of the community while not detracting from the rural nature or scenic beauty of the Town.

Primary Actions:	Responsibility	Time Frame	Status
Pursue a Town Center zoning district with a mixture of commercial and residential uses that better address the Town's economic goals while preserving the Town's character.	Planning Board	2003-2005	Discussion Initiated
Update residential/agricultural zoning to allow additional commercial uses that are desirable and appropriate for peripheral areas.	Planning Board	2003-2005	Not Initiated
Establish voluntary design guidelines for development in Town.	Planning Board	2003-2005	Not Initiated

Economic Development Action Map

- Establish A Town Center Business District
- Establish Program of Summer Events at the Town Field
- Enhance Access Between Route 2 Scenic Byway and Town Center / Route 116 Business Area
- Improve Access & Signage Between State Forest and Town Center
- Allow Additional Low-Impact Non-Residential Uses in Residential / Agriculture Zoning District
- Existing Commercial

Town of Savoy

Community Development
Plan

Economic Development
Suitability Map



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This project was funded through a grant from the Massachusetts Executive Office of Environmental Affairs, Massachusetts Department of Housing Development, and the Massachusetts Executive Office of Transportation and Construction.

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June 16, 2003



Locus Map



Massachusetts State Plane Meters
North American Datum 1983

COMMUNITY DEVELOPMENT PLAN TOWN OF SAVOY



Transportation



Transportation

Savoy Engineering Investigation, by CHA, LLP
Transportation Action Map

7

7-1
7-8

Chapel Road Culvert Replacement and New State Road Rehabilitation Engineering Investigation, by Clough, Harbor & Associates, LLP., May 2003

The following is text excerpted from the engineering investigation conducted as part of the Town's EO418 Community Development Plan. The full report is available at the Town Hall or at the Offices of the Savoy Highway Department.

INTRODUCTION

The Berkshire Regional Planning Commission (BRPC) is the official area-wide planning agency in western Massachusetts and assists communities with transportation, economic development and environmental planning. The BRPC provides advisory technical planning services to member communities to guide and assist them in the Community Planning process. The BRPC has contracted with Clough, Harbour & Associates LLP (CHA) to provide consulting engineering services to augment in-house capabilities.

This report will address the results of our preliminary evaluation of the existing culverts that convey the waters of the Tilton Brook, the Chickley River and the Horsefords Brook beneath Chapel Road, and the condition of a 3.6 mile section of New State Road, all in the Town of Savoy, Berkshire County, Massachusetts.

CHAPEL ROAD CULVERTS

Chapel Road is a two-lane twenty four foot wide asphalt concrete road that, together with Loop Road on the south and Black Brook Road on the north, traverses the entire length of the Town of Savoy in a north-south direction connecting State Route 2 along the northern border of the Town with State Route 8A/116 along the southern border (see Figure 1). The road represents a vital link in the sparse network of roads that provide access to this thinly populated area.

The Savoy Elementary School and the Town Solid Waste Transfer Station are located along Chapel Road. Emergency vehicles and school buses use the road on a regular basis. If this road were to be taken out of service, critical time would be lost in providing these services.

Chapel Road crosses the Tilton Brook approximately 2.5 miles north of the Route 8A/116 intersection. The Chickley River crossing is about 0.5 miles north of Tilton Creek and the Horsefords Brook culvert is located approximately 0.3 miles north of the Chickley River. All three watercourses originate in the foothills of Borden Mountain in the Savoy Mountain State Park border (see Figure 2).

All three culverts consist of forty-eight inch steel "Furnace Collar Pipes" to convey the flows beneath the roadway. The Furnace Collar Pipe consists of riveted sections of what appears to have originally been one-quarter inch thick steel plate. It is believed that the pipes were originally fabricated for use as smokestacks for industrial facilities.

There are points along the length of the pipe where small plates have been used to cover cut-outs in the pipe where smaller pipes once entered the stack. The pipes were never intended to be used to convey water, or be buried and come in constant contact with soils.

Consequently, during fabrication, the pipes were not treated or coated to resist the moisture and naturally occurring chemicals in the soils. The pipes are showing evidence of significant deterioration and loss of section.

During site investigations on September 23, 2002 and March 24, 2003 with Ray LeBonte, the Town of Savoy Highway Superintendent, significant spalling and scaling was observed on the interior surfaces of the culverts. Additionally, the pipes at the Chickley River and Horsefords Brook crossing contain locations where the top surface of the pipe shows significant deformation resulting in a loss of cross section of the pipe.

This is most likely the result of thickness loss to a point where the pipe can no longer support the weight of the embankment above. If not addressed, it is logical to conclude that through repeated freeze/thaw cycles and reaction to moisture and chemicals in the soils, sinkholes will develop in the roadway or the pipe could fail resulting in the collapse of the roadway above.

The forty-eight inch diameter culverts are located in "fill" sections and support between five and fifteen feet of embankment. Historically the waterway areas provided by the pipes appear to have been adequate to convey waters from their respective drainage areas. Preliminary calculations indicate that the Tilton Brook pipe passes runoff from a 434-acre drainage area. The drainage area contributing to the Chickley River crossing is approximately 693 acres and the Horsefords Brook drainage area is approximately 425 acres. According to the Highway Superintendent, there have been no reports of flooding or roadway overtopping at any of the three locations.

Stone filled gabion baskets and hand laid stone have been used as headwalls at the inlets and outlets of the structures. The steep side slopes from the roadway to the culvert are subject to erosion and sloughing.

Attempts have been made in the past to install curb along the downstream side of the roadway at the Chickley River culvert. Due to the repeated sloughing of the slope behind the curb and the undermining of the curb itself, the curbing has had limited success in controlling the sheet flow of water running off the pavement and down the slope. The loss of soil in the embankment is evidenced by the development of pavement cracks.

It is recommended that the roadway section be widened to provide support beyond the edge of pavement and that the side slopes be flattened to reduce the velocity of the runoff. The height of the embankment, combined with the presence of water at the base, requires the use of guide rail to prevent vehicles from leaving the road and going down the embankment.

There are existing guide posts at the Tilton Brook site and attempts have been made to establish a guide rail system on both side of the road at the Chickley River site. Again, due to sloughing of the embankment behind the guide rail posts, the system has failed and needs to be replaced. Widening of the roadway section to provide support for the posts, together with the construction of well defined roadside drainage ditches down the side slopes, will provide the foundation needed to support a new guide rail system and control stormwater runoff. The existing guiderail at the Horsefords Brook location appears to be adequate condition for reuse.

Based on the conditions observed during our field visit, it is recommended that all three culverts be replaced. The spalling, scaling, pitting, and general deterioration that has already greatly

reduced the thickness of the pipe, and its ability to support the roadway above, can be expected to continue and eventually result in a complete failure of the culverts and loss of the roadway.

The pipes that are presently in the ground were not designed or intended to convey water. They need to be replaced with modern products that incorporate advancements in technology to provide culvert systems that are engineered and built to perform this unique application.

A preliminary review of National Wetland Inventory mapping indicates that documented wetlands exist in areas downstream from the Tilton and Chickley culvert locations and at the Horseford culvert location. (See Figure 3). It should be determined during the design phases whether the presence of these wetlands will require a permit from the Town of Savoy Conservation Commission.

Although it does not appear as though the work involved with the replacement of the culverts would result in significant or permanent disturbance to wetland areas, during the design phase a wetland scientist should delineate the wetland limits in the field for plotting on the design drawings. Erosion and sediment control measures should be implemented during construction to minimize the migration of silts downstream. The project occurs near lands protected by the Wetlands Protection Act (M.G.L. Ch. 131, Sec. 40) and therefore requires a Request for Determination to the local Conservation Commission. Due to the age of the culverts, the intent of improving inadequate drainage system and the fact that the repairs occur as part of the Town's ongoing Highway maintenance and repair program, the project may be considered a 'limited' project under the provisions of 310 CMR 10.53(3) and therefore the Conservation Commission may not require a full Notice of Intent from the Highway Department. It is also recommended that prior to commencing work, the Town contact the Massachusetts Department of Environmental Protection to inquire if any permits and/or approvals are necessary. Prior to construction, the local police agency and County Emergency Services should be notified so that they can consider alternate routes in the event of an emergency.

As discussed earlier, based on the local knowledge provided, it appears as though the existing forty-eight inch pipes provide adequate cross sectional area to pass the required runoff. Therefore, it is recommended that the culverts be replaced with a pipe with an equal or greater cross section. Stormwater computations included in Appendix B of the full report confirm that forty-eight inch culverts have sufficient capacity to pass the flow from a 50-year storm event at the Tilton and Horsefords culvert locations. However, preliminary calculations indicate that the Chickley culvert should be replaced with a minimum sixty-inch diameter culvert. For purposes of this report, it is recommended that the culverts be replaced with round high density polyethylene pipes conforming to AASHTO Specification M-36 for H-20 live loads as manufactured by ADS, or approved equal.

Furthermore, it is recommended that the length of the culverts be increased to provide for flatter side slopes and that roadside drainage swales be constructed to control the runoff to address the guide rail and runoff issues discussed above. A relatively flat shelf area should be provided beyond the edge of pavement for the installation of guide rail. The existing pipes would be replaced as close as possible to their current locations.

The work should be done in phases in order to maintain one lane of traffic at all times. This would, of course, require some re-routing of flows, temporary sheeting, pumping, etc. to maintain flows.

The design would include the addition of either cutoff walls or anti-seep collars. Both are used to discourage the tendency for water to follow the bedding materials beneath the pipe rather than enter the pipe, eventually leading to creation of voids and the mis-alignment of the pipe. The ends of the pipe should be mitered to match the side slopes and the slopes around the ends will be stabilized with stone fill. A Culvert Replacement Schematic typical for both culverts is provided as Figure 4.

Order of magnitude construction cost estimates are provided in Appendix C of the full report. The Town Highway Department indicated that it would be capable of replacing the Tilton culvert, while the Chickley and Horseford culverts would need to be done by a contractor. The conceptual construction cost estimate for the Tilton Brook culvert is approximately \$60,000 based upon the work being done by Town forces, with the exception of placement of asphalt pavement. Included in this estimate are design, permitting, approvals and easements. The conceptual construction cost estimate for the Chickley River and Horseford Brook culverts is approximately \$195,000 based upon the work being done by contractor forces. Included in this estimate are design, permitting, approvals, easements, public bidding and prevailing wage rates.

NEW STATE ROAD

New State Road is a narrow, winding roadway that provides access to campgrounds in the Savoy Mountain State Forest and the Town of Florida to the north. During site investigations on September 23, 2002 and March 24, 2003 with Ray LeBonte, the Town of Savoy Highway Superintendent CHA staff observed the conditions of New State Road. Our evaluation was limited to a 3.6-mile section of road, extending from Adams Road northerly to the entrance to the Town of Florida municipal boundary near the campground entrance (see Figure 5). Although the subject road is commonly referred to as New State Road, it also includes portions of Burnett Road and Florida Road. Approximately six properties along the road are occupied year round. A review of the accident data compiled from 1995 to 1997, indicated that three property damage accidents occurred on New State Road. No accident clusters were indicated.

The width of the road is ill defined and varies, but is approximately twenty feet and two lanes wide. There are no shoulders on the road. The surface of the roadway can best be described as "macadam", or, rolled stone and oil.

Sections of the roadway have been improved by the Town Highway Department by grinding up the existing surface material, adding a bituminous binder, and spreading and rolling the recycled asphalt concrete. The road winds through heavily wooded areas with large mature trees and dense vegetation have developed immediately adjacent to the roadway (see Figure 6). Vegetation in the right of way obstructs vision, limits sight distance, minimizes clear zones, limits roadway shoulder width and impacts drainage patterns.

The roadway does not have a defined drainage system. In addition to the road's narrow width, the lack of a drainage system is the single factor that plagues the road the most. In some locations the roadway has become the lowest point in the area and the edges of the roadway acts as a swale where water collects. Despite the best efforts of the Town highway crews to maintain the surface, the roadway continues to deteriorate, primarily due to the lack of adequate drainage.

As is the case with any structure, the most important part of a roadway is the foundation or base on which it is built. It is important to keep the base of a roadway free of water. This is particularly important in the Northeast region, which is subject to repeated freeze-thaw cycles.

If water is allowed to accumulate in the subbase of a roadway section and the roadway is exposed to the type of weather typical of the Berkshires, the roadway will most likely eventually fail. As water in subbase freezes, it expands and exerts pressure on the underside of the pavement above. This causes the pavement to bulge, and small cracks develop.

Water enters the pavement through these cracks. This infiltration contributes to additional freeze-thaw cycles with the pavement layers. Over time the repeated cycles, and the expansion and contraction that accompanies them, actually break up the pavement. This allows additional water to enter and the process repeats itself until the roadway is destroyed. Without addressing the underlying problem of the water accumulating in the pavement structure, any attempts to improve the roadway will prove to be temporary improvements that will eventually deteriorate.

The most effective way to keep moisture out of a pavement structure is to build the roadway with a free draining subbase material located beneath the pavement with a system of underdrain piping to carry the water to an outlet point. While these systems are usually very

effective, it is best done in new construction in areas that provide convenient locations to drain the water. It would be very expensive to retrofit an existing roadway, such as New State Road, with a closed drainage or underdrain system.

An alternative to installing a costly underdrain system is to provide a means for water to drain from the subbase in to roadside ditches. Ideally, the ditches would be graded to provide positive flow to an existing watercourse. Road culverts should be installed at low points in the ditches to convey runoff downstream and away from the roadway. Additional road culverts should be installed at continuous slopes at spacing no greater than 350 feet. These intermediate culverts help to reduce stormwater flow volumes and velocities at defined low points. Proper drainage will keep the pavement structure dry and combat the effects of the freeze-thaw cycles.

The majority of New State Road does not provide good topography for cutting in ditches. In many instances the area immediately adjacent to the road is at a level equal to, or higher than the road. Cutting ditches into this type of topography would require substantial removal of trees and vegetation. In addition, Town Highway Department forces have encountered areas of shallow bedrock. Therefore, along the some areas of the road, rather than attempt to cut ditches in to the wooded areas, it is recommended that the roadway grade be raised to allow subbase gravels to "daylight" through the side slopes and allow water in the soils to escape from the pavement foundation. Where outlets exist, ditches can be cut along the toe of the new fill slope to provide positive drainage away form the road. A New State Road Condition Inventory is shown on Figure 7.

In some areas it will be necessary for the grade of the existing roadway to be raised approximately two feet. The existing pavement would be removed first and stockpiled for future recycling. A clean, free-draining subbase material would be brought in to raise the roadway to the required grade. An impervious wearing surface, such as asphalt concrete or compacted crusher run, graded to provide positive runoff, would be placed on top of the new subbase. A Road Rehabilitation Section Detail typical for New State Road is provided as Figure 8.

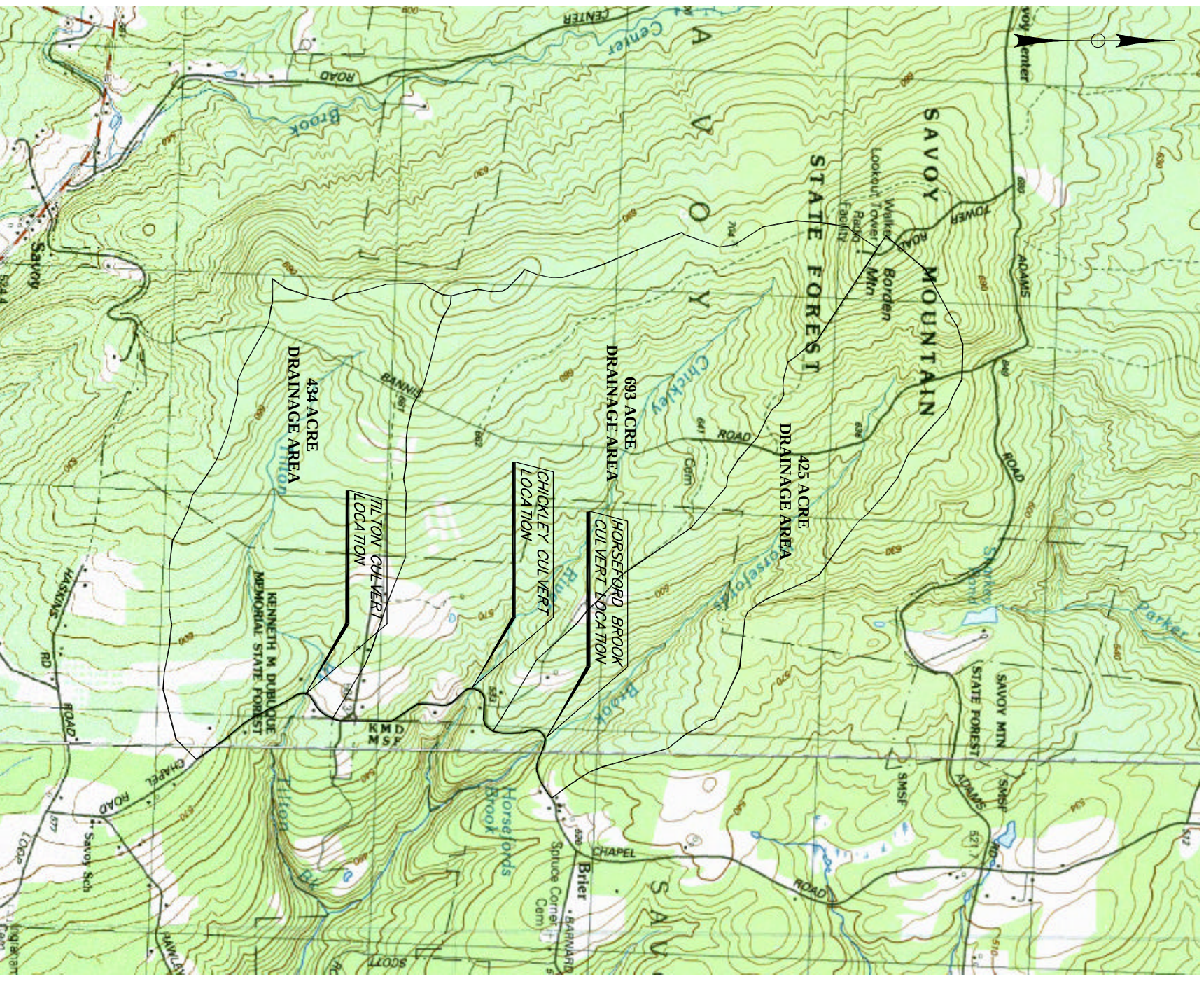
Town Highway forces can most likely do the majority of work being recommended, working on limited sections at a time. It is suggested that those areas to which it is most adaptable be completed first. This will serve to provide more sections of improved conditions in the shortest length of time minimize roadway shut downs and allow Town officials to review the success of the program.

Based upon our observations and discussions with Town officials, it appears that the Burnett Road section of the project is in the greatest need of repair. The Florida Road section is also considered to be in poor condition. However, these sections are not heavily traveled during the winter months, when the State campground is closed. The Town may consider investing in improvements along the New State Road section of the project closer to Adams Road which is used year round by residents of the Town. Regardless of the approach the Town chooses to assign priority to the New State Road repairs, it appears that the improvements will be phased over a period of years.

Since the proposed roadway improvements will follow the existing roadway alignment, minimal impacts to vegetation and drainage patterns are expected. However, the project occurs near lands protected by the Wetlands Protection Act (M.G.L. Ch. 131, Sec. 40) and therefore requires that a Request for Determination be submitted to the local Conservation Commission.

The repairs are expected to be conducted by Town forces, which may be considered maintenance and improvement of existing public roadways and therefore may be permitted as limited projects under the provisions of 310 CMR 10.53(3)(f) and may only require a Request For Determination from the Conservation Commission. Prior to construction, the local police agency and County Emergency Services should be notified so that they can consider alternate routes in the event of an emergency.

An order of magnitude construction cost estimate is provided in the full report. The Town Highway Department indicated that it would be capable of performing the majority of work, including clearing, grading, drainage, culverts, guide rail and erosion control. However, the Town would need to hire a contractor to place the asphalt paving. The conceptual construction cost estimate for rehabilitating the entire 3.6 mile length of New State Road with Town forces is approximately \$490,000. Included in this estimate are design, permitting, approvals and easements. The conceptual construction cost estimate for rehabilitating the entire 3.6 mile length of New State Road with contractor forces is approximately \$790,000. Included in this estimate are design, permitting, approvals, easements, public bidding and prevailing wage rates. Adding an asphalt pavement wearing surface over the project length would be approximately another \$200,000.



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518-453-4500

FIGURE 1

Chapel Road Site Location and
Drainage Area Map
Town of Savoy Berkshire County, MA

SCALE: 1" = 2000'

DATE: MARCH 2003



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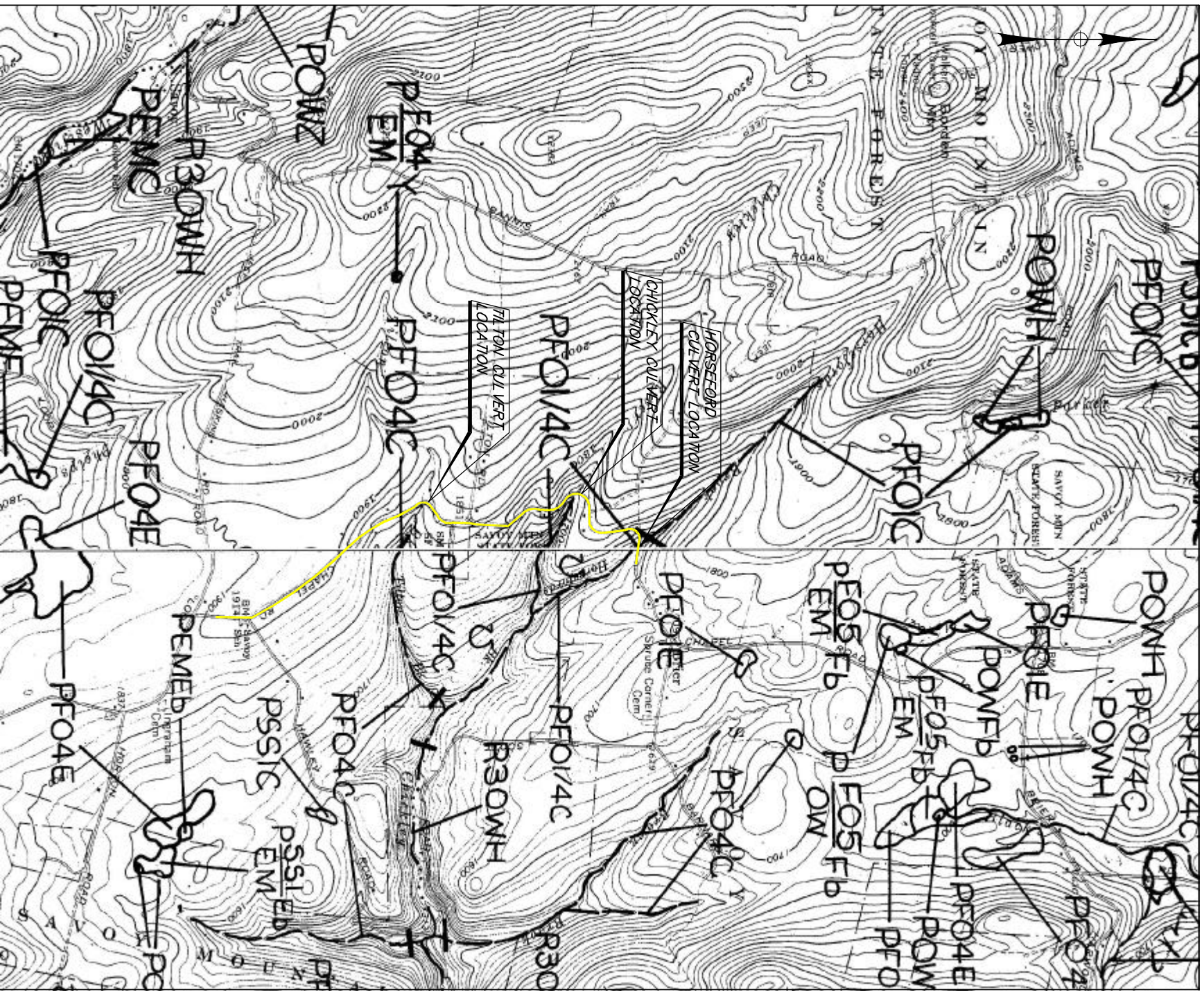
III WINNERS CIRCLE – ALBANY, NEW YORK – 12205

518-453-4500

SCALE: 1" = 2000'

DATE: MARCH 2003

FIGURE 2
Chapel Road
Aerial Photograph Map
Town of Savoy Berkshire County, MA



M:\11439\Savoy\Maps\Wetland-Maps.DWG

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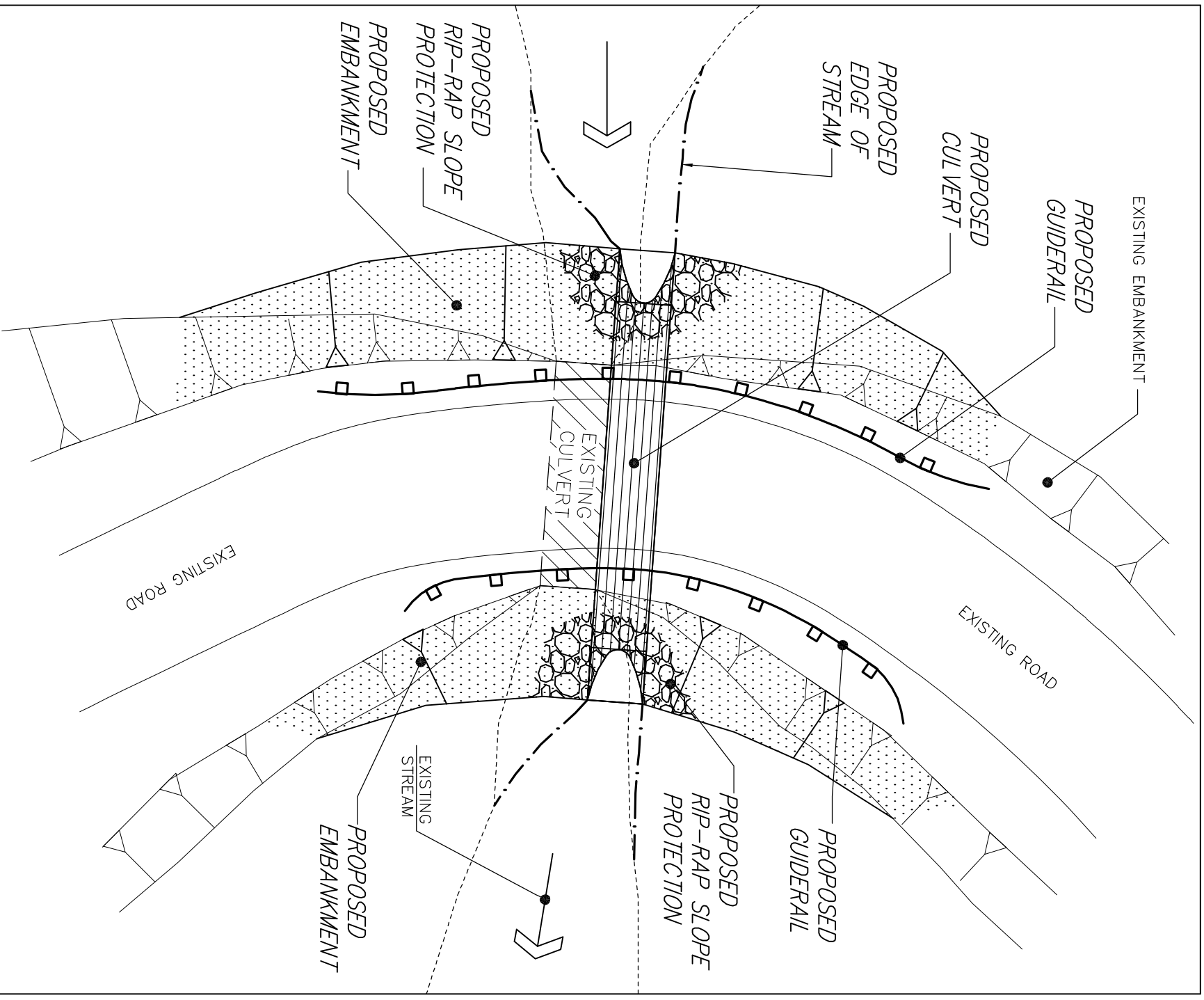
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FIGURE 3

Chapel Road National Wetland
Inventory Map
Town of Savoy Berkshire County, MA

SCALE: 1" = 2000'

DATE: MARCH 2003



M:\11439\SAVOY\RPTS\FIGURE_4.DWG



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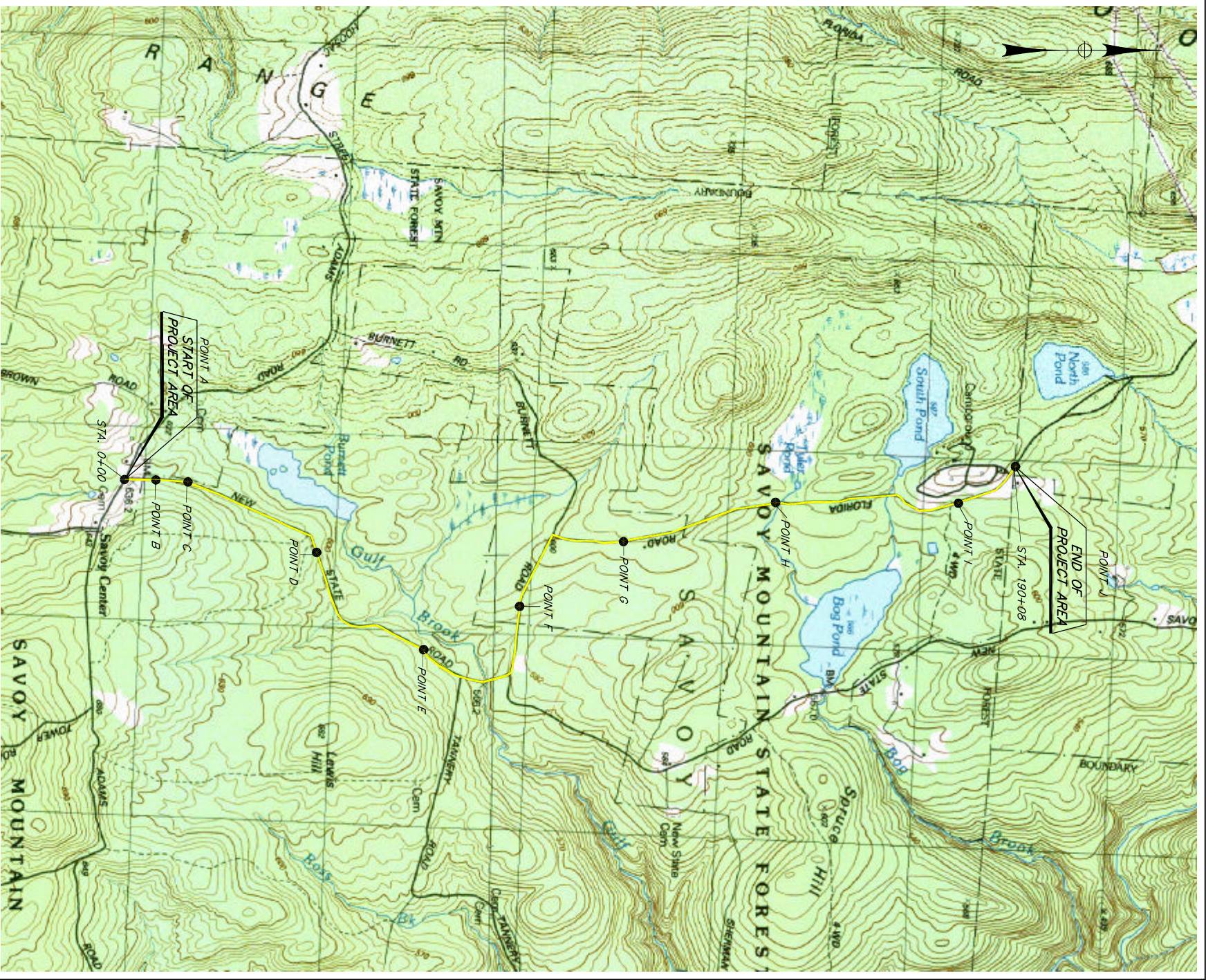
FIGURE 4

Chapel Road

Culvert Replacement Schematic
Town of Savoy Berkshire County, MA

SCALE: NONE

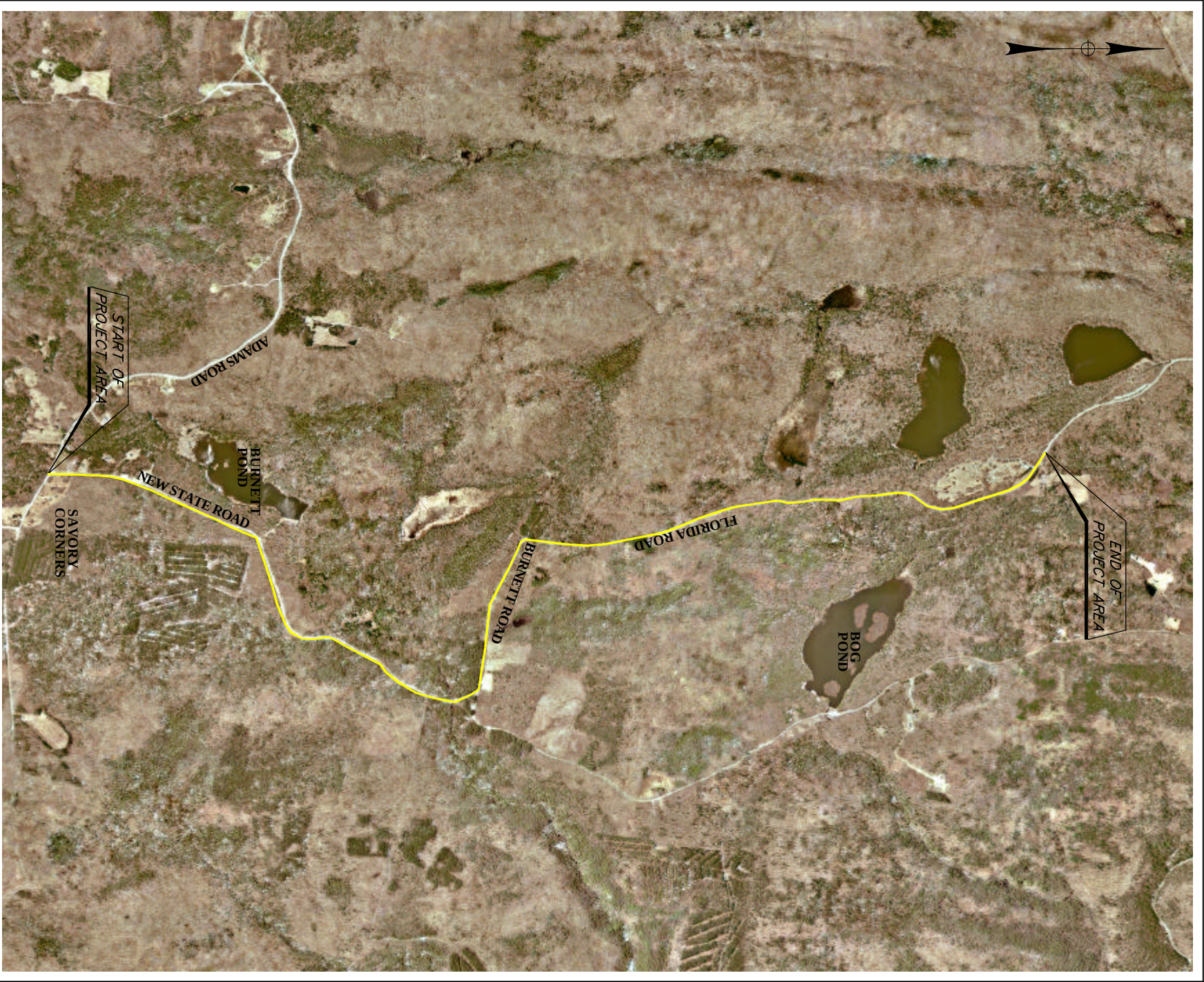
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DATE: MARCH 2003

FIGURE 5
New State Road
Site Location Map
Town of Savoy Berkshire County, MA



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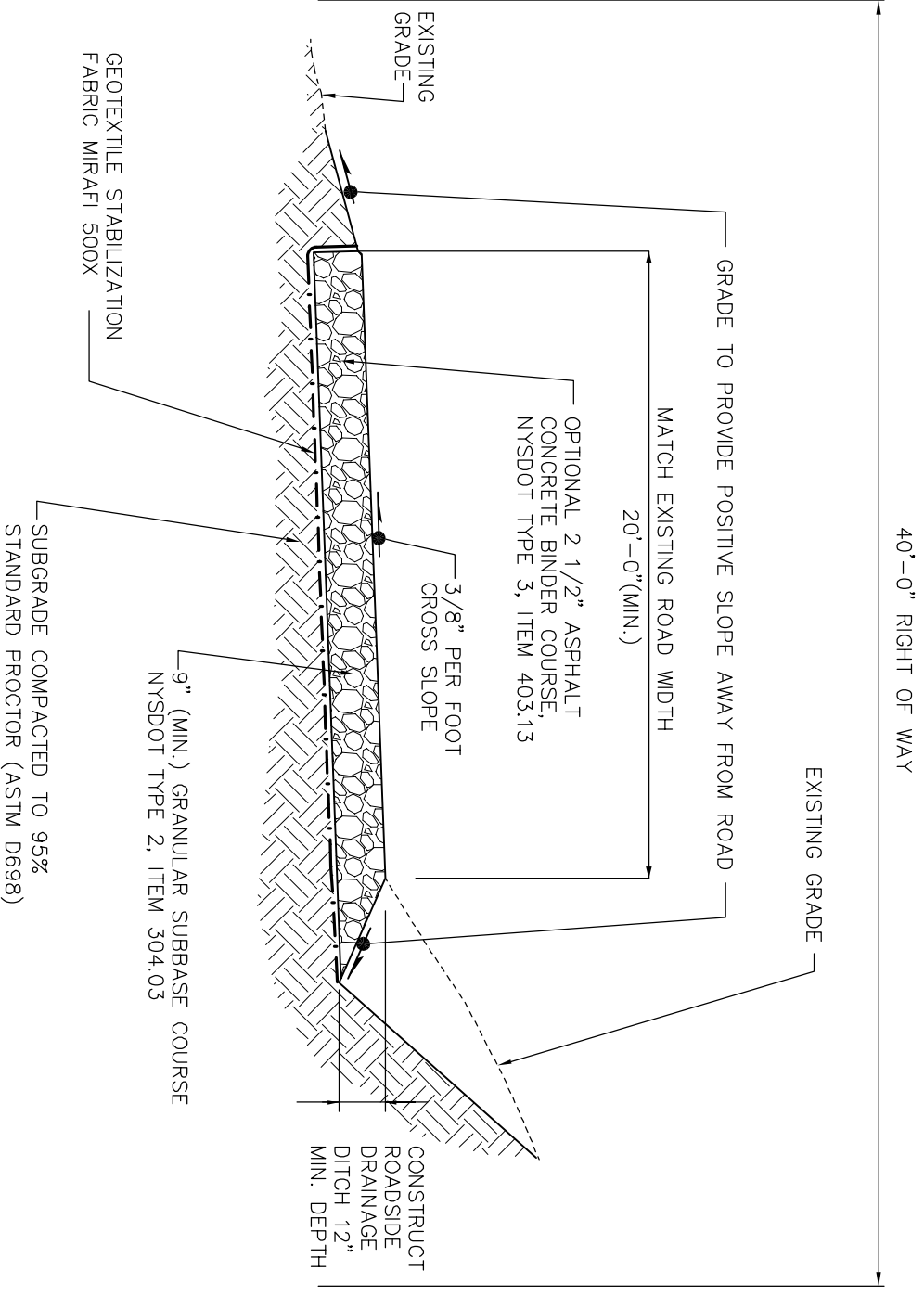
DATE: MARCH 2003

FIGURE 6
New State Road
Aerial Photograph Map
Town of Savoy Berkshire County, MA



NEW STATE ROAD
Condition Inventory
Figure 7

Approx. STA	Point	Location	Description	Approx. Road Width
0+00	A	Intersection New State Road & Adams Road	Asphalt pavement. Fair to poor condition Fair Drainage	20'
5+28	B	New State Road	Asphalt pavement. Fair condition Fair Drainage	20'
10+56	C	New State Road	ROB Gravel Fair condition Fair Drainage	21'
36+96	D	New State Road	ROB Gravel Fair condition Fair Drainage	20.5'
63+36	E	New State Road	ROB Gravel Fair condition Fair Drainage	21'
89+76	F	Burnett Road (New State Road)	ROB Gravel Poor condition Poor Drainage	17'/16.5'
116+16	G	Florida Road (New State Road)	ROB Gravel Poor condition Poor Drainage	17'
142+56	H	Florida Road (New State Road)	ROB Gravel Poor Drainage	14'
174+24	I	Florida Road (New State Road)	Crushed Limestone Poor Drainage	16.5'
190+08	J	Town of Florida Boundary	Asphalt Pavement Poor condition Poor drainage	21'



RURAL ROAD REHABILITATIONNO SCALE

NOTES:

- 1.) WHERE FILL IS REQUIRED TO ELEVATE THE ROAD ABOVE ADJACENT GRADES, USE SELECT GRANULAR MATERIAL COMPACTED IN 6" LIFTS TO 95% STANDARD PROCTOR.
- 2.) RECLAIM EXISTING ROAD MATERIAL WHERE POSSIBLE.
- 3.) PROVIDE ROAD CULVERTS (MIN. 12" DIAMETER), AT LOW POINTS AND AT CONTINUOUS SLOPES SPACES AT NO GREATER THEN 350 FEET. PROVIDE COVER OVER CULVERT PURSUANT TO MANUFACTURES RECOMMENDATIONS FOR VEHICLE LOADING.

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SCALE: NONE

DATE: MARCH 2003

FIGURE 8
New State Road
Road Rehabilitation Section
Town of Savoy Berkshire County, MA

Transportation Action Map

- Road Surface Improvements Along New State Road
- Three Culvert Replacements on Chapel Road
- Implement RSMS on All Town Roads

Town of Savoy

Community Development
Plan

**Transportation
Suitability Map**



This map was created by the Berkshire Regional Planning Commission and is intended for general planning purposes only. This map shall not be used for engineering, survey, legal, or regulatory purposes. MassGIS, BRPC or the Town provided all of the data layers used to create this map.

This project was funded through a grant from the Massachusetts Executive Office of Environmental Affairs, Massachusetts Department of Housing Development, and the Massachusetts Executive Office of Transportation and Construction.

AlphaGraphics, all road
June 15, 2007



Inset Map

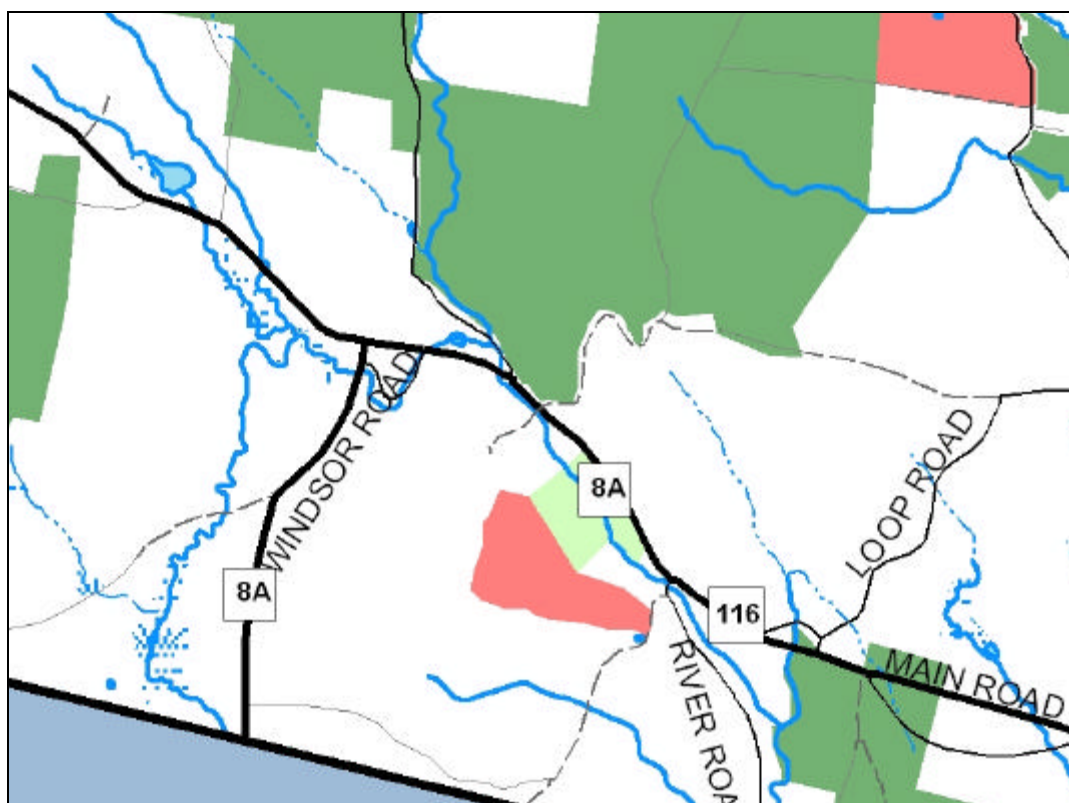


Massachusetts State Plane Meters
North American Datum 1983

COMMUNITY DEVELOPMENT PLAN TOWN OF SAVOY



GIS Mapping



GIS Mapping

Introduction to GIS Mapping
Introduction to Development Suitability Maps
Base Maps

8

8-1
8-7
8-8

Introduction to GIS Mapping

Geographic Information Systems (GIS) are quickly becoming a staple of our times. Defined broadly, GIS is a computer-based system “for capture, retrieval, analysis, and display of spatial (locationally defined) data.” The essential elements in this definition for local governments are “spatial” and “analysis”: where are things, why do we want to know about them, and how can our community use this information to make better decisions?

GIS is a system of computer software, hardware, data, and personnel to help manipulate, analyze and present information that is tied to a specific location on the earth. Aspects of GIS include:

spatial location – usually a geographic location

information – visualization of analysis of data

system – linking software, hardware, data

personnel –the key to the power of GIS

GIS applies modern computer graphics and database technology to the efficient, cost-effective management and planning of the local government's assets. It provides enhanced capabilities for data storage, retrieval, and analysis. GIS does this by linking (1) maps and (2) databases. This marriage lets us easily explore the relationship between (1) location and (2) information.

The real key for small city governments is that GIS quickly integrates *information with location*. Through its use of computer technology, GIS provides a better, faster, easier way for local officials to find answers to questions and carry out analyses based on spatial relationships.

Berkshire Regional Planning Commission uses GIS in projects covering almost all aspects of planning. This includes environmental, land use, community development, transportation, economic and housing projects. BRPC uses our GIS for map creation, data development and spatial analysis.

Throughout the Community Development Plan, GIS has been used to create a series of base maps illustrating what is in each community and has allowed community officials to determine where the most suitable locations are for various types of development / preservation. Some communities also used suitability maps to assist them in determine where the best locations for development / preservation were. These suitability maps were created by evaluating the importance of various environmental, housing, economic, and transportation items and plotting the best and worst locations based on the combination of all these factors. The final maps presented throughout the report show the decisions that were arrived at by the community. In this section, the base maps are presented as reference to show what is currently in the town. The descriptions of the mapped items that you will find within these base maps are listed below.

Description of Map Attributes

Environmental Resources

Drinking Water

Aquifers – shows medium and high yield aquifers as delineated by USGS Water Resource Division. The original data is from the USGS 1:48,000 hydrologic atlas series on groundwater favorability.

Interim Wellhead Protection areas – shows the primary, protected area for PWS groundwater sources in the absence of an approved Zone II. The radius around the well is determined by the pumping rate in GPM of the well. Wellhead protection areas are important for protecting the recharge area around public water supply (PWS) wells.

Lakes/Ponds Resource Area – shows a 100 ft. buffer around the lakes and ponds that are on the USGS topographical maps. This buffer shows the area that has an immediate impact of the lakes and ponds.

Outstanding Resource Water – shows waters which constitute an outstanding resource as determined by their outstanding socioeconomic, recreational, ecological, and / or aesthetic values and which shall be protected and maintained as determined under Massachusetts Surface Water Quality Standards of 1995

Wellhead Protection Zone I – shows a 400 ft. buffer around public water supply points.

Wellhead Protection Area Zone II – shows the primary, protected area for PWS groundwater sources based upon the area of an aquifer which contributes to a well under the most severe pumping and recharge conditions that can realistically be anticipated. Wellhead protection areas are important for protecting the recharge area around public water supply (PWS) wells.

Water Bodies and Protection Areas

FEMA 100yr. Floodplain – shows areas of possible risk associated with flooding. This layer was created by the Federal Emergency Management Agency (FEMA) from the Flood Insurance Rate Maps (FIRM)

Lakes / Ponds Resource Areas – 100 ft - shows a 100-foot buffer around lakes and ponds that defines the resource area that contributes to the lake/pond. The lakes and ponds are derived from USGS topo maps.

River Protection Area – 200 ft. – Shows a 200-foot buffer delineating the resource area of perennial streams. These areas were created as an addition to the long-standing Wetlands Protection Act. The law establishes protected riverfront areas that extend 200 feet from the mean annual high-water line.

Surface Water Protection Area Zone A – shows land between the surface water source and the upper boundary of the bank, the land within a 400 foot lateral distance from the upper boundary of the bank of a Class A surface water source and the land within a 200 foot lateral distance from the upper boundary of the bank of a tributary or associated surface water body. These

areas are included in the Massachusetts Drinking Water Regulations as Surface Water Supply Protection Zones.

Surface Water Protection Area Zone B – shows the land within one-half mile of the upper boundary of the bank of a Class A surface water source or the edge of the watershed, whichever is less. Zone B always included the land area within a 400 ft lateral distance from the upper boundary of the bank of the Class A surface water source. These areas are included in the Massachusetts Drinking Water Regulations as Surface Water Supply Protection Zones.

Wetland Resource Areas – shows a 100-foot buffer around wetlands that defines the resource area that contributes to the wetland. The wetlands are derived from USGS topographical maps.

Wetlands – shows wetlands derived from USGS topographical maps.

Soils / Geology

Excessively Drained Soils– shows soils that have too much or too rapid loss of water, either by percolation or by surface flow. The occurrence of internal free water is very rare or very deep. This layer was derived from the US Department of Agriculture (USDA) Natural Resource Conservation Service (NRCS) Soil Survey Geographic (SSURGO) database.

Highly Erodible Soils – shows soils that are highly susceptible to erosion from wind and/or water. This layer was derived from the US Department of Agriculture (USDA) Natural Resource Conservation Service (NRCS) Soil Survey Geographic (SSURGO) database.

Hydric Soils – Soils that are wet long enough to periodically produce anaerobic conditions, thereby influencing the growth of plants. This layer was derived from the US Department of Agriculture (USDA) Natural Resource Conservation Service (NRCS) Soil Survey Geographic (SSURGO) database.

Poorly Drained soils– shows soils that do not lose water very rapidly. The occurrence of free water is common. This layer was derived from the US Department of Agriculture (USDA) Natural Resource Conservation Service (NRCS) Soil Survey Geographic (SSURGO) database.

Scenic Landscapes – shows areas identified as having distinctive or noteworthy scenic landscapes as part of the Massachusetts Landscape Inventory Project, Department of Environmental Management, 1981.

Slopes Greater than 15% - shows slopes that are greater than 15% based on slope information derived from either 3 or 10-meter contours generated by MassGIS

Biological

Areas of Critical Environmental Concern – shows the location of areas that have been designated ACECs by the Secretary of Environmental Affairs. This designation requires greater environmental review of certain kinds of proposed development under state agency jurisdiction with the boundary.

Contiguous Natural Lands – shows large, contiguous tracts of natural land. “Contiguous” lands are defined to be at least 250 contiguous acres and “Natural” lands are defined based on the

land use codes for water, forest, shrubland, pasture and wetland. The data is part of the Massachusetts Resource Identification Project (MRIP).

Natural Land Riparian Corridors – shows contiguous natural lands within a 100-meter corridor encompassing perennial streams and river features. These areas within the riparian corridor remain in a “natural state”, potentially functioning as a corridor for select species movement, as well as additional ecological purposes. These data is part of the Massachusetts Resource Identification Project (MRIP).

NHESP BioMap Core Habitat - Depicts the most viable habitat for rare species and natural communities. The polygons may consist of many individual species or natural communities.

NHESP BioMap Supporting Natural Landscapes – buffers and connects the Core Habitat polygons and identifies large, naturally vegetated blocks that are relatively free from the impact of roads and other development. The quality of undeveloped land considered in the landscape analysis was evaluated based on four major components: natural vegetation patch characteristics, size of relatively road less areas, sub watershed integrity, and contribution to buffering Bore Habitat for plants and exemplary communities.

NHESP Estimated Habitats of Rare Wildlife – shows estimations of the habitats of state-protected rare wildlife populations that occur in Resource areas. These habitats are based on rare species records maintained in the Natural Heritage & Endangered Species Program’s (NHESP) database.

NHESP Priority Habitats of Rare Species – shows areas that represent estimations of important state-listed rare species habitats in Massachusetts. These habitats are based in rare species population records maintained in the Natural Heritage & Endangered Species Program’s (NHESP) database.

Riparian Corridors – shows a 100-meter corridor, which encompasses perennial streams and river features. The 100 meter buffer distance is a subjective value derived from existing conservation plans, as well as current literature. The data is part of the Massachusetts Resource Identification Project (MRIP).

Vernal Pools – shows a 100-foot buffer around NHESP Certified Vernal Pools. Certified Vernal Pools are protected if they fall under the jurisdiction of the Massachusetts Wetlands Protection Act Regulations. They also are afforded protection under the state Water Quality Certification regulations, the state Title 5 regulations, and the Forest Cutting Practices Act regulations.

Community

Developed

Commercial Land – shows land that is classified as commercial in the most recent land use update.

Gravel Pits / Mining - shows land that is classified as Gravel / Mining in the most recent land use update.

Industrial Land – shows land that is classified as industrial in the most recent land use update. Industrial land is defined as Industrial, Mining, and Waste Disposal.

Multi-Family Residential - shows land that is classified as Multi-Family residential in the most recent land use update.

Residential Land – shows land that is classified as residential in the most recent land use update. Residential land is defined as lots smaller than $\frac{1}{4}$ acre lots, $\frac{1}{4}$ to $\frac{1}{2}$ acre lots, lots larger than $\frac{1}{2}$ acre, and multi-family lots.

State Registered Historic Resources – shows land that is listed with the State Register of Historic Places as being of historical interest.

Village / Commercial Centers – an area defined by the community as representing the village or community center.

Non-Developed Land

Agriculture Land – shows land classified as agriculture in the most recent land use update. Land that is defined as agriculture is composed of cropland, pasture, and woody perennial.

Agricultural Preservation Restriction Land – shows land that is permanently protected as agricultural land due to an APR designation

Buildable Land – shows land that was determined to be buildable based upon existing development, protection, and restricted land during the 1999/2000 Buildout Analysis

Forested Land – shows land that is classified as forest in the most recent land use update.

Non-Protected Open Space – shows land that is classified as open space, but is not permanently protected.

Partial Constraints – shows land that is buildable but is limited based on land characteristics, such as slope, wetlands, and proximity to water.

Protected Open Space – shows land that is classified as open space and is permanently protected.

Recreational Resources – shows land that is classified as recreational in the most recent land use update. Recreational land is defined as Participation Recreation, Spectator Recreation and Water based Recreation.

Housing and Population Densities

Owner Housing Density – The percentage of housing that is owned by the resident on a per acre basis. The values are derived from the Census 2000 data.

Population Density - The population of the census block on a per acre basis. The values are derived from the Census 2000 data.

Rental Housing Density - The percentage of housing that is rented by the resident on a per acre basis. The values are derived from the Census 2000 data.

Seasonal Housing Density - The percentage of housing that is seasonal on a per acre basis. The values are derived from the Census 2000 data.

Infrastructure

Roads

Dirt / Unpaved Roads – roads that are considered dirt or unpaved based on the latest MassHighway inventory.

Local Roads – roads that are considered local roads based on the latest MassHighway inventory.

Minor Roads – roads that are considered collectors based on the latest MassHighway inventory.

Major Roads / Highway Access – roads that are considered arterials or interstate on the latest MassHighway inventory.

Other Transportation

Para Transit – This data layer is only useful for regional analysis. A town that is a member of BRTA receives para transit

Transit access – Roads that have existing BRTA bus service.

Rail Access – Existing rail lines that are currently used.

Air Access – The area surrounding the airports that are considered part of the airport complex.

Bike Trails – The Ashuwillticook bike trail from Lanesborough/Pittsfield line to downtown Adams.

Utilities

Public Water – a line approximating the location of the public water lines. This data was verified by DPW staff during summer of 2001.

Sewer – a line approximating the location of the sewer lines. This data was verified by DPW staff during summer of 2001.

Solid Waste Facilities – Compiled by DEP to track the locations of landfills, transfer stations, and combustion facilities.

Bureau of Waste Prevention - Major Facilities – facilities that are regulated by the DEP. These are considered to have the greatest environmental significance. Facilities included are:

- Large Quantity Generators of Hazardous Waste
- Large Quantity Toxic Users
- Hazardous Waste Recyclers
- Hazardous Waste Treatment, Storage and / or Disposal Facilities
- Facilities with Air Operating Permits
- Facilities with Groundwater Discharge Permits

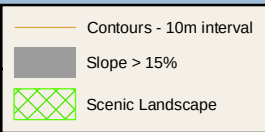
Introduction to Development Suitability Maps

As part of the Community Development Plan, BRPC has been working on a way to measure the suitability of land attributes for various development types. Development suitability maps show the areas within a community that are suitable for various types of development. The maps show a gradient from dark green (optimum) to light green (acceptable) to white (neutral) to light red (not preferred) to dark red (worst case). The suitability of any given piece of land is based on the existing land features that are found on that land, like wetlands or slope, or in proximity to the land, like roads or sewer. Each attribute is given a weight based on the combination of the attribute's importance in enabling certain types of development to occur and the attribute's conduciveness to a certain type of development. For example, areas with fertile soils are both important to a farm's success and conducive to agriculture, so areas with quality soils would be given a high rating for agricultural use. On the other hand, road infrastructure may be important for enabling commercial development to occur, but dirt road may be not conducive to commercial development. Therefore, areas along dirt roads would not be given as high a score as areas along paved roads.

Berkshire Regional Planning Commission (BRPC) has devised regional values for each potential land feature for each development type. These values are combined for all land features and the result is shown in these development suitability maps.

These maps are intended to provide guidance for general planning purposes only and do not mean that development should or will occur in specified areas.

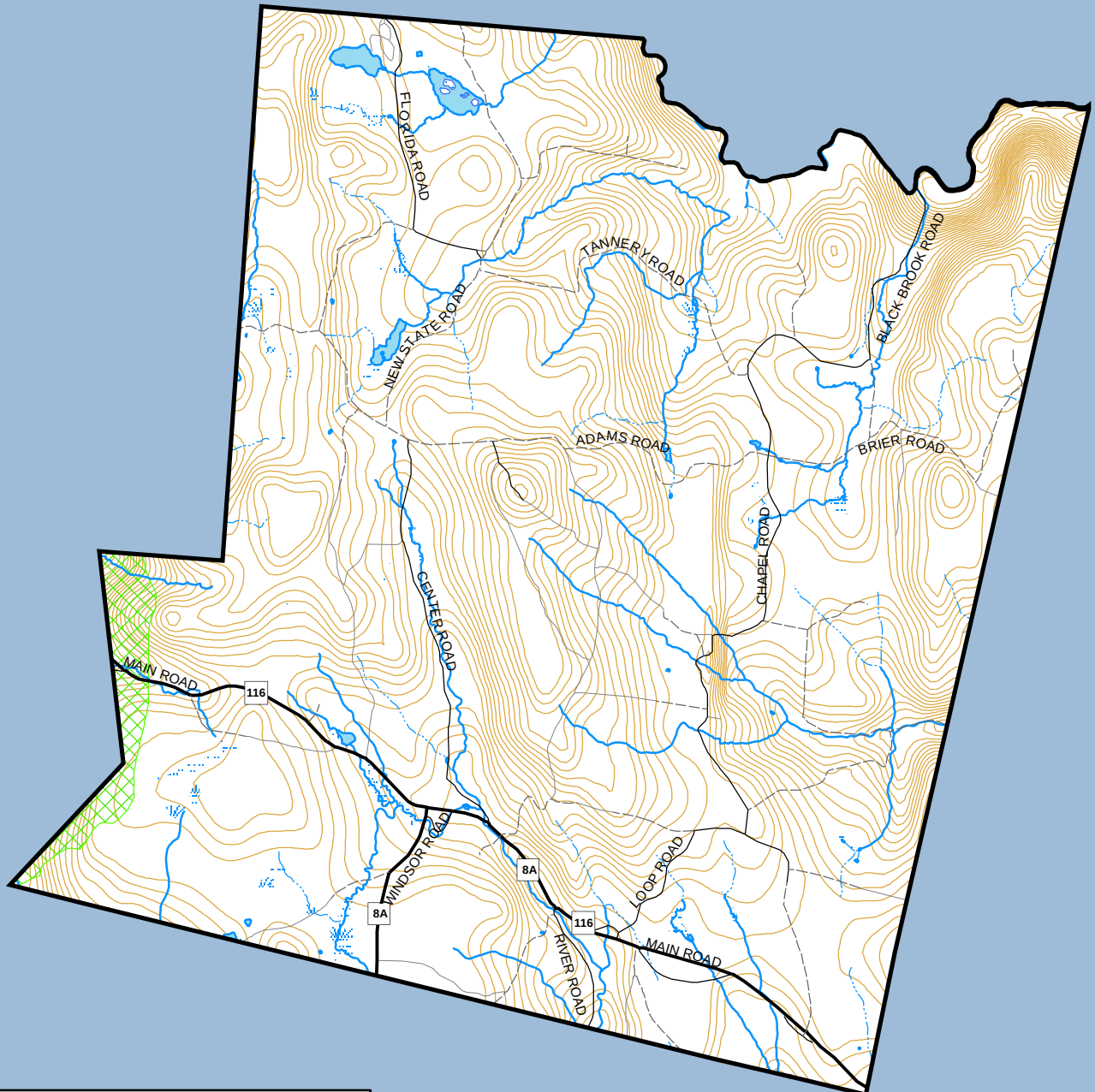
Base Maps



Town of Savoy

Community Development Plan

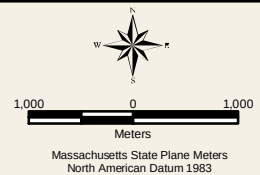
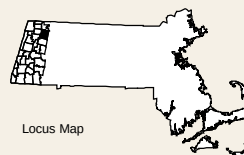
Special Landscapes



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/cdp/sav/projects/speciallandscapes.mxd
August 8, 2002

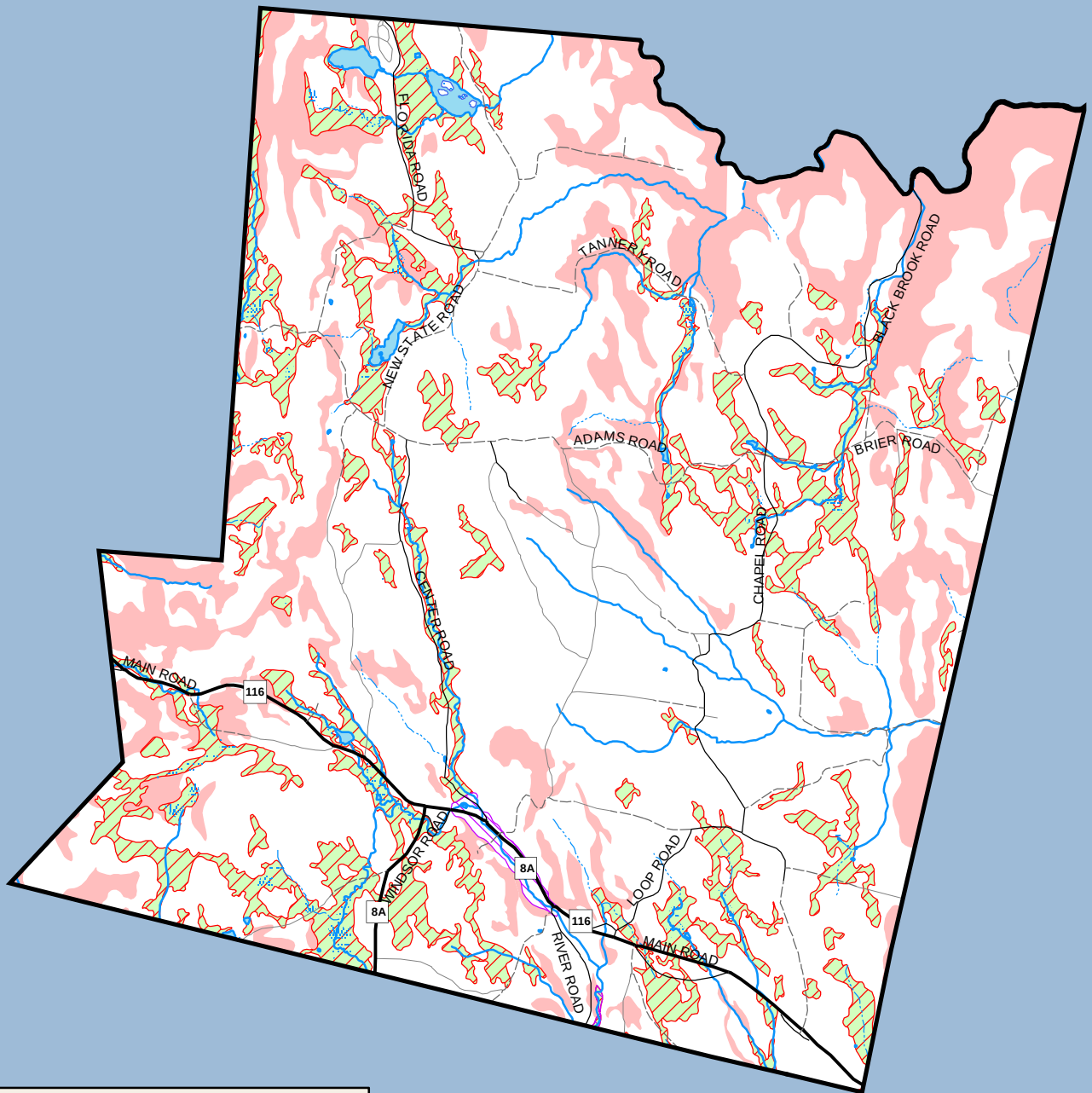


	Highly Erodible Soils
	Hydric Soils
	Poorly Drained Soils
	Excessively Drained Soils

Town of Savoy

Community Development Plan

Soils Map



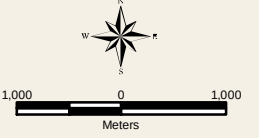


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Locus Map



1,000 0 1,000
Meters
Massachusetts State Plane Meters
North American Datum 1983

Savoy, Massachusetts



Open Space

Areas of Concern:

Protection and maintenance of the Town's vast supply of natural resources and outdoor recreational areas while maintaining a sustainable local tax base.

Vision for Future Open Space and Resource Protection:

Thoughtfully guide and manage growth to ensure Savoy preserves its present combination of exceptional natural assets and rural character that make the Town a desirable place to live and work.

Recommended Actions:

- Re-integrate the Town and its residences with Savoy's vast parcels of protected recreational land.
- Enhance access to public recreational lands from the Town Center.
- Enhance Town Field with new community pavilion, park amenities and landscaping to promote outdoor activity in the Town Center.
- Encourage voluntary land preservation efforts among residents through assistance from local land trusts, such as the Berkshire Natural Resources Council.
- Develop zoning options that encourage greater flexibility for land preservation and development.

Transportation

Areas of Concern:

- Lack of access from Town Center Area to State Forest and Route 2 Scenic Byway.
- Safety and reliability of the town's sparse and remote transportation network given the number of aging culverts, roadbeds, and other road infrastructure in town.
- Limited financial ability of the town to conduct necessary repairs.

Vision for Future Transportation:

Maintain and improve the safety and utility of Savoy's transportation networks capital infrastructure to the benefit of the town's residents and businesses by carefully planned development and investment.

Recommended Actions:

- Apply for State funding to assist in priority road improvements including replacing three aged culverts on Chapel Road and surface improvements to New State Road between the Town Center and the Savoy Mountain State Forest.
- Continue implementation of the Road Surface Management System, begun in 2002, to maximize the effectiveness of Town road maintenance efforts.
- Identify and apply for funds to implement adequate signage, infrastructure and facility enhancements servicing drivers, bicyclists and pedestrians traveling between Town Center businesses and the State Forest or the Route 2 Scenic Highway.



Economic Development

Areas of Concern:

- A bounty of natural resources located within town
- Few jobs or local businesses
- Limited access between town center businesses and major roadways and local outdoor tourist attractions
- A large amount of protected, undevelopable land
- Limited public infrastructure for large development

Vision for Future Economic Development:

Maintain and improve Savoy's local economy and fiscal sustainability by proactively identifying and cultivating appropriate commercial opportunities that are consistent with the character of the community.

Recommended Actions:

- Promote and enhance access to Savoy's abundant parks and natural resources in order to better encourage tourism and economic development to the benefit of the community.
- Facilitate the development of an improved, yet limited commercial sector that will provide for a broadened local revenue base and employment opportunities
- Encourage types of development that best meets the needs of the community while not detracting from the rural nature or scenic beauty of the Town
- Enhance commercial activity in the Town Center through:
 - Community pavilion, park amenities & landscaping, and events & summer programs at Town Field;
 - additional trails, signage and other low-cost improvements to enhance vehicular, bike and pedestrian access to local businesses from local attractions.

Housing

Areas of Concern:

- Several houses are visibly in disrepair, but homeowners may not be physically or financially able to make necessary repairs.
- Several seasonal homes have been converted to year-round dwellings without rehabilitations necessary for year round use.
- Geographic terrain and large amounts of state-owned land limits developable land area
- Limited public water and sewer system

Vision for Future Housing:

Maintain and improve Savoy's social and economic infrastructure by providing seniors, persons with disabilities and citizens of low, moderate, and middle income with quality affordable housing opportunities and access to quality education for their children.

Recommended Actions:

- Continue to participate in rehabilitation programs offered by regional housing development corporations.
- Identify, in greater detail, potential areas for future housing development and rehabilitation.
- Continue working to reduce local barriers to affordable housing construction with additional reviews of local zoning ordinances and the local permitting process.
- Continue involvement in developing affordable homeownership options and publicizing current programs available from Berkshire Housing Development Corp., MassHousing and local lenders.
- Develop local group or advisory committee (formal or informal) to address ongoing housing needs in Savoy.



Participation Recreation

Publicly Accessible Open Space

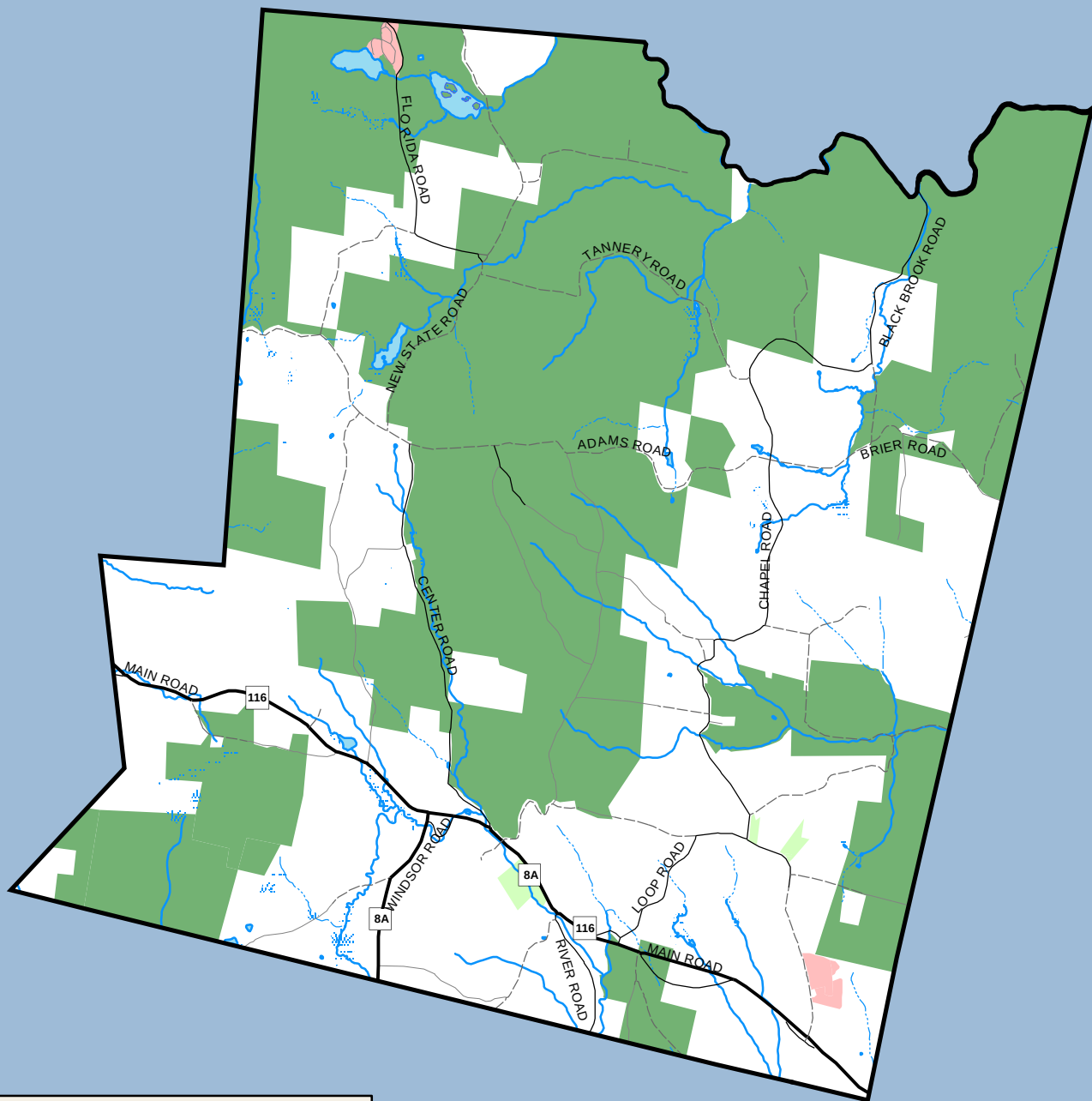
State

Municipal

Town of Savoy

Community Development Plan

Recreational Resources



Berkshire Regional Planning Commission

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This project was funded through a grant from the Massachusetts Executive Office of Environmental Affairs, Massachusetts Department of Housing Development, and the Massachusetts Executive Office of Transportation and Construction.

Locus Map

North Arrow

1,000 0 1,000 Meters

Massachusetts State Plane Meters North American Datum 1983

Population Density

Less than .5 people/acre

Greater than .5 people/acre

Town of Savoy

Community Development
Plan

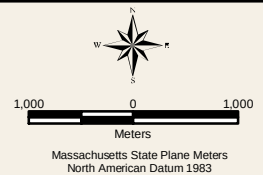
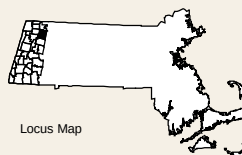
Population Density



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/cdp/sav/projects/populationden.mxd
August 8, 2002



Open Space Status

-  State Permanent
-  Municipal Permanent
-  Municipal None
-  Private Chapter 61, 61A, & 61B
-  Private Not Protected
-  Trails



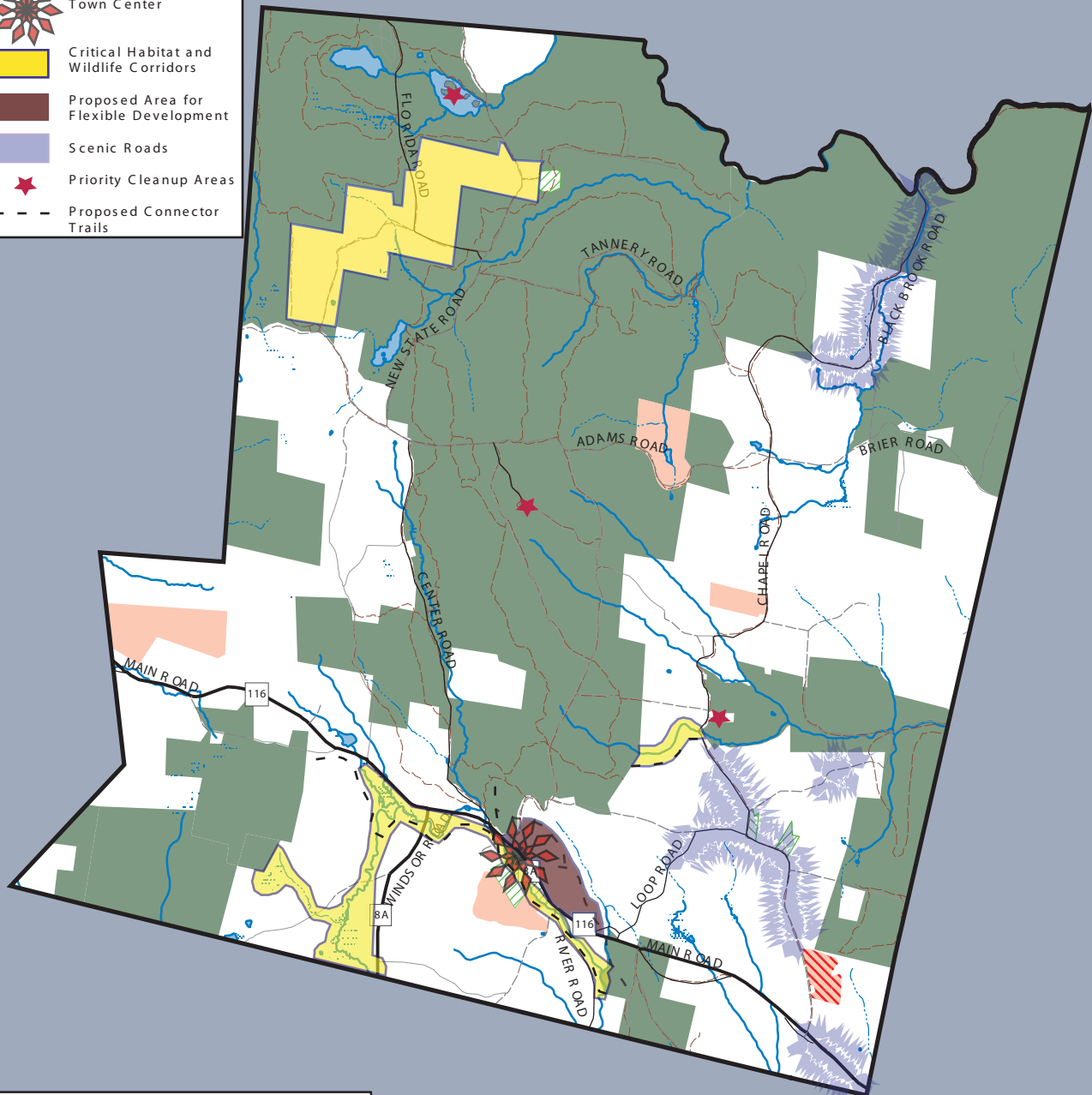
Town Center

-  Critical Habitat and Wildlife Corridors
-  Proposed Area for Flexible Development
-  Scenic Roads
-  Priority Cleanup Areas
-  Proposed Connector Trails

Town of Savoy

Open Space Plan

Action Map



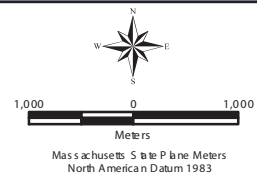
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\\dp6\projects\jbs\Map6Action.mxd
March 3, 2003



Locus Map

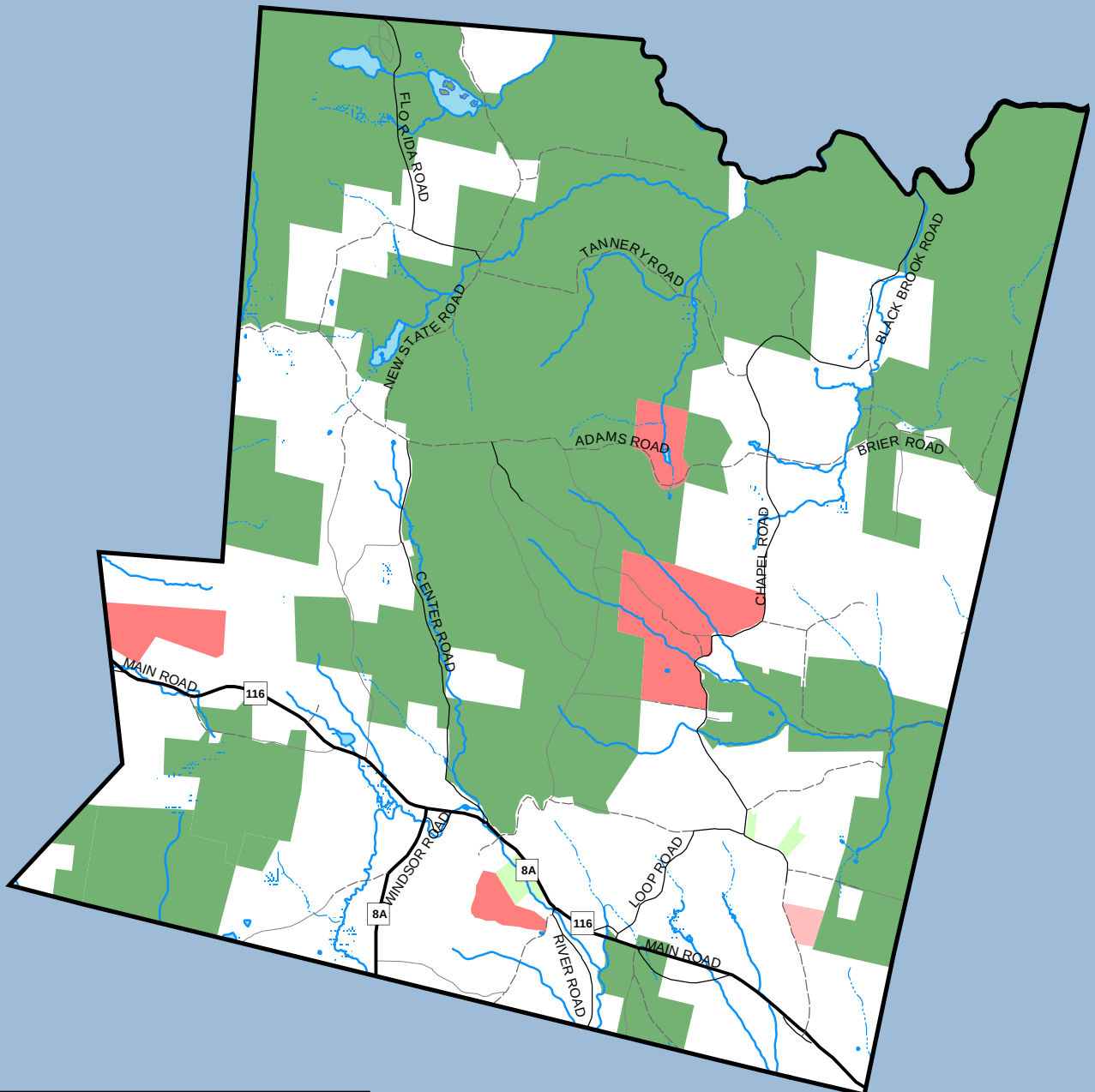


- State - Permanent
- Municipal- Limited
- Private - Chapter 61, 61A, 61B
- Private - None

Town of Savoy

Community Development Plan

Open Space



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/cdp/sav/projects/openspace.mxd
August 8, 2002



1,000 0 1,000
Meters

Massachusetts State Plane Meters
North American Datum 1983

- Promote Rehabilitation of Housing Along Rte 116/8A Corridors
 - Promote Rehabilitation of Converted Seasonal Housing, especially in Griffin Hill Area
- Existing Residential Lot Size**
- 1/4 to 1/2 acre lots
 - Larger than 1/2 acre lots

Town of Savoy

Community Development
Plan

Housing Suitability Map



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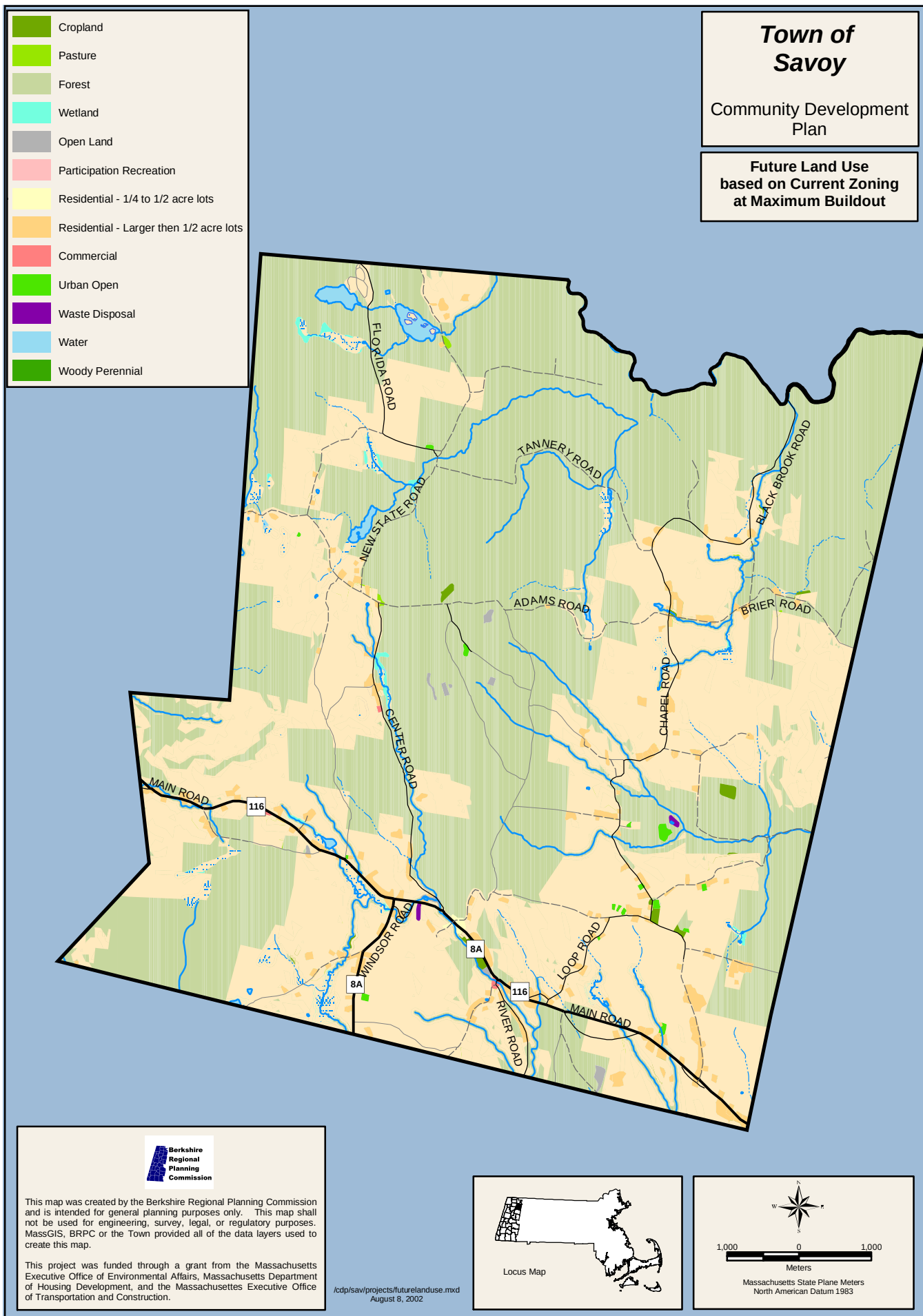
This project was funded through a grant from the Massachusetts Executive Office of Environmental Affairs, Massachusetts Department of Housing Development, and the Massachusetts Executive Office of Transportation and Construction.

icpissw/projects/housing_suit.mxd
June 19, 2003



Inset Map





Residential Lot Size

1/4 to 1/2 acre lots

Larger then 1/2 acre lots

Town of Savoy

Community Development
Plan

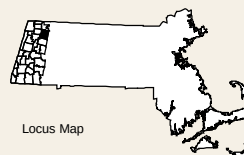
Existing Housing



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/cdp/sav/projects/existinghousing.mxd
August 8, 2002



Locus Map



1,000 0 1,000
Meters

Massachusetts State Plane Meters
North American Datum 1983

	Commercial
	Waste Disposal
	Solid Waste Facility

Town of Savoy

Community Development Plan

Existing Commercial and Industrial Land



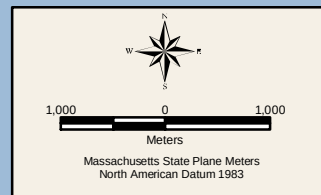
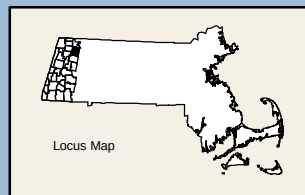


**Berkshire
Regional
Planning
Commission**

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/cdp/sav/projects/existingcommind.mxd
August 8, 2002



- Establish A Town Center Business District
- Establish Program of Summer Events at the Town Field
- Enhance Access Between Route 2 Scenic Byway and Town Center / Route 116 Business Area
- Improve Access & Signage Between State Forest and Town Center
- Allow Additional Low-Impact Non-Residential Uses in Residential / Agriculture Zoning District
- Existing Commercial

Town of Savoy

Community Development
Plan

Economic Development
Suitability Map



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Locus Map



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Meters

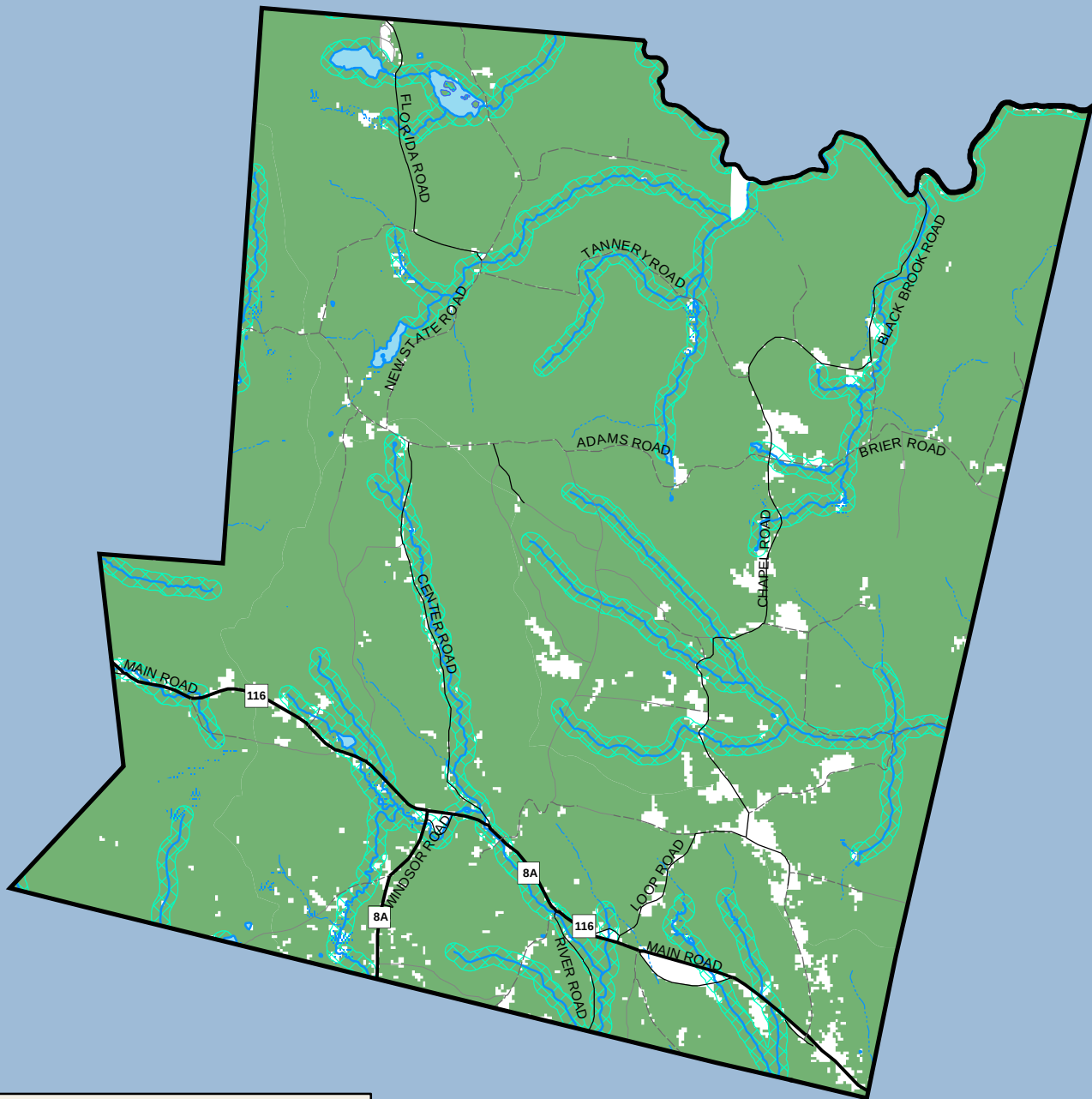
Massachusetts State Plane Meters
North American Datum 1983

X:\p\dev\projects\town_savoy\road
June 16, 2003

 MRIP Riparian Corridor
 MRIP Contiguous Natural Land
 MRIP - Massachusetts Resource Identification Program

Town of Savoy
 Community Development Plan

Ecological Resources



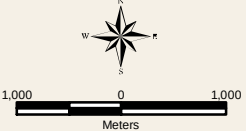


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Locus Map



1,000 0 1,000
 Meters
 Massachusetts State Plane Meters
 North American Datum 1983

Public Water Supply Zone 1

Interim Wellhead Protection Area

Town of Savoy

Community Development Plan

Drinking Water Resources



Berkshire Regional Planning Commission

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Locus Map

Meters

Massachusetts State Plane Meters
North American Datum 1983

Zone Name

Agricultural / Residential

**Town of
Savoy**

Community Development
Plan

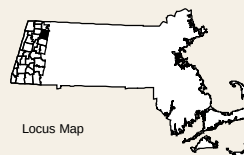
**Current Zoning
2001**



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/cdp/sav/projects/currentzoning.mxd
August 8, 2002

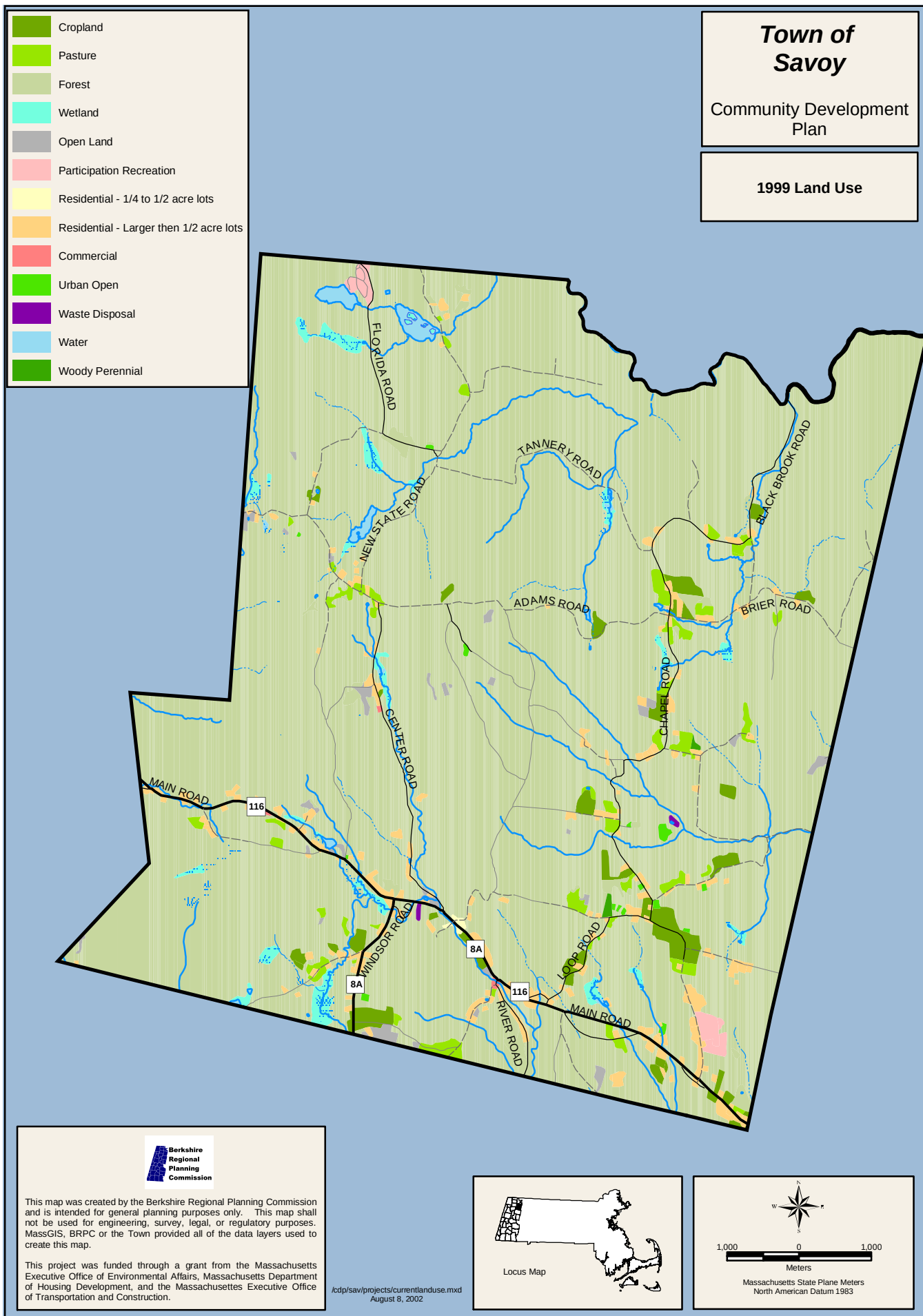


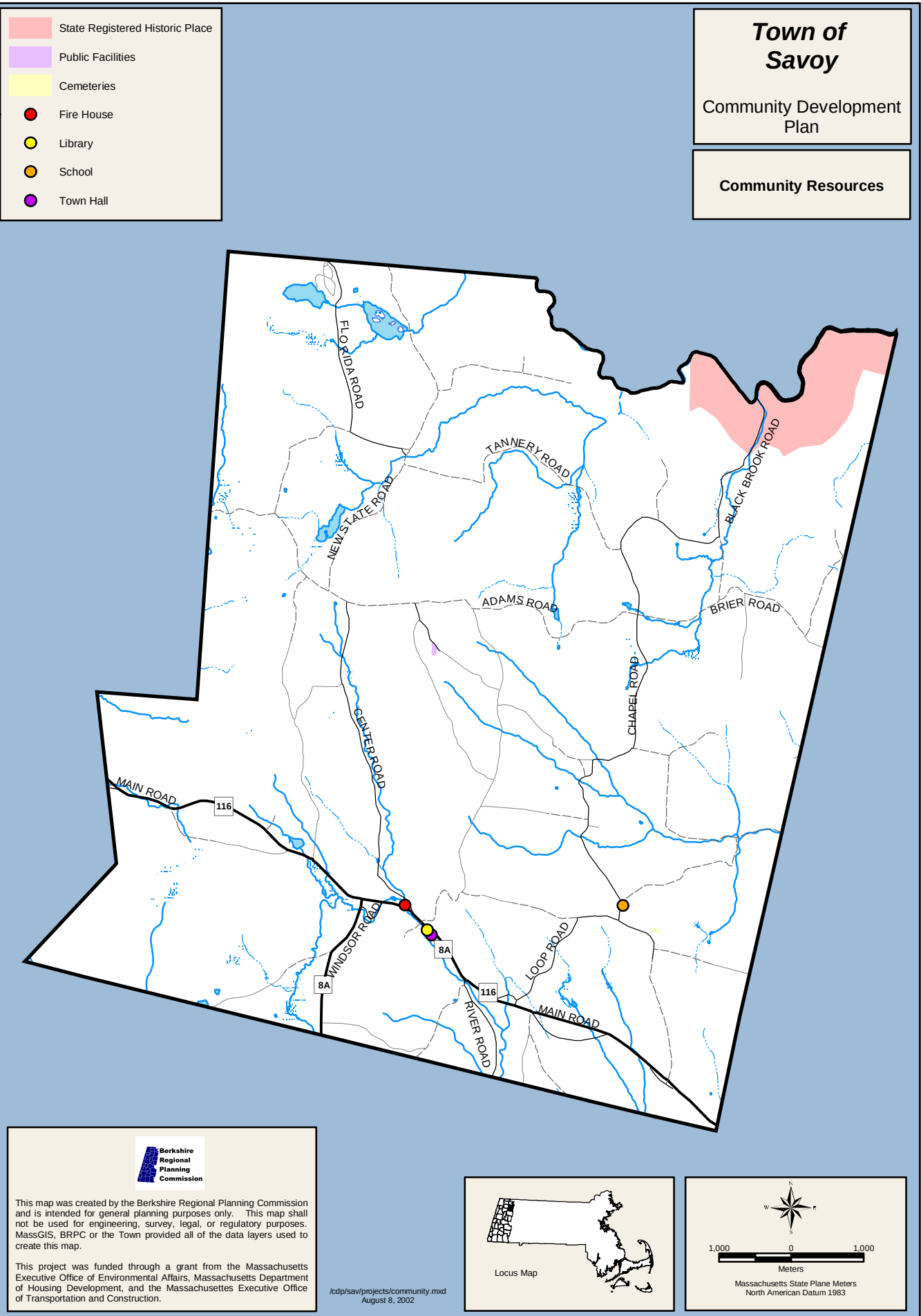
Locus Map



1,000 0 1,000
Meters

Massachusetts State Plane Meters
North American Datum 1983





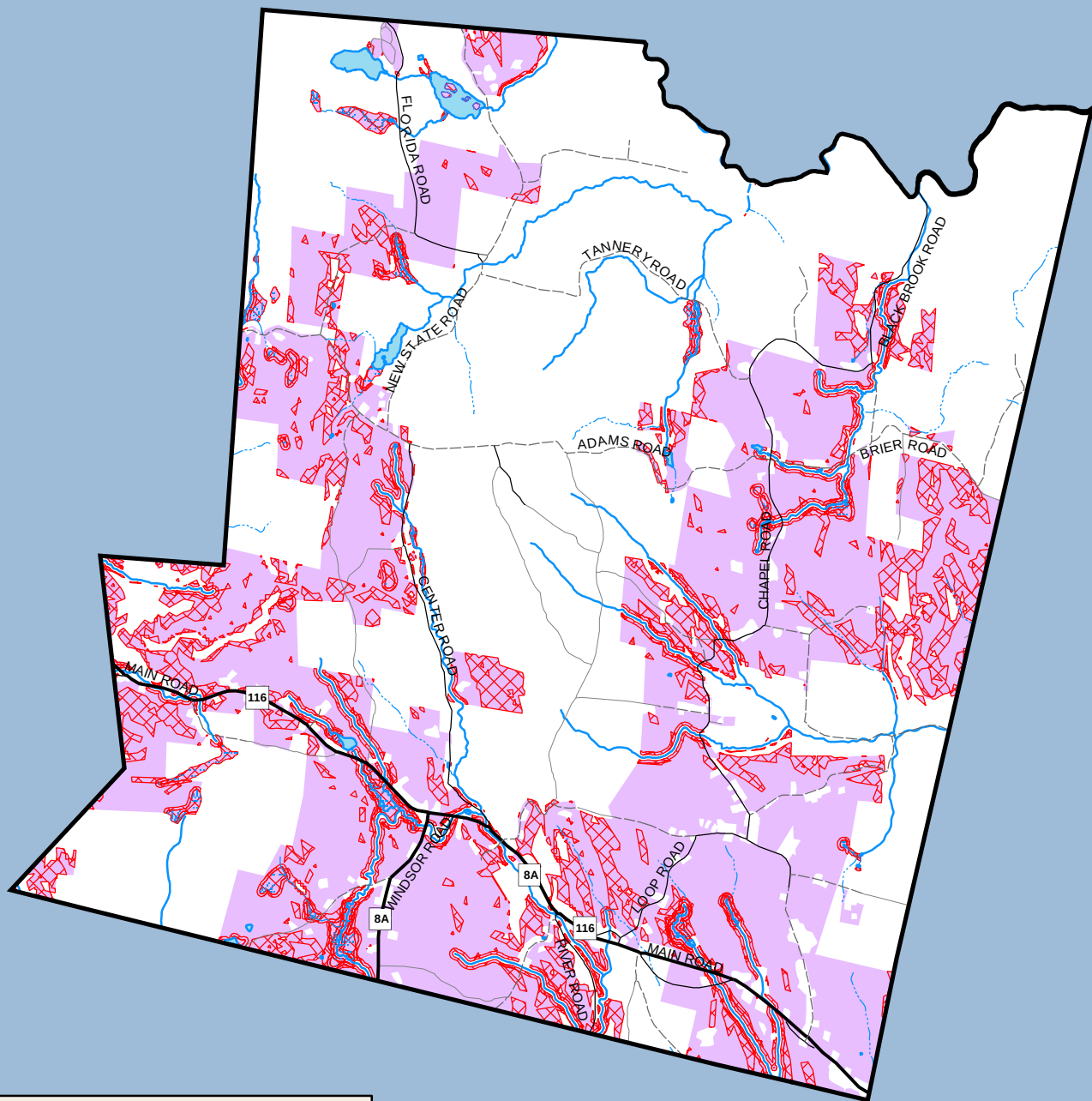
Partial Constraints

Buildable Land

Town of Savoy

Community Development Plan

Buildable Land



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Locus Map

Meters
Massachusetts State Plane Meters
North American Datum 1983

/cdp/sav/projects/buildableland.mxd
August 8, 2002

NHESP BioMap Core Habitat

NHESP BioMap Supporting Natural Landscapes

Estimated Habitats for Rare Wildlife *

Priority Habitats for State-Protected Rare Species **

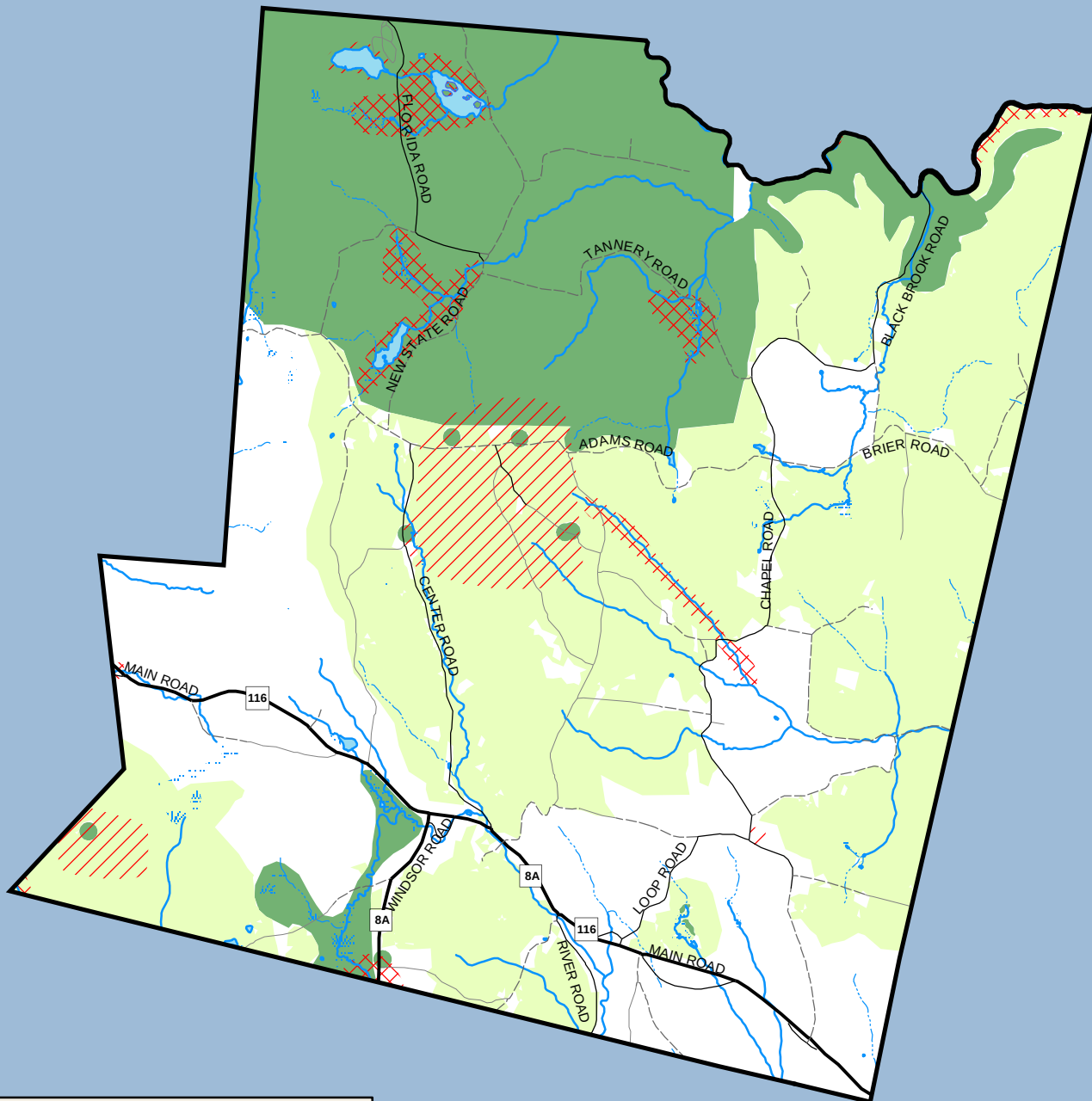
* NHESP 1999-2001 Estimated Habitats for Rare Wildlife: For Use with the MA Wetlands Protection Regulations (310 CMR 10).

** NHESP 1999-2001 Priority Habitats for State-Protected Rare Species: NOT equivalent to 'Significant Habitat' as designated under Massachusetts Endangered Species Act.

Town of Savoy

Community Development Plan

Biological Resources



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Locus Map

1,000 0 1,000
 Meters
 Massachusetts State Plane Meters
 North American Datum 1983

-  Stream
-  Intermittent Stream
-  Lake / Pond
-  Marsh / Wetland; 111612
-  Unpaved Local Road
-  Local Road
-  Major Road
-  Private Roads / Old Trails

Town of Savoy

Community Development Plan

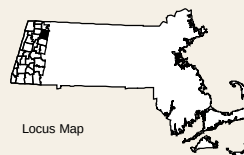
Base Map



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[/cdp/sav/projects/basemap.mxd](#)
August 8, 2002



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Meters

Massachusetts State Plane Meters
North American Datum 1983

Community Development Plan

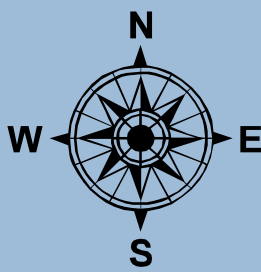
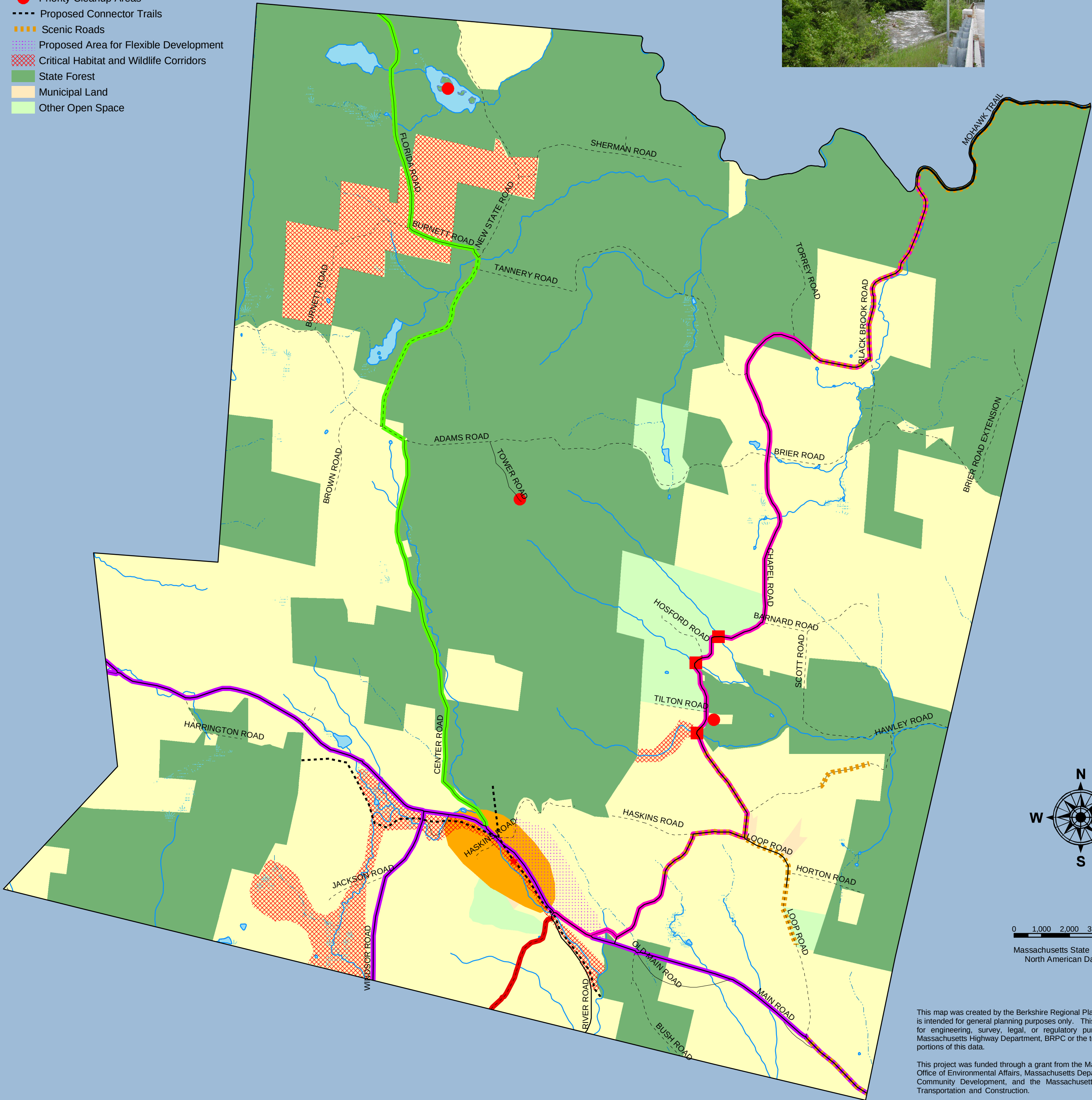
Land Use Suitability

Action Map

Town of Savoy, Massachusetts



- Establish a Town Center Business District
- Establish Program of Summer Events at the Town Field
- Establish Access Between Route 2 Scenic Byway and Town Center / Rt 116 Business Area
- Improve Access & Signage Between State Forest and Town Center
- Allow Additional Low-Impact Non-Residential Uses in Residential / Agricultural Zoning District
- Promote Rehabilitation of Housing Along Route 116/8A Corridors
- Promote Rehabilitation of Converted Seasonal Housing, especially in Griffin Hill Area
- Road Surface Improvements Along New State Road
- Three Culvert Replacements on Chapel Hill
- Implement RSMS on All Town Roads
- Priority Cleanup Areas
- Proposed Connector Trails
- Scenic Roads
- Proposed Area for Flexible Development
- Critical Habitat and Wildlife Corridors
- State Forest
- Municipal Land
- Other Open Space



0 1,000 2,000 3,000 4,000 Feet
Massachusetts State Plane Meters
North American Datum 1983

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This project was funded through a grant from the Massachusetts Executive Office of Environmental Affairs, Massachusetts Department of Housing and Community Development, and the Massachusetts Executive Office of Transportation and Construction.

- Road Surface Improvements Along New State Road
- Three Culvert Replacements on Chapel Road
- Implement RSMS on All Town Roads

Town of Savoy

Community Development Plan

Transportation Suitability Map



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This project was funded through a grant from the Massachusetts Executive Office of Environmental Affairs, Massachusetts Department of Housing Development, and the Massachusetts Executive Office of Transportation and Construction.

Adrian@projectchase_savoy
June 15, 2007



Inset Map

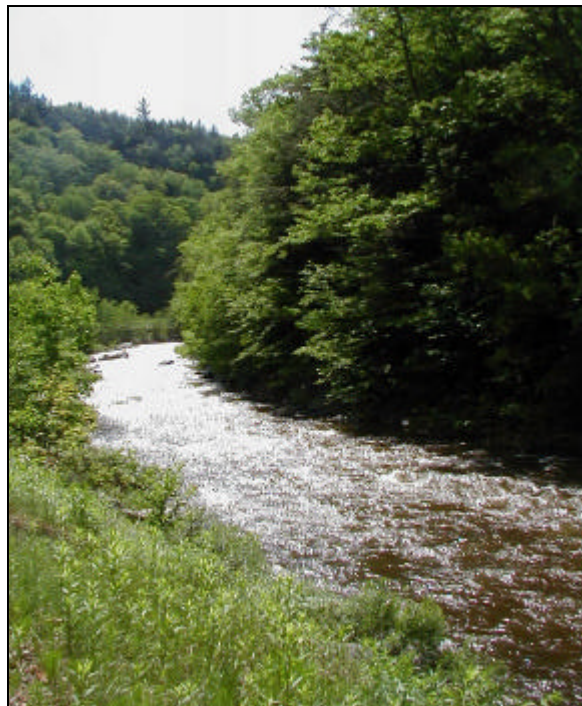


Massachusetts State Plane Meters
North American Datum 1983

COMMUNITY DEVELOPMENT PLAN TOWN OF SAVOY



Appendix



Appendix

The Housing Profile	9-1
Economic Profile of Savoy	9-21
The Fiscal Analysis for Savoy	9-32
Notes from the CDP Advisory Committee Meetings	9-43
Results of the 2003 Town Survey	9-47
Excerpt from the 2003 Savoy STRAP Grant Application	9-52
Additional Information & Resources	9-62

The Housing Profile

INTRODUCTION TO THE HOUSING PROFILE

This section examines the socio-economic trends in Savoy and in the surrounding area of Berkshire County, which affect housing supply and demand. Planning to maintain an adequate supply of affordable housing while balancing concerns related to open space, natural resources, transportation, infrastructure, and community services is a challenging task. Planning for affordable housing begins with analysis of detailed information on the local housing stock in order to identify specific concerns and potential problems for the Town to address. Several factors may indicate a potential concern for affordable housing and contribute to a town's ability to maintain housing that is affordable to residents of a wide range of incomes. Some of these factors are:

- Low supply of existing housing relative to the population.
- High costs of housing that are beyond the affordability of local residents.
- Lack of housing production
- Relative scarcity of land available for residential development
- High cost of land
- Higher production costs associated with marginal development sites
- Lack of available infrastructure
- A complex maze of restrictions related to local zoning, subdivision controls and local permitting.

This section presents information and analysis on potential factors that may indicate areas of concern for affordable housing in the Town of Savoy. The section ends with a list of several actions that may address the Town's specific concerns for housing that are identified.

Current Housing Stock Statistics

Current Housing Stock

Table H-1: Current Housing Stock:

Single Family Homes	249	77%
Mobile Homes	65	20%
Multi-Family Units	10	3%
Condominiums	0	0%
Other Homes	0	0%

Total Housing Stock: 324

Source: US Census, 2000* SF-3 Sample Data

Table H-2: Census Data: Housing Tenure in 2000 vs.1990					
Housing Occupancy	Number in 2000	% of total, 2000	Number in 1990	% of Total, 1990	% Change 1990-2000
Seasonal	13	4%	56	18%	-77%
Owner-Occupied	266	82%	213	68%	+25%
Rental	21	6%	23	7%	-9%
Vacant Units	26	8%	22	7%	+18%
% Year round Homeowner Units Vacant	2.6%		4.1%		
% Year round Rental Units Vacant	0%		4.2%		
Total Housing Stock:	326		314		4%

Source: US Census Bureau, 2000 Census SF-1 Actual Count data

*Vacant Units Do Not Include Seasonal Units

Chapter 40B Subsidized Housing Inventory

According to the Massachusetts DHCD Inventory of CH40B Subsidized Housing Inventory through April 27, 2002, twenty-one (21) of Savoy's 326 Housing Units were considered Chapter 40B Units. "Chapter 40B Units" are units considered affordable by low- and moderate-income households with long-term restrictions that ensure that it will continue to be affordable. Chapter 40B authorizes a housing agency or developer to obtain a single comprehensive permit for the construction of subsidized low- or moderate-income housing. If a community in which less than 10% of its total year-round housing stock is subsidized low- or moderate-income housing, denies a comprehensive permit, or imposes conditions that make the project un-economic, the developer may appeal to the state Housing Appeals Committee for review of the local action.

Rental Housing Stock

Rental units comprise only six percent (6%) of the housing stock in Savoy. The number of rental units in Savoy has decreased from 1990 to 2000 from 23 to 21. Demand for rental units in town has caused the vacancy rate for rental units to disappear in the past ten years, from 4.2% vacancies to zero percent (0%) vacancies in 2000. The 2000 median monthly rent for Savoy units was slightly lower than the Berkshire County median, which was \$499. The median monthly contract rent for these units rose 17% in the past 10 years from \$390 in 1990 to \$455 in 2000. This increase was less than the 36% increase in Berkshire County median rents during this time period.

EO418 Affordable Housing Certification

The Housing Certification Process is an important part of the Executive Order 418, "Assisting Communities in Addressing the Housing Shortage." Its purpose is to provide an incentive for communities to assist residents by taking steps to increase the supply of housing affordable to individuals and families with low-, moderate-, and middle-incomes. Certification gives the town preferential status when applying for any of the over \$577 million in annual grant opportunities made available by the State. Through the CDP process, the Town of Savoy completed housing certification for FY03. The CDP plan provides a strategy and base information needed in order to complete future requests for certification.

Link between Housing Certification and Discretionary Grant Programs

This chart below lists the discretionary grant programs and the annual grant funds available for which Executive Order 418 Housing Certification is a threshold for application or for which bonus points are awarded in FY 2004.

Program & Funding Agency	Annual Amount
Rolling Application Grant Programs (Housing Certification Required, but may be submitted at time of application)	
Department of Housing and Community Development	
☐ Massachusetts CDBG - Ready Resource Fund (RRF)	\$ 2,000,000
☐ Massachusetts CDBG - Community Capital Fund (MCCF)	750,000
☐ Community Development Action Grant (CDAG)	7,000,000
☐ Affordable Housing Trust Fund	20,000,000
☐ Capital Improvements Preservation Fund	45,000,000
Executive Office of Transportation and Construction	
☐ Public Works Economic Development (PWED)	15,000,000
☐ Small Town Rural Assistance Program	1,000,000
Grand Total Rolling Application Programs (annual)	\$90,750,000
Competitive Grant Programs (Housing Certification triggers approximate 10 percent bonus)	
Department of Housing and Community Development	
☐ Federal Low-Income Housing Tax Credits (LIHTC)	\$11,000,000
☐ State Low-Income Housing Tax Credit	4,000,000
☐ HOME	15,200,000
☐ Housing Stabilization Fund (HSF)	14,000,000
☐ Housing Innovations Fund (HIF)	9,000,000
☐ Soft Second Loan Program	4,000,000
☐ Lead Paint	600,000
☐ Massachusetts CDBG-Community Development Fund I & II (CDF)	24,250,000
☐ Massachusetts CDBG-Housing Development Support Program (HDSP)	2,500,000
Executive Office of Environmental Affairs	
☐ Self-Help Program	5,000,000
☐ Urban Self-Help Program	5,000,000
☐ Massachusetts Clean Water State Revolving Fund Program	270,000,000
☐ Massachusetts Drinking Water State Revolving Fund Program	120,000,000
☐ Massachusetts GIS Parcel Data Program	500,000
Department of Economic Development	
☐ The Minority Economic and Community Development Grant Program (MECD)	525,000
☐ The Massachusetts Tourism Competitive Grant Program	1,289,931
Grand Total Competitive Grant Programs (Annual)	\$486,864,931
Grand Total All Grant Programs (Annual)	\$577,614,931

Property Values & Taxes

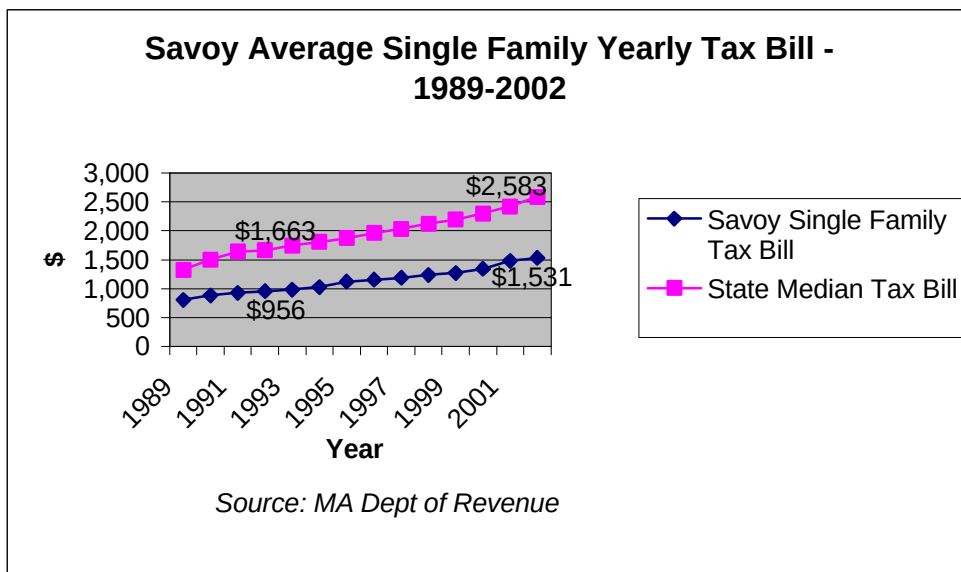
FY2002 Average Single Family Tax Bill – Savoy						
Single-Family Parcels	Average Value	Tax Rate	Single Family Tax Bill	Hi-Lo Rank	# of Towns Included	State Median
280	98,156	15.60	\$1,531	313	334	2,583

The Town tax rate of \$15.16 is high compared to average 2002 Tax rate of \$12.51 for Berkshire County Towns. However, the average tax bill for single family homes in Savoy was lower than the County Average of \$1,871. The town was ranked 313 of 340 Massachusetts towns reporting tax rates.

Savoy's fiscal stability relies heavily on its residents. Approximately 95% of the town's annual tax levy is generated by residential property, while only 2% is gained from commercial property. The tax levy gained by the single commercial parcel is seven times that gained from each residential parcel.

	Parcels	Total Tax Levy	Tax Levy Per Parcel
Single Family Residences	280	\$428,680	\$1,531
Commercial Parcels	1	\$11,318	\$11,318

Taxes are steadily increasing in Savoy. Chart H-1 shows that the average single family tax bill has increased 60% in the last 10 years (1992-2002) from \$956 to \$1,531, while the median state tax bill has increased only 55% in this same period of time.



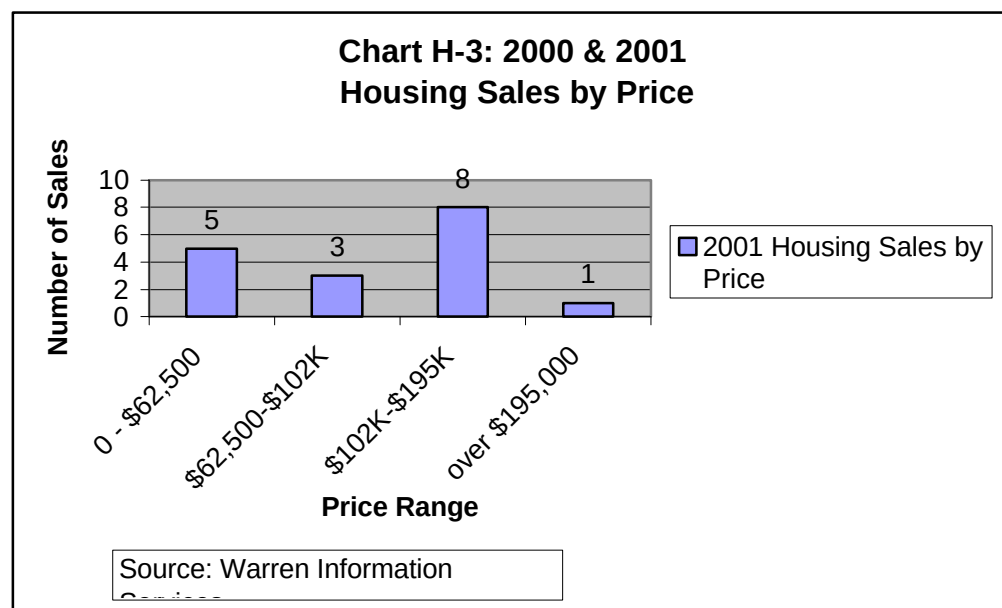
Property Value vs. Market Value**Table H-3: Annual Single Family Home Statistics**

Year	Average Assessed Value ⁽¹⁾	Median Sales Price ⁽²⁾	Total Number of Sales ⁽²⁾
1994	\$89,339	\$70,000	10
1995	\$85,532	\$52,000	6
1996	\$85,675	\$66,000	15
1997	\$87,073	\$55,000	13
1998	\$87,227	\$50,000	15
1999	\$88,800	\$85,000 ⁽³⁾	5 ⁽³⁾
2000	\$90,102	\$110,000 ⁽³⁾	8 ⁽³⁾
2001	\$97,491	\$159,000 ⁽³⁾	8 ⁽³⁾
Jan-June 2002	\$98,156	\$108,500 ⁽⁴⁾	4 ⁽³⁾

Sources: 1 MA Department of Revenue
 2 Warren Information Services
 3 Boston Globe Real Estate Listings
 4 Town Assessors FY02 Sales Report

Recent Housing Sales by Price

The median sales price for homes sold in 2000 and 2001 in Savoy was \$116,000, while the median price of the four homes sold in the first half of 2002 was \$108,500.



Local Educational Expenditures

Each year, the Department of Education reports community educational expenditures. The Net Average Membership Pupils is the number of students residing in Town, averaged over the entire year. The number includes pupils from the Town enrolled in local and regional schools, and those being tuitioned to out-of-town schools. The number does not include non-residents. Cost per pupil is based on the DOE integrated operating costs. The DOE integrated operating cost is one of the most widely accepted measures for comparing educational spending among communities. It reflects the community's share of regional school spending as well as that of its own local schools. The figure does not include capital outlay and construction costs. The following chart shows the total number of membership pupils, and calculated operational costs per pupil for the Town from 1995-2000. It also includes school expenditures as a percentage of all town expenditures from the general fund on government operational costs excluding capital outlay and construction costs.

Savoy's Educational Costs and Expenses 1990-2000

Year	Town Spending on Schools	School Spending as % of Total Town Expenses	Per Capita Town Spending on Education	Town School Spending Per Pupil		DOE Integrated Operating Cost	Net Avg. Membership Pupils	DOE Cost Per Pupil
1990	\$397,737	56%	\$627	\$3,675		\$455,601	108	\$4,211
1995	\$565,603	68%	\$834	\$4,961		\$625,557	114	\$5,502
2000	\$813,945	72%	\$1,155	\$6,806		\$1,044,125	120	\$8,730

The number of students and the cost per students has increased in the past 10 years. Some notable facts are the following:

- Since 1990, there has been an 11% increase in the number of students.
- Since 1990, education expenses comprise 16% more of the town's annual operating expenses, now encompassing 72% of all town expenses.
- Since 1990, cost-per-pupil has more than doubled (107% increase).

The cost of education per pupil has almost doubled from 1990 to 2000, which has been reflected in the rising percent of the town's spending being contributed towards education, which was 72% in 2000 as compared to the Berkshire County average of 54%. In 2000, the cost per pupil was calculated to be \$8,730, which was higher than the Berkshire County average of \$7,831. The attached comparison details year 2000 municipal educational spending by school district for Berkshire County.

Current Development Practices and Available Land

Construction Trends & New Construction 1995-2001

US Census figures show Savoy to be one of the fastest growing towns in Northern Berkshire County in the past 20 years. Since 1980, the number of housing units has increased 42% from 229 to 326. New construction in town has decreased since 1999. 1998 and 1999 were the most active years for construction in town since 1995, with 7 and 8 new single family housing units built. Aside from 1998 and 1999, the town averaged approximately 2 new single-family housing units in town and 1 new mobile home per year. Twenty three percent, (23%) or

almost a quarter of all new housing in town from 1995-2002 has been mobile homes. Mobile homes currently comprise 20% of the total housing stock in town.

Table H-5: Building Permits and New Construction 95-02				
Year	Single-Family Units	Modular/ Log Homes	Mobile Homes	Total New Units
1995	1	1	1	3
1996	5	1	2	8
1997	3	1	2	6
1998	7	0	0	7
1999	8	0	1	9
2000	0	2	1	3
2001	2	0	2	4
2002	1	0	3	4
Total	29	5	10	44
Source: Town Building Inspector Data, 2002				

Renovations

The town has averaged approximately 20 building permits per year since 1995. Approximately 25% of these have been for new housing units or mobile homes. Many of these permits are for construction of sheds, decks, porches, and garages. Several permits have been issued for renovations such as siding, and more major improvements such as foundations and additions. In 2001, 5 of the 19 permits (26%), were for additions, and 3 of the 19 (16%) were for demolition.

Source: Town Building Inspector List of Permits for 1995-2002

Development Patterns

Savoy is a rural/residential community with very little commercial development. It is bordered by Florida on the north, Hawley on the east, Windsor on the south, and Adams and Cheshire to the west. There is no well-defined town center, although the town hall and the general store are located in the south part of town along Route 116. Development is constrained to southern sections of town along route 116, western strip along new state road, and an eastern strip along Loop, Chapel and Barnard roads. Much of the central and northern sections of town are undeveloped Savoy State Forest land that is protected.

Source: BRPC 2000 Buildout Analysis

Local Zoning Provisions

The entire town of Savoy consists of a single Rural, Agricultural, Residential zoning district. One and two family residences are allowed by-right, although no two family dwellings have been built in the past 10 years. The minimum required lot size for new construction is three acres.

Special permits from the zoning board of appeals may be requested for the conversion of a home into a multi-family dwelling. Zoning prohibits the development or expansion of mobile home parks. The zoning bylaws also do not allow for accessory use, or "in-law" apartments.

Savoy does not have its own regulations for wetlands, floodplain, stream and pond protection, water supply protection or site plan review.

Source: BRPC 2000 Buildout Analysis

Utilities

Savoy has no municipal water or sewer system, as 100% of the houses must provide on-site water and septic. There is no gas service available, and solid waste collection is done at the town transfer station.

Public Transportation

There is no regular public transportation available, however shuttle service to employment is available free of charge by calling the Transportation Association of North Berkshire, Inc.(TANB). This is a new program for the northern Berkshire municipalities of Savoy, Florida, North Adams, Adams, Clarksburg, Cheshire and Williamstown. Although the program is directed towards those in need of rides to employment, TAMB is acting as a free clearinghouse that anyone in Northern Berkshire may call to find options for transportation. *Source: BRPC Data Book 2001*

Constraints to Housing Development

Housing development in Savoy is constrained by the large amount of un-developable land in town. Savoy has more permanently protected state land within its borders than any other town in Berkshire County. Over 12,000 acres, or 53% of the total area of town is owned by the state as part of the Savoy Mountain State Forest, Mohawk Trail State Forest, Windsor State Forest, and Savoy Wildlife Management Area. Approximately 6,954 acres, or 30% of the Town's land area is potentially buildable.

The zoning by-laws require relatively large lots. There is no regulation allowing for accessory, or "in-law" apartments, or multi-family housing larger than a duplex, which could increase the number of inexpensive dwellings in town.

Savoy is remote town with no municipal utilities such as water and sewer, making development more expensive than other less remote areas with public water and sewer.

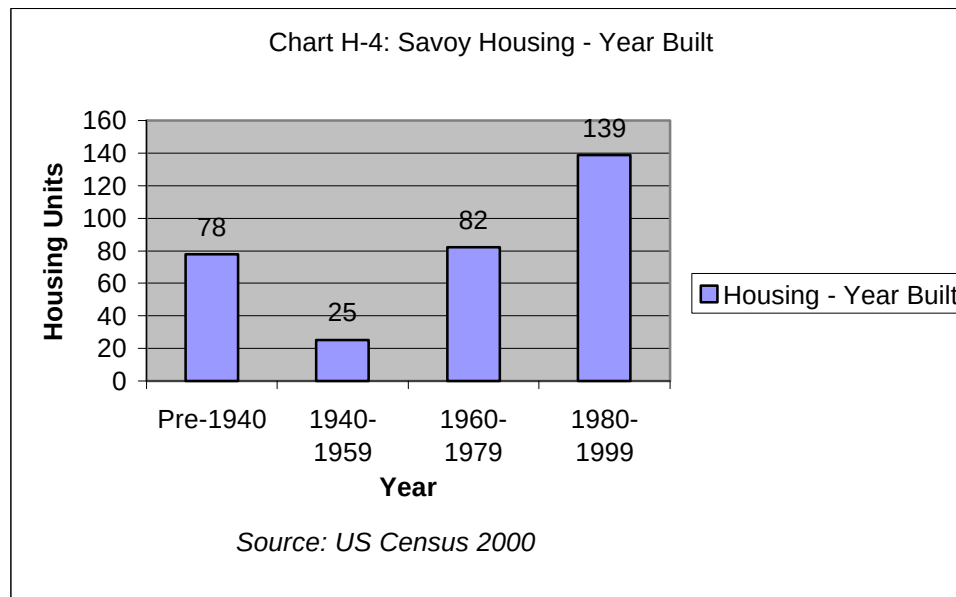
Site Considerations

The town of Savoy has a small amount municipal land, which comprises a Town Field and forested land in a remote section of Town. There is also very little land scattered throughout the town that is subject to tax title foreclosure. There are several properties along the Route 116 corridor that the town may be interested in revitalizing. There are also several private landowners with substantial acreage that may be appropriate for development of affordable housing.

The town has expressed that it might possibly be interested in acquiring land in the future, and this may be a necessity in the future, but the current fiscal status of the town would make it very difficult.

Current Housing Conditions**Age of Housing Stock**

The majority of homes in Savoy were built after 1960. Forty-two percent (42%), or 139 of the 324 housing units were built since 1980. There are also several older houses built prior to 1940.



Assessment of the Housing Stock

Structural Violations

Source: Town Building Inspector or Building Inspector's Annual Report

Many of the houses in Savoy are in need of some type of renovation. The town has recently completed a program intended to assist local residents finance home renovations. Participation in this effort was not as high as expected, and the structural condition of town residences is still a major concern for the town.

Health Violations

As a town without municipal water or sewer, Title 5 septic inspections are a major health concern for the town, and a major source of the town's health violations.

Population Statistics

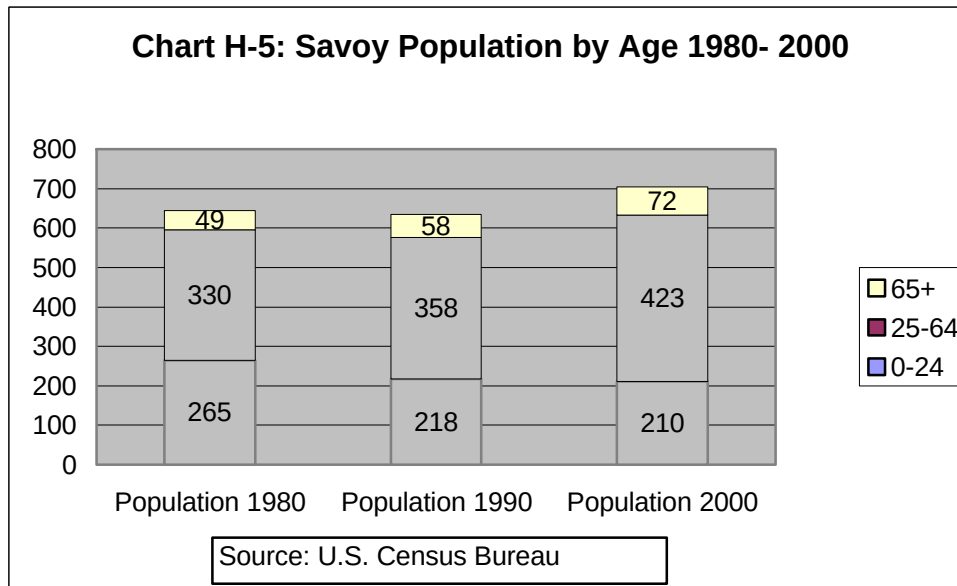
Historical Population Counts

Table H-6: Historical Population Counts

	Town	Berkshire County
1970	322	149,402
1980	644	145,110
1990	634	139,352
2000	705	134,953

Population By Age

The last ten years have seen a 28% increase in the population 65 and older. The increase in older residents comes with a decrease in younger residents. Since 1980, the number of residents aged 24 or under has decreased by over 20%. This has caused the median age to rise dramatically from 1980 to 2000, increasing from 30.1 to 39.6.

Chart H-5: Population By Age 1980-2000.

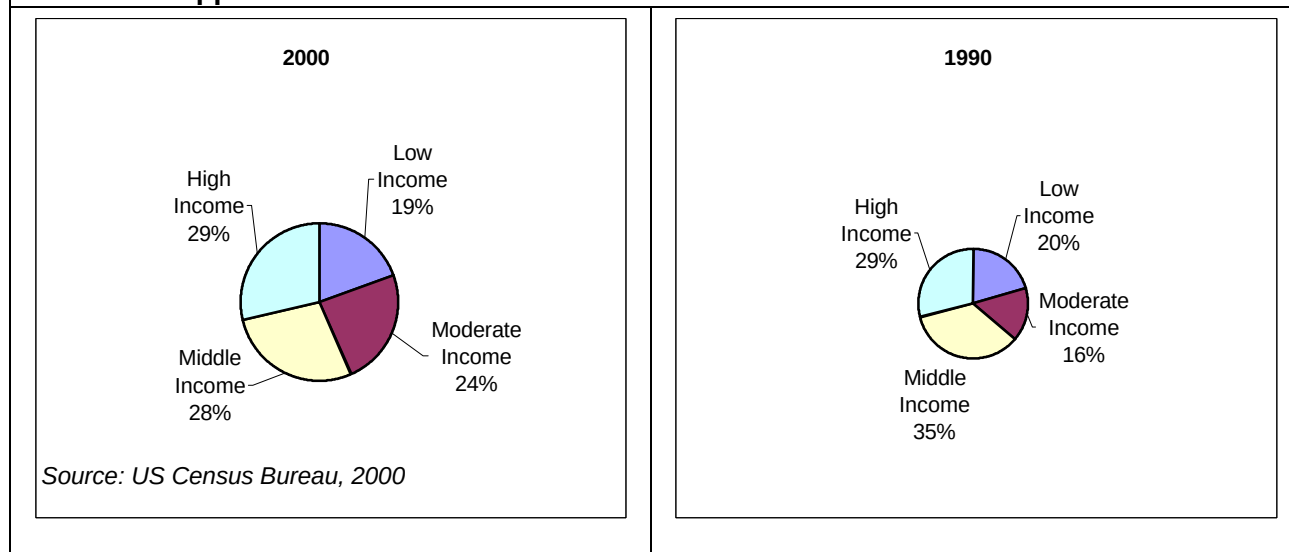
Economic Statistics Related to Housing

Local Household Income Levels

In the US Census of 2000, Savoy had a median household income of \$41,477. This was a 24% increase from the 1990 level, which was slower than the 28% increase experienced countywide, and the 37% increase experienced statewide.

The percentage of middle-income households in Savoy is decreasing with an increased number of households considered low and moderate income. Approximately forty-three percent (43%) of the Town's households are considered low or moderate income. Low or moderate-income households are those earning up to 80% of the Town's median income, or up to \$33,181. Twenty eight percent (28%) of the Town's residents were considered middle income (earning 80-150% of the median household income), and twenty-nine percent (29%) were considered high income.

Savoy has seen a steady number of residents living in poverty. The number of families living below the poverty level are calculated by the US Census Bureau with a formula that takes into account the family income levels, size, and other factors relating to household economics. In 1990, 9 families, or 4.9% of Savoy families were considered to be living below the poverty level. In 2000, 10 families, or 4.9% of the town's families were considered to be below the poverty level.

Chart H-6: Approximate Household Income Levels**Household Incomes: Renters vs. Owners**

Renters usually have lower incomes than homeowners in a community. However, Savoy has one of the largest discrepancies in median household income for homeowners vs. renters. The median income for renters in Savoy was only \$9,750, which was approximately 23% of the total median income of the town. The median household income for owners was \$46,111.

Savoy Median Household Income by Tenure(1999)				
		Total	Owners	Renters
Savoy		\$41,806	\$46,111	\$9,750

Household Incomes: Poverty by Age

There were 16 households considered to be in poverty. Both homeowners and renters were included in this count. Nine of these households were homeowners, and seven households were renters. Savoy's impoverished households are typically older residents. Seven of the nine homeowners determined to be below the poverty level (78%) were homes to householders between the ages of 60 and 75. None of the severely impoverished renters were younger than 45: Five of them were between 45 and 55, and the other 2 households were between 75 and 85.

Renter's Affordability Gap

Gross rent is a measure of the actual cash being paid by renters for each month of rent. The median gross rent for Savoy in 2000 was \$505. Comparing the median gross rent to the median income of renters, rents far outweighed the amount what the Department of Housing and Community Development determined to be an affordable level, or 30% of the monthly income. The gap is profiled below, showing that the median renter is paying nearly two times more than they can afford.

Median Yearly Income	Median Gross Rent	30% of median monthly income (Affordable Payment)	Affordability Gap
\$9,750	\$505	\$244	\$261

Local Employment

In the year 2000, there 63 people employed in 11 establishments in the town of Savoy. The largest employer in town is the Savoy Elementary School, which employs the majority of those employed in town. Figures are confidential if more than 90% of all jobs in an industry are held by a single employer.

The total labor force of Savoy was 394 as of April 2002. The vast majority of residents commute to jobs located outside of town. The average commute time of 31.8 minutes was the 2nd highest in the Berkshires. Eighty nine percent (89%), or 308 of the 345 workers answering the 2000 census said they drove to work alone. Residents in Savoy rely heavily on their cars, as 182 of the town's 285 households (64%) had 2 or more cars available. 18 (6%) of the town's households had zero cars available.

Table H-7 Employment and Wages in Savoy								
Year	Total Annual Payroll	Avg Annual Wage	Establishments	Total	Govern-ment	Const-ruktion	Trade	Services
1985	\$150,500	\$8,850	Conf	17	15	0	0	Conf
1990	\$263,053	\$9,743	7	27	Conf	Conf	Conf	Conf
1995	\$502,130	\$12,247	7	41	Conf	Conf	Conf	Conf
2000	\$842,905	\$13,379	11	63	Conf	Conf	Conf	2
Source: Massachusetts Department of Employment & Training								

Table H-8: Municipal Unemployment vs. State Unemployment				
Year	Local Labor Force	Local Unemployed	Local Unemployment Rate	State Unemployment Rate
1997	400	26	6.5	4
1998	402	24	6.0	3.2
1999	406	23	5.7	3.2
2000	387	16	4.1	2.6
2001	389	19	4.9	3.7
April 2002	394	23	5.8	4.4
Source: Massachusetts Department of Employment & Training				

Market Trends for Housing**Rental Housing**

There is very little option for rental housing in Savoy. Currently, one family from Savoy is on Berkshire Housing's waiting list for a section 8 rental subsidy voucher. The North Adams Housing Authority also accepts applications for section 8 vouchers, but their waiting list is not yet categorized.

Homeownership

Local realtors have expressed increased demand for housing in Berkshire County as a whole. Realtors also note a shortage of supply in the mid-priced housing for second-time homebuyers looking for new homes or homes that don't require a great deal of renovating.

Housing Affordability Gap Analysis

Housing Affordability Methodology

The housing affordability study was conducted to determine whether or not the “typical” family in Town could actually afford to buy a home in Town at current market values. According to HUD guidelines housing is considered to be affordable when monthly mortgage payments comprise no more than twenty-eight percent (28%) of a household’s total monthly income.

The typical family was defined as a household with an income equal to the median estimated income of the Town. The Town’s median housing price was presented as determined from sales data provided by Warren Information Services, while an estimate of the Town’s median income for 2000 was given by the US Census Bureau 2000 Census.

Maximum price affordability levels were determined by an average of mortgage loan qualification calculations provided by local mortgage lenders. The analysis was based on a 10% down payment with no points. Calculations incorporate a mortgage interest rate of 7.00%, compiled as an average of current rates offered by local lending institutions at the time of the report. A current localized basic homeowners insurance quote for the town was provided by local insurance brokers. The results estimate a maximum housing price with monthly payments that are no more than 28% of the household income with an assumed maximum of 8% in other debts or obligations forming a combined personal debt payments of no more than 36% of monthly income.

Chart H-8: 2001 Affordability Matrix

Income Level	2000 Household Income Limits	28% of monthly Income	Calculated Maximum Affordable Sales Price	Number of 2000 & 2001 Sales in affordability range	Number of Households in 2000	% of total households in 2000	% 2001 Sales affordable by these households	Affordability Gap
low income up to 50% of Median	\$20,739	\$484	\$62,500	5	57	19%	29%	None(-10%)
Moderate income – up to 80% of Median	\$33,182	\$774	\$102,000	8	126	43%	47%	None(-4%)
Middle Income –up to 150% of Median	\$62,216	\$1,452	\$195,000	16	208	71%	94%	None(-23%)
High Income- over 150% of median	over \$62,216	over \$1,452	over \$195,000	17	291	100%	100%	None(0%)
Median Household Income 2000	\$41,477	\$968	\$128,000	10	146	50%	59%	None(-9%)

Sources:

Median Income: U.S. Census Bureau, 2000 Census.

Sales Prices: Warren Information Services, 2002

Affordability Calculator: [Legacy](#) Banks, 2002

Mortgage Rate: 7.0%

2001 Sales within Affordability Range: Warren Information Services, Banker & Tradesman

2000 Household Income level Numbers : U.S. Census Bureau, 2000 Census

Affordability Gap Analysis Findings for Homeownership

Considerations: The gap analysis compares availability of homes based purely on sales price. The analysis does not take into account the condition of the house that was sold, and does not differentiate between mobile homes and single family homes. The analysis is intended to show the availability of housing to households of various incomes. However, in demonstrating that sales prices were affordable to lower income households, it cannot be concluded that lower priced houses were actually bought by lower income households.

Results: The gap analysis shows no apparent affordability gap in Savoy, and that homeowners were able to afford the typical home sold in Savoy in 2000 and 2001. During the study period, houses were sold at a variety of price ranges. All but one of the homes sold were at a price considered affordable to middle-income households. Over half of the homes (59%) were considered affordable to the median income household, which comprises half (50%) of the town's households. The median sales price of \$116,000 was affordable to the median income household, who could presumably afford to spend \$128,000 on a home. It may be concluded from this analysis that the housing being sold in Savoy is *not* concentrated in the higher price ranges, and is occurring at a level consistent with the affordability levels of the town.

Many potential homeowners in Savoy do not have adequate knowledge of how to finance the purchase of a home. The advisory committee expressed the need for information about homeownership and homeownership assistance programs as a definite concern for the town.

Affordable Homeownership Assistance Programs

Good Samaritan Homeownership Program

Berkshire County Towns participate with Berkshire Housing Development Corporation, Berkshire Fund, Inc., and nine local lenders with the Good Samaritan Homeownership program described below. The participating lenders include Berkshire Bank, Legacy Banks, Pittsfield Cooperative Bank, Lee Bank, Lenox Savings Bank, Adams Co-operative Bank, So. Adams Savings Bank, Hoosic Bank and Greylock Federal Credit Union.

The Good Samaritan Homeownership program, which received a Federal Home Loan Bank Affordable Housing Program Grant for \$96,000 in 1999 to assist low-income households with down payment and closing cost assistance. This program is available to income eligible residents throughout the County and more than 175 families have bought homes through the program in the past 10 years. Participating lenders provide a first mortgage equal to 80% of the purchase price, Berkshire Fund provides a second mortgage equal to 15% of the purchase price, and the buyers provide a 5% down payment. The banks also purchased more than \$1.6 million of low interest bonds to fund the down payment pool.

USDA Rural Housing Service Loan Guaranty Program

This program is a federally funded program from the Department of Agriculture (USDA)/Rural Housing Service. This program is available to all borrowers seeking mortgages throughout Berkshire County, with the exception of the City of Pittsfield. Through the Guaranteed Rural Housing Loan Program, moderate-income earners can qualify for existing single-family mortgages without a down payment. This program is currently available at Lee Bank.

MassHousing General Lending Program – 1st Time Homebuyers

MassHousing partners with Lee Bank, Berkshire Bank, and Legacy Banks to assist credit-worthy, low and moderate income, first time home buyers whose income and home purchase price fall within federally-set guidelines with financing and educational assistance. The 1st Time Homebuyers Program offers below market level mortgage rates, as well as low down payments, in return for completing a homebuyers counseling course given by MassHousing.

In the last 5 years, Savoy residents have participated in this program and have received \$73,000 in such loans. Source: [MassHousing Stats](#)

As of March 6, 2002, eligibility requirements for MassHousing programs in Savoy are:

Income Limits For MassHousing Programs In Savoy					
Income Limits		Acquisition Cost Limits			
1 - 2 Persons \$ \$66,000 3 or More \$ \$75,900		New Construction		Existing Housing	
		Single Family \$277,100		Single Family \$198,400	
		2 Family	n/a	2 Family	\$223,300
				3 Family	\$270,400
				4 Family	\$314,400
Source: MassHousing, 2002					

Municipal Tax Title Acquisitions for Purposes of Housing Development

The town has very few parcels of land with property tax liens. These parcels are scattered throughout town and are not substantial.

Housing Rehabilitation Assistance Programs

MassHousing Septic Repair Loan Program

The Septic Repair Loan Program is a state-wide program established under Chapter 708 of the acts of 1966 of the Commonwealth of Massachusetts that is funded by MassHousing and available locally at Lee Bank. The MassHousing program offers reduced interest rate loans of \$1,000 - \$25,000 to cover costs associated with the upgrade of a failed sewage disposal system within the meaning of Title 5. Homeowners may qualify for 0%, 3% or 5% interest rates based on household income (see chart H-10). Repairs are for owner-occupied primary-residences only, not for second homes. The program is popular and several such loans are given out every year throughout the county. Few local applicants have failed to qualify. The Average Loan amount for a Septic Repair Loan has been relatively high, as the program's closing cost requirements have discouraged smaller value loans. The program began with a \$13 million State grant; it is considered successful; and is expected to continue with self-sufficient funds from loan payments.

In the last five fiscal years, a total of 0 loans and \$0 of Septic Repair Funds has been given to qualified homeowners in Savoy. (Source: [MassHousing Use Figures for FY96-01](#))

Chart H-10: Income Limits for Septic Repair Loans in Berkshire County

Loan Rate	1-2 person family	3 or more persons
0%	\$23,000	\$26,000
3%	\$46,000	\$52,000
5%	\$92,000	\$104,000

MassHousing Home Improvement Loan Program

Local residents are also eligible for participation in the Home Improvement Loan Program at MassHousing. This program is available through Lee Bank, and residents of other towns in Berkshire County have participated. The program offers financing for income-eligible homeowners to repair their homes. Eligible properties are one-to-four family properties and residential condominiums, and the residence must be the borrower's principal residence for minimum of one year. The maximum loan amount is \$5,000 - \$25,000 for loan terms of 5 to 15 years.

In the last five fiscal years no residents from Savoy have participated in this program.

For more information on this program, contact MassHousing or Lee Bank.

DHCD Community Development Funds for Housing Rehabilitation

Berkshire Housing Services helps Berkshire County towns in obtaining Community Development Funds (CDF) for Housing Rehabilitation. Savoy recently, in 1998, obtained funds for this purpose, and it is a concern that much more assistance is needed. For more information about this funding source, contact Berkshire Housing Services.

Savoy Housing Strategy Actions

The following actions are included as ways that Savoy may continue to meet the housing needs of Savoy residents.

Action #1 Develop local capacity to address housing needs

In order to pursue residential development, the community may benefit from some type of formalized local organization that may both add to and benefit from the efforts conducted by housing organizations working regionally. A local group or committee, for example, would be involved in decision-making regarding housing development: where does it take place, who is an appropriate developer for Town-owned property, what type of housing should be developed and who should it serve. Such a group would determine how these questions are answered within the town, and how the town may benefit from and contribute to efforts being conducted in the surrounding region.

A local group dedicated to housing could take the form of a Town Committee, Housing Partnership, Housing Trust or other organizational structure. A newly established housing committee should work with the Town Administrator and Selectboard to:

- ⇒ Pursue rental housing development as described below.
- ⇒ Conduct a survey of local residents and employers regarding need for affordable homeownership opportunities
- ⇒ Work with the Town to identify and pursue state and municipally owned land including tax title properties appropriate for development
- ⇒ Continue to develop working relationships with regional and sub-regional Housing Development Agencies/Organizations -, e.g. BHDC, Community Development Corporations, Construct Inc. etc...

Action #2 Review Local Zoning

While the Town's zoning by-law has some components friendly to residential development, a review and update may find areas for improvement. Currently, the entire Town of Savoy is comprised of one zoning district, the Residential/Agricultural district. The zoning by-laws are designed mostly for single-family residential development. Minimum lot size is three acres. Two-family development may occur by right, and multi-family development is not allowed. Possible actions include:

- ⇒ Review Land Suitability Maps and local parcel maps to determine if current zoning accurately reflects existing conditions and current Community Values with regard to housing
- ⇒ Review sections of Zoning by-laws related to housing, particularly regarding how these by-laws may be modified to be more conducive to the production of affordable housing.
- ⇒ If a local affordable housing committee of some type is created, this group should work closely with the Planning Board to develop appropriate zoning strategies based on the results of the items noted above.

Action #3 Continuation of rehabilitation programs

The data indicates an on-going need for rehabilitation programs including programs to address septic failures as well as general rehabilitation needs. Programs currently available are have not been well subscribed. Continuation of affordable rehabilitation programs may assist low and moderate-income households - including elders- to maintain their properties in better repair. Further actions for this item may include:

- Continue to make local residents aware of MassHousing's Septic Repair Loan Program.
- Continue to work with BHCD to apply for CDBG funds for rehabilitation grants and loans.
- Pursue new rehabilitation funds which may become available.
- Often elders, who may most need assistance with rehabilitation, are reluctant to participate in loan programs – even deferred payment loan programs. Whatever type of housing committee is developed could work with the Council on Aging to determine the need for grant programs and/or technical assistance for elder households. If such need is identified, the committee and COA should identify sources of grant funds, such as foundation funding to provide such grants.

Action #4 Pursue development of affordable rental housing

Savoy has a negligible amount of rental housing and 21 units MGL C.40 B housing as of April, 2002. Development of affordable rental housing will assist the Town in meeting its MGL C40 B requirement and help insulate the community from outside interference in residential development. In order to pursue rental housing development, the Town may consider the following:

- Establish local organization such as a Housing Committee, Partnership or Trust to ensure local voice in decision-making. See Recommendation # 1 above.
- Continue to work with BHCD or with another local agency such as CDC of Northern Berkshires to develop mixed-use rental housing. Working with nonprofit partners will assist the community in securing the grant resources needed to make the development affordable at no cost to the Town.
- Identify “no cost” local resources that can make the project work such as state- or Town-owned land that can be used for a rental development. For example, if the town has foreclosed on tax title and derelict properties, there would be an opportunity for the Town to write down the cost of housing development for local residents.
- Work with nonprofit developer to identify grants and low-interest or deferred payment loans for rental development. Possible sources include:
 - ⇒ U.S. Department of Housing and Urban Development Programs: Section 202 Elderly Housing Program, Section 811 Housing for Persons with Disabilities
 - ⇒ U.S Department of Agriculture Rural Housing Service Program
 - ⇒ Massachusetts Department of Housing and Community Development Programs: Affordable Housing Trust Fund (with MassHousing), HOME, Housing Stabilization Fund, Housing Development Support Program, Local Initiative Program and Section 8 Housing Voucher Program.
 - ⇒ Massachusetts Housing Partnership loan programs
 - ⇒ Federal Home Loan Bank's Affordable Housing Program

Action #5 Pursue development of affordable homeownership options

There are limited year round properties affordable to moderate income households and which are not in significant need of rehabilitation. Development of affordable homeownership opportunities will help maintain a population of families with younger children in the community. Development of affordable homeownership units will also help the community meet its MGL C.40 B requirements.

- Ensure local banks continue to participate in MassHousing's lending programs. In the last 5 years, Savoy residents have received \$73,000 in loans through MassHousing's First Time Homebuyers Program. These households income cannot exceed \$66,000 for a family of two

and \$75,900 for a family of three or more. Cost limits are \$277,100 for new construction and \$198,400 for existing single family properties. The loans made in Savoy suggest these households purchased a moderately priced home.

- Conduct a survey to identify need for affordable homeownership, similar to rental survey conducted recently by the Town. The survey should be a task of the Town's new housing committee (see Recommendation #1 above).
- If a need is identified, pursue development in a manner similar to that described for development of rental housing.
- Consider other low-cost models such as working with Habitat with Humanity or pursuing development with the local vocational school programs.

Action #6 Consider the adoption of the Community Preservation Act to finance future affordable homeownership options in Savoy

The Community Preservation Act will make available approximately \$25 million of State funds to local municipalities every year to put towards creation and support of affordable housing, conservation, and historical preservation. The State monies will match funds gained if a town elects to impose a tax surcharge of up to 3%. Use of these funds is determined locally. In Berkshire County, Stockbridge and Williamstown have elected to participate in the provisions of the Community Development Act, enabling them as the only two municipalities able to receive state funds from a pool of funds designed to serve all 32 Berkshire County municipalities.

Action #7 Apply for EO418 Housing Certification for Savoy

Savoy has not previously been EO418 Housing Certified. Continued Certification gives the town preferential status when applying for \$45 million in grant opportunities available annually by the State.

Economic Profile of Savoy

This section examines the socio-economic trends in Savoy and in the surrounding area of Berkshire County that affect economic development. Planning to maintain an adequate supply of businesses while balancing concerns related to open space, natural resources, housing, transportation, infrastructure, and community services is a challenging task. Planning for economic development begins with analysis of detailed information on the local economy in order to identify specific concerns and potential areas in which the town may encourage business and employment. Several factors may indicate the community's economic stability, strengths and potential areas in which to guide business development that emulates the character of the community. Some of these factors are:

- Supply and diversity of local employment opportunities
- Size, education, and skill level of the Local Labor Force
- Supply of affordable housing and transportation available for local workers.
- Amount of existing businesses, buildings, infrastructure, or developable land for new businesses.
- Local commercial tax rates, regulations and permitting processes that are conducive to business.
- Economic trends and characteristics of the regional economy
- Financial, educational, and developmental resources available.

This section presents information and analysis on potential factors that may indicate the Town's strengths and weaknesses in terms of economic development. Economic development is closely linked with the fiscal stability of the town and local residential tax rates. Therefore, planning for new commercial development should include community concern for land preservation, other developments. In order to weigh the fiscal costs of different types of development on the town and local taxpayers, the economic profile includes a detailed analysis of fiscal costs of different types of developments within the Town.

Demographics and Population Characteristics

Historical and Projected Population Counts

The population of Savoy has increased by over 11% every decade since 1970. The population of the surrounding area of Berkshire County has been decreasing steadily since 1970 by an average of approximately 3% every 10 years. Population projections provided by REMI, Inc. project a 30 percent increase in Savoy's population from 2000 to 2020.

Table E-1 Historical Population Counts

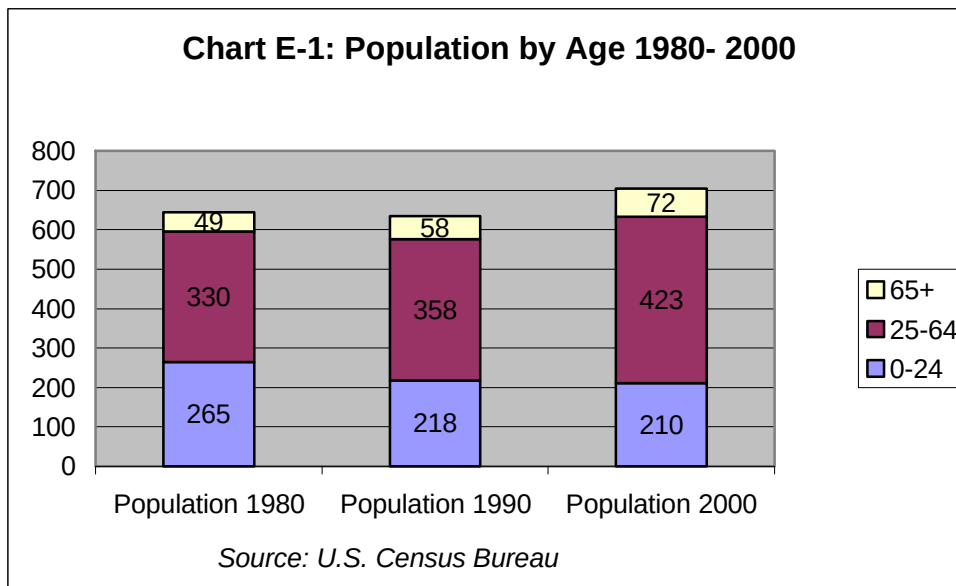
	Savoy, MA	Berkshire County
1970	322	149,402
1980	644	145,110
1990	634	139,352
2000	705	134,953
2010*	782	135,700
2020*	917	145,875

Source: U.S Census Figures from BRPC Data Book, 2001

*Population Projections provided by REMI, INC.

Population By Age

The last ten years have seen a 38% increase in the town population aged 55 or older, and a 28% increase in the population 65 and older. The increase in older residents is combined with a decrease in younger residents. Since 1980, the number of residents aged 24 or under has decreased by over 20%. This has caused the median age to rise dramatically from 1980 to 2000, increasing from 30.1 to 39.6.

**Educational Attainment**

According to the US Census Bureau 2000 Census, 84.3% of the Town's residents aged 25 years or older had at least a high school degree, while 15.1% had at least a bachelor's degree. Throughout Berkshire County, 85.1% of this demographic have high school diplomas and 26.0% have bachelor's degree.

Employment and Income Characteristics

Employment and Unemployment in Savoy

Savoy residents have consistently experienced a higher unemployment rate than the rest of the State. The town experienced a 5.8% unemployment rate in April 2002, which was significantly higher than the statewide unemployment rate of 4.4%. According to the Massachusetts Dept. of Employment and Training, the Town's Total Labor force as of April 2002 was 394. There are a total of 60 jobs located in Savoy, while the large majority of the labor force is employed outside of town. From 1985 to 2001, the number of jobs in town increased from 17 to 60.

**Chart E-2: Municipal vs. State Unemployment
1995-April 2002**

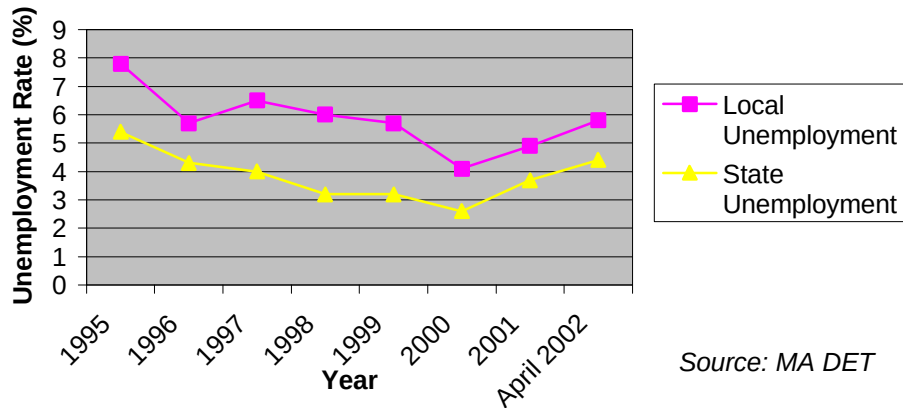


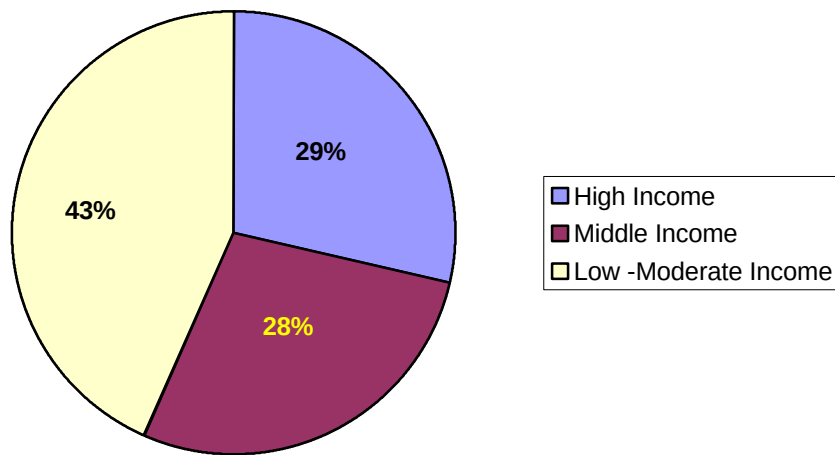
Table E-2: Municipal Unemployment vs. State Unemployment

Year	Local Labor Force	Local Unemployed	Local Unemployment Rate	State Unemployment Rate
1995	385	30	7.8	5.4
1996	386	22	5.7	4.3
1997	400	26	6.5	4.0
1998	402	24	6.0	3.2
1999	406	23	5.7	3.2
2000	387	16	4.1	2.6
2001	389	19	4.9	3.7
April 2002	394	23	5.8	4.4

Source: Massachusetts Department of Employment & Training

Local Household Income Levels

In the US Census of 2000, the Town had a median household income of \$41,477. Approximately forty-three percent (43%) of the Town's households are considered low or moderate income by EO418 guidelines. Low or moderate-income households are those earning up to 80% of the Town's median income, or up to \$33,181. twenty eight percent (28%) of the Town's residents were considered middle income (earning 80-150% of the median household income), and twenty-nine percent (29%) were considered high income.

Chart E-3: 2000 Savoy Household Income Levels

Source: U.S. Census Bureau

Local Business Characteristics

Local Tax Revenues and Local Commercial & Industrial Property

According to the latest available data on equalized property valuations, Savoy had the 8th lowest equalized property valuations for 2000, at a value of \$41,354,400. The US Census of 2000 recorded the population at 704, bringing the equalized property value per capita to \$58,742, which was well under the median per capita value for state municipalities of \$73,920.

Table E-3: 2002 Assessed Values and Tax Levies by Class

	Residential	Open Space	Commercial	Industrial	Personal Property	Total
2002 Assessed Value	36,778,160		725,521	94,400	1,217,860	38,815,941
2002 Tax Rate	15.60		15.60	15.60	15.60	
Tax Levy	573,739		11,318	1,473	18,999	605,529
% of Total Levy	95%		2%	0.2%	3%	

Source: Massachusetts Department of Revenue

Local Business Inventory

From 1985 to 2001, the number of jobs in town has increased from 17 to 60 while the number of employers in town has increased, from 4 to 10. According to the DET, 8 of the 10 businesses in Savoy in 2001 are non-governmental employers.

According to figures from the Massachusetts Department of Employment and Training (DET), town businesses employ 19 people with an average wage of \$551.30 a week. Approximately 63% of the Town's employers and over 42% of Town jobs are in service producing Industries. 37% of Town employers and 58% of jobs are in goods producing industries. Average weekly wage of service producing jobs is \$507.60 a week, while the average weekly wage of goods producing jobs is \$583.08.

Table E-4: Non-Governmental Employment and Wages 2002

	Employers	Jobs	AVG weekly wage
Total for Goods Producing Industries:	3	11	583.08
Total for Service Producing Industries:	5	8	507.60
Total For All Industries:	8	19	551.30

Source: [MA Dept of Employment and Training](#)

Employment and Wages

Since 1990, the economy of the town has grown steadily, though slightly contracting in 2000 and 2001. From 1995 to 2000, the number of jobs in town has increased from 41 to 60 while the number of employers in town has increased from 7 to 11. The DET (see Table E-5), lists 10 employers in Town and 60 employees as of 2001.

Year	Total Annual Payroll	Avg Annual Wage	Employers	Total	Government	Construction	Manufacturing	Trade	FIRE	Services
1990	\$263,053	\$9,743	7	27	conf	conf	0	conf	conf	conf
1995	\$502,130	\$12,247	7	41	conf	conf	0	conf	0	conf
2000	\$842,905	\$13,379	11	63	conf	conf	conf	conf	0	2
2001	\$979,230	\$14,837	10	60	conf	0	0	0	0	conf

Source: [MA Dept of Employment and Training](#)

Top 5 Employment Industry Sectors of Local Residents

Census 2000 figures show that the top industry in which Savoy's labor force of 356 work is manufacturing, which comprises 245 of the work force. Education and social services is also a large sector for the town. Furthermore, agriculture remains one of Savoy's top 5 industries, employing 28 or 8 percent of the town's labor force.

Employed civilian population 16 years and over	Manufacturing	Educational, health and social services	Construction	Professional, scientific, management, administrative,	Agriculture, forestry, fishing and hunting, and mining
356	85	77	37	32	28

Source: U.S. Census Bureau, 2000 Census

Current Local Growth Trends

Recently, major growth has been seen in the number of employers located in Savoy as well as the total number of jobs in town. DET figures show that from 1990 to 2000, the total number of jobs in Town has increased by 130%, while the total annual payroll of the Town's employers has more than tripled. Average annual wages have been increasing slightly, but at a value of \$14,837 in 2001, the number remains very low in comparison to the 2000 median household income of \$41,477.

Regional Business Overview

According to an analysis of employment in the Berkshires by the Berkshire County Regional Employment Board ("Blueprint") 9 industry segments (Figure E-5) are defined as "critical" to the region since these 9 provide the preponderance of employment opportunities, or about 78% of the jobs – in the region.

Table E-5 – Critical Industries in Berkshire County

Industry	(% Workforce)
Health & Human Services	16%
Travel & Tourism	14%
Retail	14%
Education	11%
Paper/Plastics	9%
Construction	5%
Finance, Insurance & Real Estate	4%
Business Services	3%
Applied Technology	2%
Total:	78%

Source: Berkshire County Regional Employment Board, 2001

Current Regional Growth Trends & Emerging Industries

The 2001 Regional Employment Board Workforce Development Blueprint has identified business services atop 5 other industry sectors with growth rates in employment in excess of 10%, represent the region's "emerging" industries (Table E-6).

Table E-6: Emerging Industries in Berkshire County

Industry:	Growth Rate (%):	% of Workforce Employed:
Business Services	25	2.8%
Misc. Retailing	18	4.5%
Spec. Trades Contractors	18	2.6%
Gen'l. Building Contractors	18	1.0%
Amusement & Recreation	15	2.3%
Personal Services	12	1.2%

Source: Berkshire County Regional Employment Board, 2001

Another recently recognized growth area in Berkshire County is in the Technology Enterprise sector, which is comprised of four major types of activity: Software and Systems Design; Design and Art; Content and Publishing; and Information Technology (IT) Business Consulting. The University of Massachusetts Donahue Institute recently completed the first major study of the growth of technology enterprise sector in Berkshire Country. The study, *Technology Enterprise*

in Berkshire County: Economic Analysis, Feb 2002, reports that since 1993, the Technology Enterprise sector has grown at a higher rate than every major division of the Berkshire economy in terms of firm growth, employment growth, and real annual payroll growth. The study shows that payroll for Technology Enterprise firms increased by 190% from 1993-2002, while total payroll in the region increased by only 13.5%.

Future Growth Areas Regionally

Berkshire County's future base is very much tied to its strong past manufacturing base industries – though with substantially fewer employees, but unprecedented output value as measured by Gross Regional Product

Economic forecasts provided by the Berkshire Regional Planning Commission using the REMI model indicate that while the service sector will continue its upward trajectory in numbers of employees, high technology and high productivity manufacturing will continue to be the structural and economic base of the region's economy.

Job growth within the major sectors of the regional economy is slated to continue and remain roughly the same proportionally out to 2025. Services are expected to continue to climb in employment to almost 50% of total employment by 2025, with healthcare services being the leading employer regionally within this sector. Increasing numbers of service jobs can be expected to affect overall wages and income in this region.

Technology Enterprise is also expected to continue to increase its substantial impact on Berkshire County's economy. According to an anonymous survey by the University of Massachusetts Donahue Institute, companies associated with this sector reported a positive business outlook, with 75% expecting increased revenues over the next three years and 96% reporting they are likely to remain in Berkshire County for the next 5 years.

Regional Employment Outlook

Concerns have been raised both by the Berkshire County Regional Employment Board and the Massachusetts Department of Employment and Training's publication on regional workforce trends that much of the job growth taking place in the Berkshires is in low wage segments of the service and retail sectors. At the same time, businesses throughout the region have experienced a difficulty in recruiting qualified employees with job skills and technical abilities matching employer needs.

The number of higher paying small, or "micro" businesses has been growing in the area. The role of small or "micro" businesses is of interest in Town and in the surrounding region for its importance in economic development – especially because of changes in where and how people work. Advances in telecommunications technology and the growth of personal computers in the home have meant many more people can – and do – work at home as self-employed contractors and consultants. Results of the Donahue Institute study on Technology Enterprise found that Berkshire County was home to 1,500 Technology Enterprise sole proprietorships, as well as 154 employer firms with an average of eight employees. This contrasts with the 39 per firm average in manufacturing businesses, and the 15 per firm in the average services industry business in Berkshire County.

Self-employment has been increasing at a faster rate than wage and salary employment both regionally and on a national level. Data from the Bureau of Economic Analysis for 1998 for the

Berkshire region indicate that proprietorships (both farm and non-farm) represent about 18% of total regional employment, and have increased in number about 2.8% from 1994.

Additional Factors Influencing Economic Development in Savoy

Housing Availability for a Future Work Force

Housing information provided by town officials and the 2000 Census show evidence that both the size and makeup of the housing stock may be inadequate for the future workforce. One indication of this was the decreasing number of rental units in town and the 29% increase in median contract rent from 1990 to 2000, climbing from \$390 to \$505. Furthermore, the number of housing units increased by only 3.8% from 1990 to 2000, while the year-round population increased by 11%. The 2000 vacancy rate for homeowner units in Town decreased from 4.1% in 1990 to 2.6% in 2000.

Compatibility with Existing Land Use & Regional Plans

The entire town of Savoy consists of a single Rural, Agricultural, Residential zoning district with uniform regulations for each class or kind of structures or use permitted. Minimum lot size is three acres. The following is a list of business-related allowable uses, either by right or by special permit, according to Savoy's Land Use Ordinance:

Business Uses Allowed by Right:

- Professional Practices
- Trade Practices
- 1 or 2 Room Rentals
- Roadside stands
- Agriculture, horticulture or floriculture uses

Business Uses Requiring a Special Permit from the Board of Appeals:

- Retail business or consumer service establishments
- Outdoor recreational clubs
- Motel, inn, or ski lodge
- Accessory use for scientific research or development
- Commercial piggeries, fur farms, poultry farms and slaughter houses.
- Scrap or salvage yards
- Used vehicle sales or service businesses

Infrastructure, Service Demands & Available Utilities

Savoy has no municipal water and sewer systems. According to the BRPC 2001 Data Book, 100% of Savoy's housing units are served by on-site waste disposal. Western Massachusetts Electric Company provides electricity service for the Town, but no gas service is provided. Local telephone service for Savoy is provided by Verizon, while Verizon Wireless and Cellular One cover the area with wireless phone service. Trash disposal is done at the Town Transfer station, however trash pick-up service is provided privately for a fee.

Technology and Information Services

High-speed internet access is increasingly more important to the economic viability of the region. High Speed access to the internet is available throughout the region by a number of providers. Currently, over 60 businesses using Berkshire Connect for long distance, T1, Internet, data, frame relay, and private line services. Verizon also provides high-speed internet access to individuals and businesses.

Financial Resources in the Berkshires

At this point there is no central “clearinghouse” for information on community development or economic development funds sought or granted for projects or initiatives undertaken in this region. Funding for these purposes in the past has been sought by multiple agencies and organizations, and separate communities with minimal coordination of efforts or region-wide prioritization. As a result, a priority regional goal was established with the intent of improving communication and collaboration on economic development planning and activities for a better, targeted use of resources and a clearer vision of the desired future economy of the region. Establishing a central source for information about funding opportunities available, and tracking both applications for funding and resulting awards will enable the Berkshire region to develop needed expertise in seeking funding.

Workforce Availability

Companies in emerging sectors of the economy, especially Technology Enterprises, are highly dependent on the attraction and retention of a well-educated and professional workforce. A variety of creative and intellectual skills are in demand along with specific technical expertise.

Local Educational Opportunities

Residents in Town have access to higher education (Associate's Level) and technical training programs at Berkshire Community College in Pittsfield. The Massachusetts College of Liberal Arts in North Adams also offers undergraduate and graduate level programs accessible to both day and evening students. Two other residential private colleges serve the region: Williams College and Simon's Rock. Simon's Rock offers high school age students the opportunity to enroll in college programs. The University of Massachusetts also offers a MBA program in Pittsfield. Additional opportunities for technical training or skill-building are viewed as critical to workforce development in the region.

Workforce Development Programs

Residents in Town have access to a number of workforce development programs and economic development organizations offering workforce development activities, access to training grants, youth employment and training opportunities, strategic planning resources, and much more.

Listed below are key organizations – both public and private – and a brief summary of recent activities in support of regional economic development and/or recent assessments or studies, which have fostered understanding of regional economic issues:

Berkshire Council for Growth

Leading the coalition-building effort has been the Council for Growth, established in 1998 as a regional outgrowth of the Cellucci Administration's Berkshire Jobs Task Force. The Council and its committees, in partnership with volunteers from many private businesses and support from the Berkshire County Regional Employment Board and the Berkshire Regional Planning Commission, have coordinated/spearheaded a number of important regional initiatives including a regional jobs website, www.berkshirejobs.com.

Berkshire Applied Technology Council

Formed in 1997/1998 as a partnership of businesses and government, local schools, Berkshire Community College, and regional 4 year colleges, the Council's mission is to establish the Berkshire region as a technology center of excellence. The Council's goal is to address the workforce needs of manufacturing companies and industries in the region through a long-range

strategy of technology-focused educational initiatives. Berkshire Applied Technology Council has sponsored the following:

TECHPATH: This workforce/educational program was developed in 1997 with a high technology curriculum specifically integrating local industry applications. The TECHPATH program is designed to be accessible to incumbent workers, as well as a seamless link in motivating and developing future high tech workers. Over 50 students are currently enrolled in the program.

Women on Tech Path Program: A collaboration with Berkshire Community College, this project will offer after-school training to 22 young women (from the 11 regional public schools) in engineering, graphics/animation, and information technology. A follow-up summer program – the Internet Academy – will also provide job shadowing and electronic networking components.

Berkshire Connect

A regional initiative cited by the Federal Communications Commission in 2000 as a national model for efforts to improve telecommunications access in rural or under-served areas with a cost-effective solution to help drive regional economic activity. The partnership agreement with Global Crossing/Equal Access Networks has resulted in building sufficient telecommunications infrastructure and services to support the needs of businesses and industry in this region at a competitive and affordable price.

Berkshire County Regional Employment Board (BCREB)

The BCREB is the local organization responsible for assisting employers with workforce development activities, access to training grants, youth opportunities, and strategic planning & oversight. It helps access the following programs: Career Center, Workforce Training Fund, Department of Employment and Training, Berkshire Training and Employment Program, Massachusetts Rehabilitation Commission, Advantage Employee Network and Full Employment Program. It also promotes the School-to-Work Initiative, Summer of Work and Learning and Welfare-to-Work Initiative. Two key documents published by the BCREB are its Workforce Development Blueprint (1998, 2000 & 2001 draft) and Workforce Needs Assessment (May, 2000).

Economic Development Organizations

There are a number of regional and local economic development organizations, each with defined geographic service areas and unique missions. These include:

- Berkshire Enterprises:
Berkshire Enterprises runs ten-week training programs addressing a wide range of issues that serve as the foundation for new entrepreneurs. The focus is on business plan development, financing, marketing and management.
- Berkshire Housing Development Corporation
- Berkshire Regional Planning Commission
- Berkshire Training and Employment Program
- Berkshire Visitors Bureau
- Community Development Corporation of Southern Berkshire
- Division of Employment and Training
- Lee Community Development Corporation
- Massachusetts Office of Business Development
- Northern Berkshire Community Development Corporation
- Northern Berkshire Industrial Park and Development Corporation
- Pittsfield Economic Development Authority
- Pittsfield Economic Revitalization Corporation (serving Berkshire County)

State Funded Economic Development Grants Available to Berkshire Communities

There are also seven program co-ordinates of the Mass. CDBG Program. These seven components serve different purposes or types of clientele, each with different requirements, awards, funding cycles and functions. The following is a brief summary of several programs. For additional information on these funding sources and how they may be utilized by the Town, contact Berkshire Regional Planning Commission, or visit the DHCD website: www.state.ma.us/dhcd

Community Development Fund (CDF) I

Communities are eligible for this grant depending on a scale that determines the level of needs based upon an assessment formula. These applicable communities would be considered of high needs.

Community Development Fund (CDF) II

Communities are eligible for this grant depending on a scale that determines the level of needs based upon an assessment formula. These would be considered communities of moderate needs.

Housing Development Support Program

This grant is limited to communities building smaller housing developments. It provides partial support to such projects.

Ready Resource Fund

Communities that are creating small to medium size economic development projects are eligible for this grant.

Massachusetts Community Capital Fund

Depending on eligibility, this can provide grants to communities for assisting businesses. Industrial, commercial and real estate, including mixed -use development projects may be eligible.

Mini Entitlement Program

This is a program designed for the communities with the highest needs as designated by the DHCD.

Section 108 Loan Guarantee Program

A loan guarantee of HUD loan for communities to use to assist businesses. Industrial, commercial and real estate, including mixed use developments may be eligible.

The Fiscal Analysis for Savoy

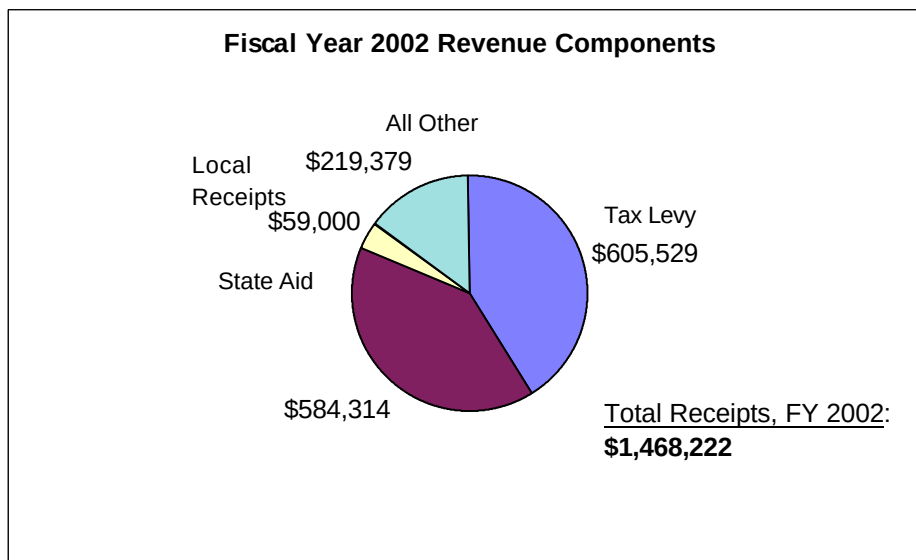
Introduction

The Fiscal Analysis is an attempt to outline the net impact that certain types of uses have upon the town's annual finances. The analysis determines land use for a parcel of land by the parcel's Property Class, as defined by the Massachusetts Department of Revenue (See *Appendix: Property Class Definitions*). Single family housing, multi-family housing, vacant land, industrial, and commercial are each examples of property classes. In theory, each parcel of land places a certain cost burden on the town according to its use. Businesses rely on the town to maintain roads in order to move goods and services, and residents rely on the town to educate their children in public schools. To make up for these shared costs, each parcel of land is given an assessed value, by which the land is taxed and an annual source of revenue, or tax levy, is generated income for the town.

TOWN REVENUES/INCOME

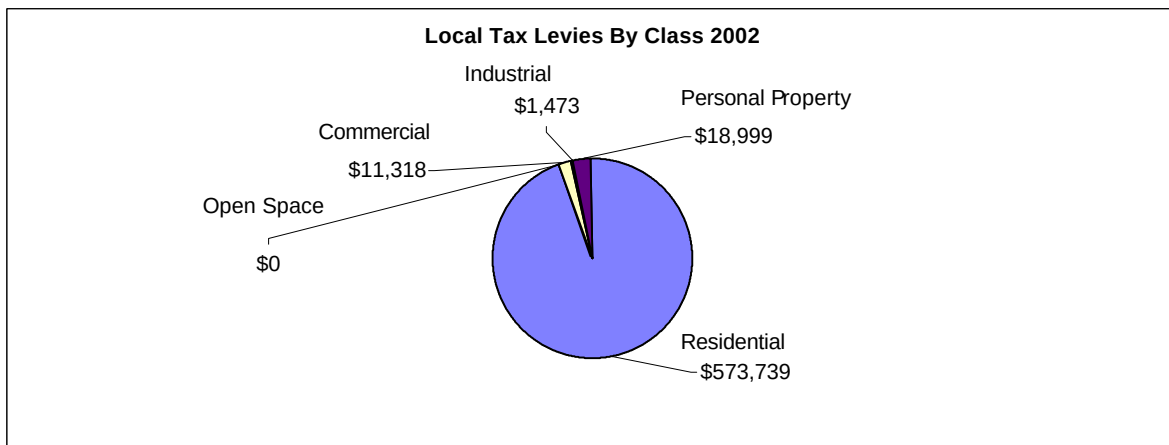
Revenue Components

The tax levy isn't the only source of income for the town. In fact, it is one of four general town income sources. Chart titled *Fiscal Year 2002 Revenue Components* outlines the town's 4 sources of income at the most general level: Tax Levy, State Aid, Local Receipts, and Other sources. Chart F-1 shows Savoy's revenues in 2002 were \$ 1,468,222. Approximately 41% (\$605,529) of town revenues were from local taxes, 40% (\$584,314) were from State Aid, 4% (\$59,000) were from local receipts, and the remaining 15% (\$219,379) were from Other Sources. The next four charts outline these four general revenue components in greater detail.



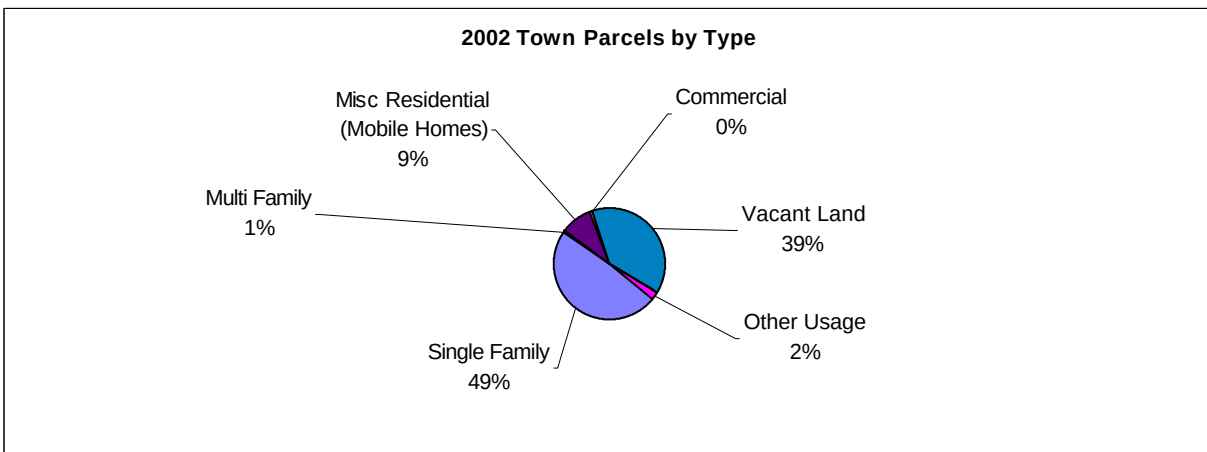
Local Tax Levies by Class

The first type of revenue source is the Tax Levy. In 2002, the Town received \$1,468,222 in total revenue receipts. Forty-one percent, or almost half of this (\$605,529) was from the local tax levy. The local tax levy is largely based on four property classes covering Residential, Open Space, Commercial, and Industrial properties. The fifth property class is Personal Property, which is gained from taxes on second home furnishings and certain types of equipment and machinery. A broad tax base, derived from an even distribution of parcel types, reduces the town's dependence on any one population. The great majority of the town's tax levy in 2002, 95% of all town levy, was from residential class. Residential levy is outlined in more detail in *Single Family Tax Levy*.



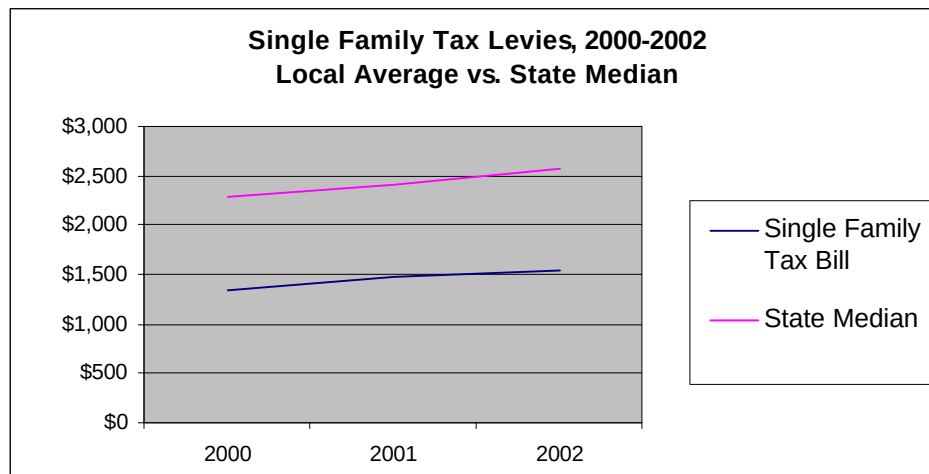
Parcel Counts by Property Class

Local Tax Levies are assigned by land parcel. This chart shows the makeup of the town's land parcels. A broad tax base, derived from an even distribution of parcel types, reduces the town's dependence on any one particular business or use. In 2002, the majority of the town's parcels, 48% of all town parcels, are used for single-family homes while nine percent (9%) are mobile homes. Thirty-nine percent of all town parcels are vacant residential land. Only one of the town's 583 parcels is a commercial property. Fourteen of the town's parcels are zoned "Other Usage" which consists of undefined commercial, residential, and industrial uses.



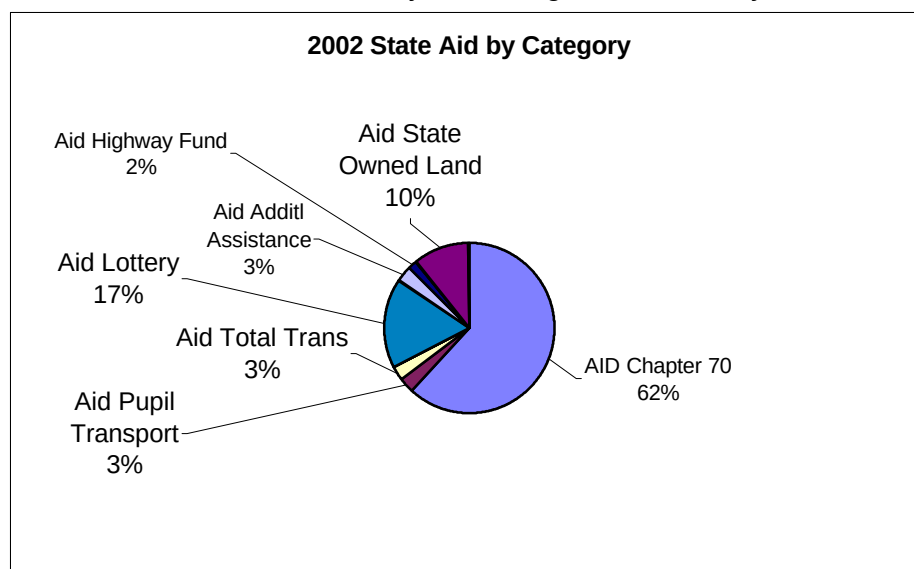
Single Family Tax Levies

The Massachusetts Department of Revenue's *Property Class Definitions*, included in the appendix, shows that Residential Taxes are gained from single-family, multi-family, apartment, mobile home and vacant residential land tax levies. This chart details the residential tax levies from single-family residential parcels in Savoy. The chart shows that single-family assessed values totaled \$27,483,600 or 72% of the town's total taxable property value, amounting to an average of \$1,531 of tax levy per house in 2002. The second largest contributor to the residential valuations is vacant land, generating \$4,639,300 in levies, or 12% of the town's total taxable valuation. The remaining residential levy was generated from mobile homes and a few multi-family parcels.



State Aid to Savoy by Category, 1998-2002

Forty percent (40%) of Savoy's 2002 total receipts were from State Aid, totaling \$584,314. The majority of State Aid to Savoy (\$364,611 or 62%) was Chapter 70 funding for education. The second largest contributor was Lottery monies (\$100,575 or 17% of State Aid) and the next largest was PILOT funds for State owned lands (\$61,643 or 10% of State Aid). State Aid is not always a stable form of revenue, and is subject to budget cuts annually.



Local Receipts and Actual Motor Vehicle Excise

The last component of the town's annual revenue to be detailed is local receipts. Local receipts amounted to \$59,000, or 4% of the town's annual revenue in 2002. Local Receipts include revenues from auto excise taxes, penalties, fines, and permits. Auto excise receipts are the largest component of Local Receipts, comprising \$40,700, or sixty-nine percent (69%) of all local receipts.

Year	Vehicle Receipts	Total Local Receipts	% Vehicle
Budget FY02	\$40,700	\$59,000	69%

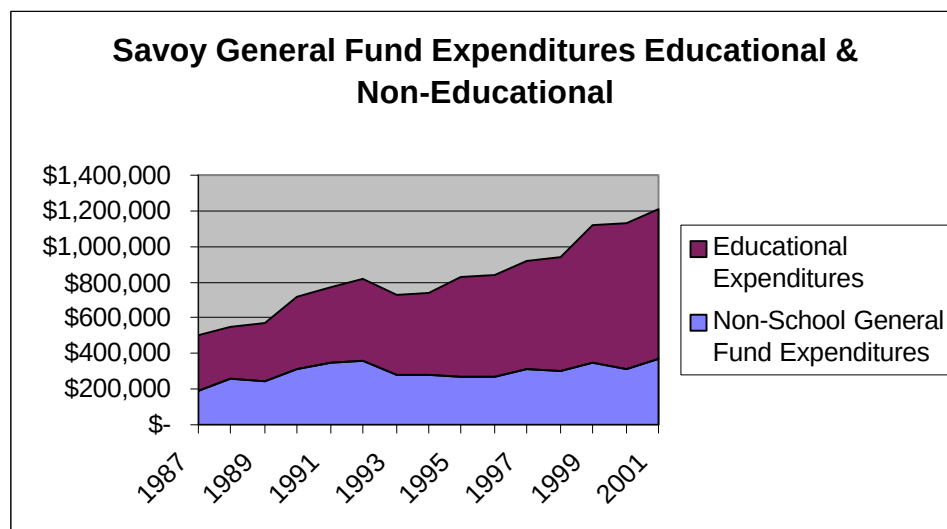
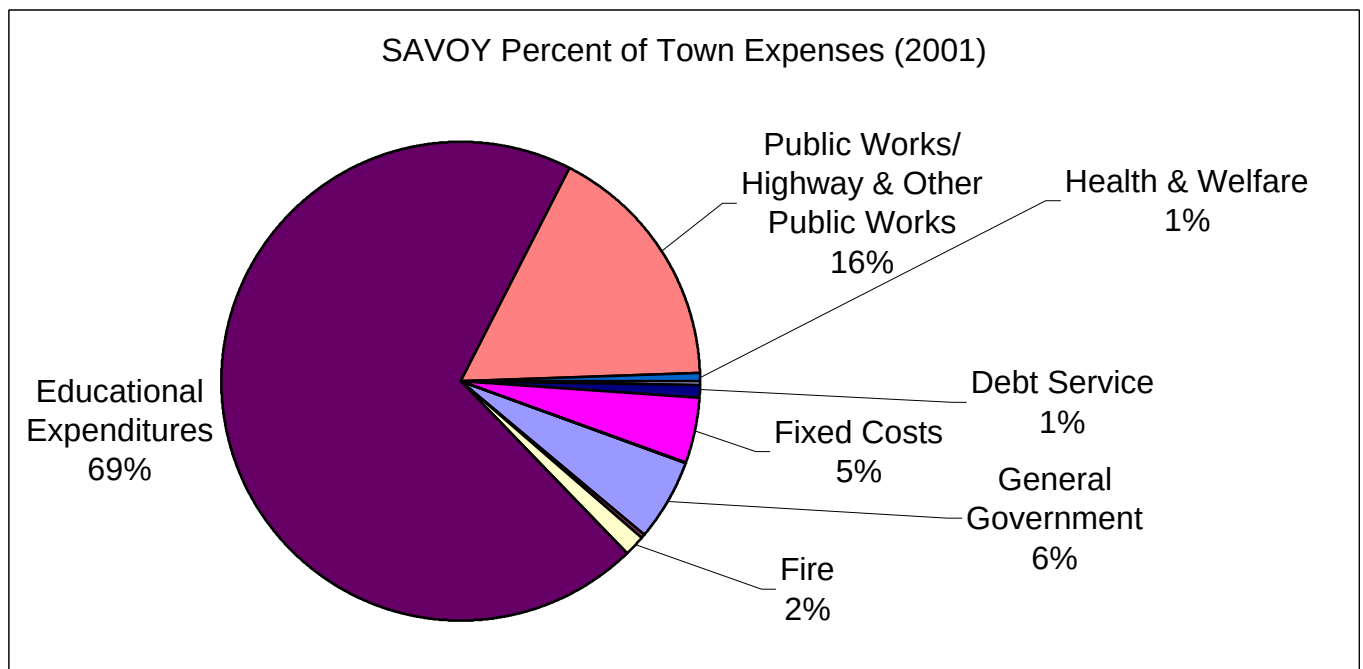
Other Revenue

\$219,379, or fifteen percent (15%) of Savoy's 2002 revenues were from miscellaneous "other" sources. These sources include chapter 90 highway funds, free cash, and other miscellaneous State sources that vary year to year.

TOWN EXPENDITURES

Local Expenses by Function 2001

Tax levies, as described above, are put in place to pay for necessary town expenditures. The chart titled *Local Expenses by Function* outlines how the town's annual revenues are spent to pay for various town expenses. The expenses are called "General Fund" expenses related to operational costs of maintaining local government, town utilities and infrastructure, health, and education. Schools are such a major part of most towns' expenses that many times it is useful to separate them into school vs. non-school expenses. Such an analysis in Savoy shows that school expenditures have been steadily increased while non-school expenditures have been steady or decreasing as a trend.



Overall Town Expenditures by Source Comparison: Savoy vs. Similar Communities

This chart outlines the balance of spending in Savoy, and compares it to other towns in Berkshire County. Savoy places a greater emphasis on education and public works spending, and less on debt services, fixed costs, and police. The high percentage of spending on education is typical for Berkshire County Towns with limited infrastructure and low overall town and governmental expenses.

	SAVOY		FLORIDA		Selected Berkshire Communities*		
Source	SAVOY Amount of Expense- (2001)	SAVOY Percent of Town Expenses (2001)	FLORIDA Amount of Expense (2001)	FLORIDA Percent of Town Expenses (2001)	Average Amount of Expense (2001)	Average Percent of Expenses (2001)	Percentage Difference btw SAVOY & Average
General Government	\$67,679	6%	\$194,284	10%	\$94,889	9%	-4%
Police	\$1,402	0%	\$2,156	0%	\$3,930	0%	0%
Fire	\$18,307	2%	\$30,393	2%	\$16,696	2%	0%
Other Public Safety	\$565	0%	\$7,989	0%	\$3,311	0%	0%
Educational Expenditures	\$842,647	70%	\$1,044,720	52%	\$612,383	59%	10%
Public Works/ Highway & Other Public Works	\$207,452	17%	\$512,202	25%	\$215,662	21%	-4%
Health & Welfare	\$6,925	1%	\$8,432	0%	\$4,297	0%	0%
Culture & Recreation	\$1,922	0%	\$23,466	1%	\$6,578	1%	0%
Debt Service	\$9,520	1%	\$1,843	0%	\$2,861	0%	1%
Fixed Costs	\$54,851	5%	\$149,333	7%	\$53,378	5%	-1%
Intergovernmental	\$0	0%	\$12,183	1%	\$9,747	1%	-1%
Other Expenditures	\$0	0%	\$36,840	2%	\$7,610	1%	-1%
Total Expenditures	\$1,211,270	100%	\$2,023,841		\$1,031,342		
Total Local Tax Receipts 2002	\$605,529		\$1,281,100		\$676,540		

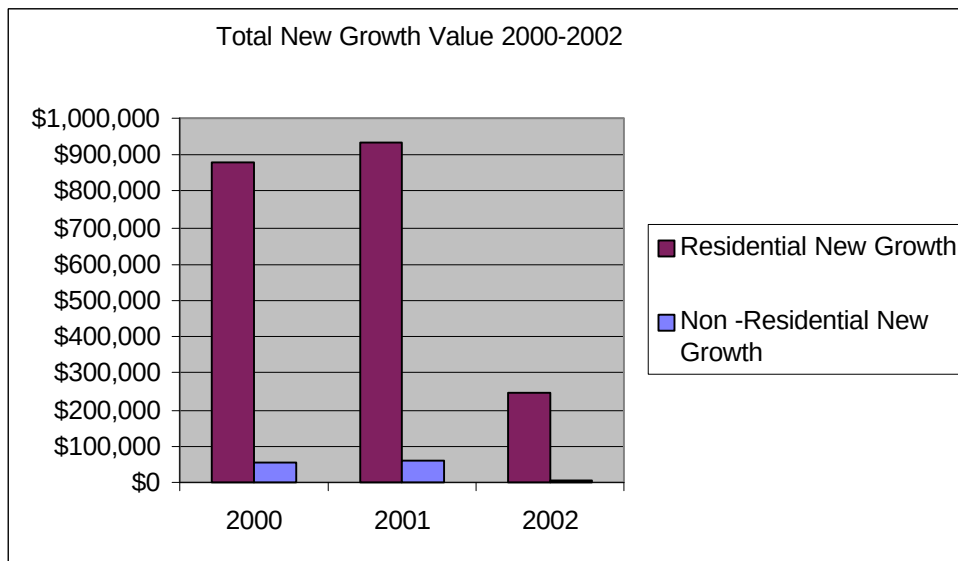
Overlay Reserves and Free Cash

Overlay reserves and free cash are kept on hand in order to pay for various town expenses and purchases not covered by the town's general fund and operational expenses. Since 2000, Savoy has collected \$349,689 in free cash. Free cash in 2001 amounted to 7% of the town's budget.

FY	Overlay Reserve	Tax Levy	Overlay as % of Levy	Free Cash
2000	\$15,841	\$541,148	2.93	\$ 49,037
2001	\$15,837	\$587,276	2.70	\$ 79,575
2002	\$18,745	\$605,529	3.10	\$ 221,077

Fiscal Year 2000-2002 New Growth Analysis

New Growth is a measure of the amount of new value added to the town's tax levy. Savoy's new growth has been largely residential, and the level of new construction in Savoy decreased substantially in 2002. New Growth shows that over \$2 million has been added to the town's tax rolls in the last three years from 2000-2002.



FISCAL COST/REVENUE ANALYSIS BY PARCEL

Background/Methodology

This worksheet compares the total costs and revenues for each type of parcel in Savoy. The methodology uses the five assumptions listed below to assign both costs and revenues to a particular type of parcel.

Assumptions:

- (1) Aside from educational expenses, each class of parcel generates an equal share of Town expenses.
- (2) Parcels that contribute to the year round population contribute to the town's population-based costs: education, health & welfare, and culture & recreation.
- (3) Parcels that contribute to the year round population contribute to population-based state aid, such as education and lottery funds.
- (4) Seasonal homes are for seasonal use and do not contribute to education or human service costs.
- (5) Multi-Use parcels may include residential uses and thereby they contribute to educational costs.

Using the above assumptions, costs and revenues were assigned to each parcel as categorized by land use. For example, State Aid that is allocated by population is assigned as revenue gained by the types of parcels where the year-round population resides, such as year round single-family, multi-family, and apartment categories. Similarly, these types of parcels are also responsible for costs that are incurred by year-round residents, such as educational expenses. Following assumption 2, we declare that seasonal homes do not house year-round residents, and therefore are not assigned responsibility for either State Aid revenues or educational expenses attributed to year-round residential population or year round use.

If more than one type of parcel is responsible for a cost or revenue, the costs and revenues are split among the appropriate categories at a ratio according to the number of parcels of each category. For example, if single family parcels (consisting of 267 total parcels) and multiple family parcels (consisting of 4 total parcels) share a cost, 4 units of that total cost go to multi-family category, while 267 units of that total cost go to the single family category. When the total costs and the total revenues are determined for each parcel category, the net revenue, or net fiscal impact is determined for a single parcel of each category.

The revenue and expense components of the fiscal analysis were gained from the records of the Massachusetts Department of Revenue's Division of Local Services. Assessed values and parcel numbers used to determine property tax levies for 2002 were retrieved from Town of Savoy's Assessors Data FY2002 LA-4 forms. The 2002 tax rate of \$15.60 per \$1,000 of assessed value was used to determine the local tax levy totals for each category. Figures for the town's expenses and the town's state aid receipts used in this analysis were retrieved from the expenditures and aid receipts for year 2001.

Results of the Analysis

The analysis of costs and revenues by parcel resulted in several interesting findings summarized in Table 1. The report shows that the greatest source of revenues in the town is year round single-family housing, with annual net revenues of \$117,165. Tax-exempt lands generate the second highest net revenue for the town, giving the town net revenues of \$61,643 from the PILOT program in 2001. The third largest source of positive revenue from the town is obtained by privately owned vacant lands, which bring in positive revenues of approximately \$29,000. The greatest fiscal burden of the town stems from trailer homes, which incurred a net revenue loss of approximately \$8,000, stemming from a combination of low assessed values and educational expenditure costs.

Analyzing the data by parcel, we discover the largest revenue generator for the town is seasonal homes, which incur no educational expenses. Mixed-use properties, properties used for both commercial and residential uses, were also fiscally beneficial to the town, achieving average net revenues of approximately \$1,700 per parcel. The greatest net loss for the town comes in trailer homes, which are mobile homes due to the relatively low assessed values. Single-family residences gave positive revenue to the town at an average of \$245 per parcel, and agricultural and forest lands protected under Chapter 61 generated over \$300 per parcel, and were fiscally beneficial to the Town even with their related tax easements.

Table 1: Summary of Cost/Revenue Analysis By Parcel

	Parcels	Total Assessed Value	Total Costs	Total Revenues	Net Revenues (Costs - Revenues)	Revenues By Parcel
Single Family - Seasonal	13	\$1,276,024	\$8,354	\$34,969	\$26,615	\$2,047
Single Family - Non Seasonal	267	\$26,207,576	\$845,189	\$962,354	\$117,165	\$439
Multi Family	4	\$512,200	\$12,662	\$16,283	\$3,621	\$905
Condos	0	\$0	\$0	\$0	\$0	\$0
Apt	0	\$0	\$0	\$0	\$0	\$0
Trailer Homes	55	\$3,342,700	\$174,103	\$166,166	-\$7,936	-\$144
Vacant Land	229	\$4,639,300	\$141,319	\$170,213	\$28,895	\$126
Open Space	0	\$0	\$0	\$0	\$0	\$0
Commercial	1	\$41,200	\$617	\$1,189	\$572	\$572
Industrial	0	\$0	\$0	\$0	\$0	\$0
Chapter 61	6	\$137,181	\$3,703	\$5,715	\$2,012	\$335
Multi-Use Properties	8	\$1,441,900	\$25,324	\$39,078	\$13,754	\$1,719
Infrastructure	5	\$680,140	-	\$10,610	\$10,610	\$2,122
Tax Exempt	-	\$5,878,100	\$0	\$61,643	\$61,643	N/A
TOTALS	588	\$44,156,321	\$1,211,270	\$1,468,222	\$256,952	\$437

Implications of the Data

One of the major implications of the Cost/Revenue analysis is that land uses that contribute to educational costs have a direct impact on the fiscal stability of the Town. However, with help from a large percentage of State Educational Aid, year round Single Family homes paid for themselves at the current tax rate, but trailer homes did not. Seasonal homes, which do not contribute educational costs, stood out as large tax revenue generators for the town. The fiscal burden that the large number of mobile homes are placing on the town, which when compared to the high net gains from multi-family housing, could suggest that multi-family housing could be a more fiscally sound approach to low cost housing for the town. A third implication shows the beneficial fiscal impact of Savoy's non-residential land uses, including its private agricultural and forest uses, and especially the benefit of home occupancies and mixed-use business/residential properties which gave the town large per-parcel revenues.

Fiscal Dependence on Chapter 70 (State Aid For Education)

The fiscal analysis shows non-seasonal single-family housing to have a positive fiscal benefit of approximately \$120,000. However, these parcels received approximately \$300,000 in State Aid for Education in 2001. Therefore, excluding outside aid, single-family parcels did not generate the amount of tax revenue needed to cover educational costs.

The Total State Aid given to Savoy for Education (Chapter 70 Funds) in 2001 would account for approximately 45%, or almost half of all Town educational expenditures in 2001. In other words, if State Aid for Education were to be cut, the town would have to increase local spending on education by 82%. Since education already accounts for approximately 70% of Town expenditures, increases in local spending on education would have a large impact on the total town budget and therefore on local property taxes.

Open Spaces, Tax Exempt Properties and State Owned Lands

One of the greatest concerns for small towns is conserved open space and preserved lands that are exempt from taxation. Of particular interest to this analysis is the figure showing that per-parcel, tax-exempt properties generate positive net revenue for the town that is higher than that of non tax-exempt property currently on the tax rolls. This revenue is entirely based upon revenue the town receives from the state's PILOT program, and is not guaranteed annual revenue for the town. However, the option for conserving lands at zero net gain or loss may be a factor in comparison with net loss incurred by certain types of development.

Mobile Home Parcels

At the current tax rate, mobile home parcels do not generate enough revenue to balance out the expenses they incur. In order for mobile homes to pay for themselves at the current assessed values, the tax rate would have to increase from the current 15.6% to 15.8%, which would increase property taxes by 1%.

	Total FY2002 Assessed Value	Tax Rate	Total Net Revenues	Net Revenues By Parcel
Mobile Homes, 2002	\$ 3,342,700	15.6%	-\$7,936	-\$144
Mobile Homes, Calculated	\$ 3,342,700	15.8%	\$0	\$0

Open Spaces, Tax Exempt Properties and State Owned Lands

One of the greatest concerns for small towns is conserved open space and preserved lands that are exempt from taxation. Of particular interest to this analysis is the figure showing that private agricultural and forest parcels with Chapter 61 protection and tax easements generated positive

net revenue for the town. The option for conserving additional lands under Chapter 61 or similar programs

Implications for Future Development

The chart titled *Fiscal Year 2000-2002 New Growth Analysis*, shows that development, or new growth in Savoy continues, and it is almost entirely residential. This is a trend that is expected to continue, forming a definite impact upon the town's finances. Using the results of the by-parcel analysis, we may see the fiscal impact of different types of residential development. Three scenarios are presented to compare the development of single family, year round residences, mixed-use developments and the current development pattern..

Scenario 1: Year-Round Single Family Housing: The Subdivision

Scenario 1 is an example of a type of residential subdivision allowed in Savoy. The example subdivision is on approximately 45 acres and contains 11 single-family houses intended for year-round use. Assuming that these houses are built at an assessed value average for the town, and number of children living in these homes are consistent with that of existing Savoy neighborhoods, each new house will gain approximately \$439 annually once built. The total annual benefit of this development would be \$4,829. Unfortunately, due to the high cost of education, an inordinate number of children in the single-family homes could alter the annual revenues significantly.

Scenario 2: The Mixed-Use Development

Scenario 2 is an example of a type of mixed-use property allowed in Savoy. Assume that the example contains approximately 15 acres and approximately 5 miscellaneous commercial and residential parcels similar to those that exist in Savoy today. Assuming that these parcels are built at an assessed value average for the town, the total annual net revenue of this development would be \$8,595. Each new business will generate net revenues of \$1,719 for the town, which is over seven times the net revenues of an average single family home in Savoy, and each new business could potentially pay for the loss in revenue the town is experiencing from five mobile homes.

Scenario 3: The Status Quo

Scenario 3 is an example of the development currently occurring in Savoy in the last three years. From 2000-2002, there have been 11 new homes built in Savoy, four of which have been mobile homes. This scenario assumes that a new development of 11 homes, seven single-family homes and four mobile homes, are built at assessed values average for the town, the total annual net revenue of this development would be \$2,497. For every three new mobile homes, one new single-family home would be needed to pay for the loss in revenue the town is experiencing at the current tax rate.

Summary

The Town of Savoy has several options available for new development in the future. The fiscal analysis is one method to weigh the average costs that certain land uses place upon the town. Such information may be used to provide development plans to help guide the town to greater fiscal stability and economic sustainability in the future.

Notes from the Community Development Plan Advisory Committee Meetings

Notes for the Meeting of the Savoy CDP Committee on August 15, 2002

Handouts at Meeting: Scope Summary, Meeting Schedule Outline, Economic Development Profile, Base Maps, Map Instructions and Terms, Gradient Maps

Actions for Next CDP Meeting

Savoy

- Find the old STRAP application submitted 3-4 years ago.
- Contact office of Sen. Nuciforo and Shawn Kelly about funding for town road improvements, support for PWED and STRAP.
- Find the file from the Pavilion grant application for data relevant to other potential grants.
- Review GIS Maps for errors.

BRPC

- Contact Florida to determine how their road surface restoration was funded.
- Get copy of State promotional pamphlets for the Savoy State Forest and find out from DEM why there is no marketing for Savoy in the pamphlet.

Discussion of Economic Development Profile

Review of Relevant Economic Data
Reflections on the Data

Review of Town's Preliminary Overall Vision for Economic Development

- Economic Development in Savoy is linked to its major resource: the Savoy State Forest.
- The roads to the park are in bad shape, as will be evidenced by the road surface conditions analysis conducted in the early summer by BRPC.
- Goal to guide State Forest Tourists through Savoy to the Savoy store.
- Signage is not provided to guide travelers to the park from Savoy.

Discussion on Recent Town Actions relating to Economic Development

- Past efforts to obtain STRAP funds have not been successful.
- Florida paved their side with local funds.
- Preliminary work has gone into design of potential pavilion at the town field. No grant monies have been secured, but town is working on it.

Future Actions and Funding Resources

PWED, Community Development Fund Program (CDF) were discussed, there will be more information provided at the next meeting.

Distribution and brief explanation of Base Maps.

Maps were distributed for review by the committee.

Next Meeting: Thursday, October 10th. 6:30 PM Town Hall

Notes from the Town of Savoy CDP Committee Meeting on October 21 2002

Summary of Decisions/ Results of the Meeting

- The town's preliminary CDP goals are adequate but are still subject to revision as the process continues.
- Savoy is working with the Westfield Watershed Association to obtain funding for an update of the town's open space plan, as well as scenic river designation for parts of town.
- The Savoy Planning Commission is reviewing bylaws.
- The housing profile outlined several housing needs, including affordable rental housing. More data is requested, and more information about future sites and strategies will be expanded upon.
- Transportation fieldwork has been conducted, but no further contact with the consultants has been made.

Meeting Items

Approval of Notes from August 15, 2002

The notes from August 15, 2002 were approved by the committee

Review of Town's Vision and Preliminary CDP Goals

The town's preliminary open space and housing goals were reviewed. The open space goal of completing an open space plan will be strengthened by a potential grant applied for with the Westfield Watershed Association.

Discussion of Preliminary Housing Goals & Objectives

Housing goals were reviewed before discussing the housing profile.

Review of Housing Profile Data

- There is a very small amount of rental housing in town, and those renting are old households with very low household incomes.
- Large reduction in seasonal homes comes from people converting them to year-round dwellings. Griffon Hill area has a number of such homes. These areas increase the use of town roads and the town's maintenance costs including the amount of plowing needed in the winter.
- There is a need for more information on housing sales by type of house, value of new housing, and Title 5 failures, which was not available by the time of the meeting.
- Savoy has and continues to build a large number of mobile homes. Many of the mobile homes are replacement homes and local, first-time homeowners in need of inexpensive housing.
- Education is increasingly expensive throughout the region. Specific sources for high educational costs in Savoy are in transportation and the high cost of Technical/Vocational Schools.

Discussion on Future Town Housing Strategy & Identifying Sites for future housing

- Parts of town along Route 116 may be a suitable focus for future rehabilitation.
- The Town of Savoy has no municipal land and little land in tax foreclosure that is scattered throughout the town.
- Future purchase of land for the town is an option, but would be a hard sell given the fiscal situation of the town.

- Affordable Senior housing is a potential concern given the old age of the town's households in poverty and the town's renters living in poverty.
- Any affordable housing in Town should not exclude townspeople who are in need, and should not specify any single audience without a clear and definite need.

EO418 Housing Certification

Most of the requirements for EO418 Housing Certification will be complete as a result of the community Development Plan.

Recent Town Actions Relating to Housing

The town's recent work with Berkshire Housing Services has expired without full use of the money intended for rehabilitation due to lack of participation. However, it was suggested that there was a waiting list for getting funds, but this was not the case. It is unclear as to a waiting list for residents looking for home rehabilitation, but in any case, the local need for home rehabilitation remains.

Other Business/Update on Transportation Progress

Mr. Lebonite gave a tour of the roads and culverts to Lee Eckert, of Clough Harbor & Associates last month. There has been no further contact though it was requested that BRPC has Mr. Eckert call the Town.

Next Meeting Date

The next meeting is scheduled for January 6, 2003 @6:30 at the Savoy Town Hall.

Materials Given:

Preliminary Town Goals; EO418 Housing Certification Info Sheet (2 pages); Affordable Housing Toolbox Item; Chapter 40B Toolbox Item; Housing Site Identification Questionnaire

The Town of Savoy CDP Committee Meeting on January 16 2002

At this time, the committee met with the Students from Conway School of Design to schedule future actions related to the creation of the open space plan. The students devised a time line for the Town Survey mailing and the Town forum on open space and recreation in Savoy.

The Town of Savoy CDP Committee Meeting on March 24, 2002**Introductions**

Peter Lilholt, of Clough, Harbour & Associates attended the meeting to discuss the first draft of the Savoy Engineering Investigation of Chapel Road Culverts and New State Road Rehabilitation.

Review of Draft Report on Local Road Improvements

Mr. Lilholt discussed the first draft and reviewed additional findings and additions to the Investigation he discovered from driving around the sites earlier in the day. The major comments were that there was an additional culvert that was in need of improvement, and that New State Road section was longer than originally measured Draft 1 of the study.

Cost estimates and materials were discussed, as was the scope of work and the capacity of the Town Highway Department for doing it. The Town forces could conduct one culvert replacement, on Tilton Brook, while contractors were needed for the two other culverts due to their size. For New State road, contractors would be needed for asphalt stage, but the town could conduct the roadbed repairs. Engineering and permitting work would need to be conducted by consultants as well.

Several comments and additions were requested for inclusion in the final copy, such as more detailed cost estimates, more detail on where the various suggested improvements are appropriate, and less generic schematic designs that match the work specified.

It was discussed that the culvert work must be completed as soon as possible, preferably before the next school year.

Review of Draft CDP Housing Strategy

The committee reviewed the Housing Strategy and wished to list the actions as primary and secondary concerns. The primary housing concern was in rehabilitation efforts, and housing certification to enable potential future grants for the town. With these changes, the strategy will be final.

Review of Draft CDP Fiscal Analysis & Draft CDP Economic Development Strategy & Action Plan

It was discussed that the Economic Strategy as drafted was acceptable, however there should be mentioned more detail as to the potential economic uses of Town Field, near the town hall. The area is hoped to include summer programs such as art festivals and farmers markets, which would be geared towards regional visitors and those on their way to and from the State Forest. With these additions, the Economic Development Strategy would be finalized.

Other Issues

The Committee will present a warrant article at the Town meeting to accept the STRAP Grant Application. This is necessary for the Grant.

Results of the 2003 Town Survey

Results of the Survey

By: Town of Savoy (CDP), Berkshire County Regional Planning, and
Conway School of Landscape Design

Savoy can choose how much and what kind of open space and recreational areas it has, but the Town can only do so with community participation. Funds, in the form of grants, are available for open space and recreation land acquisition once the Open Space and Recreation Plan (OSRP) is up-to-date.

Your input will be used in the OSRP which will influence the future development of Savoy.

Please return in the Self-Addressed Stamped Envelope by February 17, 2003 or bring to the *Public Meeting OSRP Information Session on February 13, 2003 at 7:00 p.m.* in the Town Office.

How long have you lived in Savoy?

4% 0-1 year 40% 11-25 years
10% 2-5 years 30% 26+ years
16% 6-10 years

2. If you own land in Savoy, how much?

11% less than 1.5 acres 13% 11-25 acres
38% 1.5 – 5 acres 18% more than 25 acres
20% 6-10 acres

3. Which of the following best describes your current living situation? (optional)

15% single adult, living alone 35% couple, no children
32% family with children: ages ____, ____, ____ 11% senior family
2% other _____ 5% senior adult, living alone

4. What do you see as an advantage or disadvantage of living in Savoy?

	Advantage	Disadvantage	No Opinion
Cost of Living	40%	29	31%
Rural Nature	94%	2%	4%
Job Opportunities	3%	83%	13%
School System	41%	24%	35%
Availability of Services	14%	60%	26%
Recreational Activities	65%	20%	15%
Local Tax Rates	34%	44%	22%
Large Amount of State Protected Land	57%	39%	4%

5. Which statement best describes your feelings about new development in Savoy?

18% would be opposed to any new development
59% like things the way they are now, but would not oppose some additional development
12% would prefer more development
11% would prefer options for different types of development patterns (e.g. min.-sized lots of 1-2 acres, cluster housing etc.)

6. If new housing development is to occur in Savoy, where should it take place?

- 24% near areas where development already exists
- 13% in new, undeveloped areas away from existing development
- 22% near the Town Hall / Town Center area
- 11% on the outskirts of town.
- 26% along Route 116 or Route 8A
- 24% along existing town roads (not 116 or 8A).
- 16% along new roads

7. Please check the recreational activities that you currently enjoy in Savoy?

Multiple answers allowed, expressed as a percentage of total number of responses

- | | | |
|---------------------------|------------------------------|--------------------------------------|
| 51% fishing | 39% hunting | 26% off-road vehicles |
| 38% snowmobiling | 15% horseback riding | 30% swimming |
| 29% camping | 71% hiking, walking, jogging | 21% boating |
| 40% XC skiing/snowshoeing | 42% bird-watching | ☐ other _____ |

8. Are there any recreational amenities you would like to see developed in Savoy?

Multiple answers allowed, expressed as a percentage of total responses

- | | |
|---------------------------|--------------------------------------|
| 18% athletic fields | 12% golf course |
| 13% tennis court | 23% playground |
| 12% basketball courts | 29% swimming/picnic area |
| 39% walking/biking trails | 16% I do not want any new amenities |
| 13% no opinion | ☐ other _____ |

9. Are existing recreational facilities adequate for:

	yes	no
young children	50%	50%
teens	37%	63%
adults	63%	37%
disabled	38%	62%
elderly	52%	48%

10. Do you think the town should designate more areas for open space that would be used for recreational use or conservation of natural resources?

47% yes 24% no 18% unsure 11% no opinion

If yes, please check any of the following you would be willing to do to accomplish this (Results recorded are total number of responses to each option)

- 1 contribute land to the town
- 2 sell land to the town at market price
- 15 sell or contribute a "conservation restriction" to protect your land from future development
- 1 sell land to the town at bargain prices
- 19 vote for a town-supported land acquisition fund
- 4 donate money to buy land
- 8 none of the above
- 48 I would encourage discussions to take place at the scheduled public forum where everyone may take part.

11. Do you think the town should encourage commercial or non-residential use? *(Results stated as number of individual responses)*

255 yes 27 no

If yes, would you like to see any of the following: (Multiple responses allowed. Results calculated as a % of 136 total respondents)

31% town common	25% retail services
22% industrial facilities	25% institutional facilities (schools and day care facilities)
45% restaurant	41% Inn / Bed & Breakfast

12. Would you like to see more tourism in Savoy related to Savoy Mountain State Forest and other scenic areas?

62% yes 38% no

13. Do you think current access to scenic sites, trails, and other protected areas are:

56% adequate

44% inadequate –If so what needs to be improved: Roads, Signs, Parking, and handicap access to trails.

14. Please check any of the following that Savoy should make more of an effort to protect?*(Multiple answers recorded as % of total respondents)*

40% ponds	32% wetlands	45% outstanding views and scenic areas
38% historical and/or archeological sites		31% mountain sides and ridges
38% streams		43% drinking water sources
25% agriculture		38% woodland habitat
		other _____

15. Should the town play a role in preserving land, historic places, affordable housing (Community Preservation Act)?

69% yes 31% no

16. The Scenic Mountain Act allows towns to protect mountain vistas from development. Would you be in favor of prohibiting building above a certain elevation?

58% yes 42% no

17. Are you aware of any of the following programs designed to protect and enhance agriculture, forestry, and recreation? *(Results recorded as number of individuals who responded yes or no to each)*

	Yes	No
Agricultural Preservation Restriction Program	35	81
Mass. General Law Chapter 61 (forest tax classification)	29	85
Mass. General Law Chapter 61a (agricultural tax classification)	29	86
Mass. General Law Chapter 61b (recreational tax classification)	20	95
Conservation Restrictions	39	76

Excerpt from the 2003 Savoy STRAP Grant Application

The following is text excerpted from the Small Town Road Assistance Program (STRAP) Grant conducted as part of the Town's EO418 Community Development Plan. The full application is available at the Town Hall or at the Offices of the Savoy Highway Department.

1. PROJECT DESCRIPTION

A. Description of Project: The proposed project is Phases I and II of the phased implementation of the Town of Savoy's planned strategy to increase safety and enhance local economic development through the repair of vital links in the sparse network of roads that provide access to the area. Savoy has only two north/south collector roads connecting it to Route 2 and neighboring communities, and it has been fully documented that both roads are in need of major repair. The project advances specific recommendations for repairing both roads stemming from an engineering investigation conducted by Clough Harbor & Associates in May 2003, which offered specific recommended actions to be taken; provided design drawings, and detailed cost estimates for specific recommended repairs. (See Appendix E.1: *Chapel Road Culvert Replacement and New State Road Rehabilitation Engineering Investigation*). The *Engineering Investigation* was conducted to detail top priority road and safety improvements as determined from the 2002 Road Surface Analysis conducted by the Berkshire Regional Planning Commission as part of Savoy's recently implemented Road Surface Management System(RSMS).

Phase I of the project, which is seeking funding assistance from the STRAP program, will conduct the highest priority safety improvements to the Town's north/south collector roads as determined by the *Engineering Investigation*. Specifically, the project will replace three dangerously decayed culverts on Chapel Road, (the north/south collector road in East Savoy). The culverts on Chapel Road have been determined to be the primary concern for immediate improvements that also addresses the Town's long-term development strategy. The necessary repairs are so significant in scope and cost that the project is beyond the capacity of the Town's highway department to make the repairs and the cost-prohibitive nature of the project has been exacerbated by the Town's current budget environment.

Phase II of the project, which is also seeking funding assistance from the STRAP program, will address the New State Road surface to make top priority improvements to a failed section of New State Road (the north/south collector road in West Savoy) that is approximately 1 mile in length. The prioritized improvements, following recommendations from the *Engineering Investigation*, affect the southernmost mile of New State Road surface that receives the greatest amount of use year-round. When phases I and II are complete, the Town will have repaired the most detrimental gaps in a vital network of north/south connector roads; will once again be connected with the State Forest, Route 2 and the surrounding area; and will have a Road Surface Management System in place to maximize the efficiency and efficacy of future road maintenance efforts.

Project Eligibility

This project is applying as an eligible project under the provisions of 720 CMR 11:00 regulations. The regulations determine Savoy to be an eligible applicant as a Town due to the following:

- The municipality has a population of not more than 3,500 persons as established by the most recent Federal census. (*Savoy population from the 2000 U.S. Census = 705*)

- The municipality has the financial resources to provide any of the project costs in excess of the grant amount, and the applicant must submit evidence that it has the clear authority to borrow for the difference between the grant amount and the project cost. *(The project budget is included in Appendix D to demonstrate the Town's financial resources as well as sources and uses of all project funding in excess of the grant amount)*
- Local approval for submission of the application has been received. *(Results of the annual town meeting are included in Appendix C.1)*

The following actions are being proposed in Savoy, which 720 CMR 11:00 also determines to be eligible for funding under STRAP:

- Project design costs
- Specifications where preliminary engineering and related planning has already been undertaken
- Costs associated with standard construction activities as allowed under M. G. L., Chapter 90, Section 34, Subsection 2 (a)
- Payment for outside engineering services for design and construction provided that engineering services will be performed by a registered professional engineer or a registered land surveyor with a background of satisfactory performance

B. Location of Project:

The Savoy Mountain State Forest bisects the town into eastern and western sections. On either side of the Forest, Savoy has a north/south collector road, which together form the Town's only connection between the Route 2 Scenic Byway (and the neighboring community of Florida) to the North, and Route 116 and Savoy Town Center to the South. (See Area Locus Map in Appendix A.1) The north/south connector road in Eastern Savoy, Chapel Road, is home to Savoy Elementary School, as well as the majority of local residences and carries the majority of local north/south travel. The other road, commonly referred to as New State Road, is in western Savoy, and is actually a combination of three connecting roads: New State Road, Burnett Road, and Florida Road. It is the main access route from Savoy Center to the Savoy Mountain State Forest.

Phase I of the project (see Project Map, Phase I in Appendix A.2) is located on Chapel Road. Chapel Road is a two lane asphalt concrete road that traversed the entire length of Savoy on a north-south direction connecting State Route 2 along the Northern border with Route 8A/116 along the southern border. Emergency vehicles and school busses use the road on a regular basis. The project area concerns three separate stream crossings: at Chickley Brook, Horsefords Brook, and Tilton Brook. Chapel Road crosses Tilton Brook approximately 2.5 miles north of the Route 8A/116 intersection. The Chickley River Crossing is 0.5 miles north of Tilton Brook, and the Horsefords Brook crossing is approximately 0.3 miles north of Chickley River. Work on the Tilton Brook culvert is within the Town Highway Department's capabilities, while work on the Chickley and Horseford Brook culverts is beyond the capacity of the Town Highway Department, and will be bid out to contractors. (See Request for Proposals in Appendix F)

Phase II of the project (see Project Map, Phase II in Appendix A.3) is located on New State Road, a narrow, winding roadway that provides access to the Savoy Mountain State Forest and a few local residences, and is one of two north-south connecting roads in the Town. The road holds two main parking areas for the State Forest and is the direct access road to the Savoy Mountain State Forest from Route 116 and the Savoy Town Center to the South. The Phase II resurfacing will occur on New State Road from the intersection of New State Road and Adams Road, and commence northward along New State Road for approximately one mile. The road is in such poor condition and the magnitude of necessary repairs is so significant that the project

is beyond the capacity of the Town's highway department and at an estimated cost that is beyond the Town's limited means.

C. Reason for Project: The Town of Savoy is remote, with a very small annual budget, long term fiscal constraints, limited economic development opportunity and very limited finances for making necessary repairs or improvements to its road infrastructure. The Town recognizes it's main access roads are crucial for developing the town's economy, but the two highest priority road repairs, as determined by the *Engineering Investigation* Study, are estimated to cost over three times the Town's annual highway budget-over 40% of the Town's annual budget-even with town forces conducting a great deal of the work. (see Section 4-Funding Information).

Savoy's fiscal constraints are long-term, as more than 60% of the town's land is permanently protected from development. Furthermore, over half (53%) of the land area in the Town is un-taxable, state-owned forestland. As a result, tax revenues in Savoy are very limited, and the town's fiscal stability is highly dependent upon Payments in Lieu of Taxes (PILOT) from the Commonwealth, which comprised 10% of the town's local tax levy in FY02. Historically, PILOT funds have been at least 35% to 75% lower than levies received for undeveloped, privately owned land and they have also been inconsistent, unreliable and are subject to cancellation based on the State's annual budget. Payments to Savoy were reduced by over 33 % from FY02 to FY03.

Though the town is sparsely developed, it encompasses a large land area and relies on a small number of long, local access roads to reach neighboring towns and state highways. Maintenance of the long, remote roads is important because the roads act as single points-of-failure within the sub-regional road network, and their failure would result in large detours for local residents and tourists, and a severe burden for the local economy. It is unlikely that the Town has, or will ever have, the ability to fully fund crucial road maintenance to these roads beyond very small-scale efforts.

The local economy is almost entirely dependant upon tourism related to the Savoy Mountain State Forest, and it is in the town's best fiscal interest to encourage tourism as the town's leading growth industry. The Town center, once containing several businesses, now holds a single general store. Local economic development opportunities have deteriorated along with the condition of the roads connecting Town Center with the Savoy Mountain State Forest and the Route 2 Scenic Byway. The Town's 2003 Economic Development Strategy, which resulted from the Town's participation in the Massachusetts EO418 Community Development Plan program, attempts to revitalize the local economy by reintegrating the Town Center with the town's primary assets for economic development: The Route 2 Scenic Byway and the Savoy Mountain State Forest, which welcome campers, sightseers and other tourists from throughout the region.

The overarching goal of the culvert replacements and road surface restorations project follows the primary goal of Savoy's Economic Development Strategy (see Appendix B). The Strategy seeks to encourage local businesses and industry related to the Savoy Mountain State Forest by repairing gaps in the Town's network of connector roads; thereby improving regional access to the Town. In order to access the Town Center or the State Parks and campgrounds from the only principal arterial in the region, the Route 2 Scenic Byway, travelers must use Chapel Road or New State Road as the only two north/south connector roads to Savoy the Savoy Mountain State Forest. Unfortunately, the three culverts on Chapel Road are in danger of collapse, while

the surface of New State Road is in very poor, and in some cases unsafe condition. The poor condition of the roads forces many tourists to find alternative routes into the State Forest that bypass the Town and it's commercial center entirely. Local residents do not have that option, and are dependant on these roads for conducting daily routine, such as commuting to work or school. The recent Engineering Investigation summarizes that the culverts' "deterioration...can be expected to continue and eventually result in the complete failure of the culvert and loss of the roadway." In order for any economic development to occur locally, the Town must rehabilitate its sparse connecting roads and reintegrate the Route 2 Scenic Byway and the State Forest with the Town commercial center along Route 116. Phase I of this effort calls for conducting what has been determined to be the highest priority work of repairing the culverts on Chapel Road, while Phase II will address the highest priority repairs on New State Road.

2. FUNDING INFORMATION

A. Total Grant Request: \$500,000

B. Total Project Cost: \$602,437

C. Source of Additional Funds (if any) : EO418 Community Development Plan Funds, Town of Savoy Monetary and In-Kind Labor Contributions. See appendix D for the detailed project budget sources and uses.

D. Has the town applied for funds for this project before? If yes, explain: No

3. TOWN FINANCES

A. Equalized Valuation (total) FY2002: \$40,778,000

B. Total Town Budget FY2002: \$1,468,222

C. Town Highway Budget FY2002: \$188,037

4. PROJECT SITE INFORMATION

A. What is the present condition of the proposed project site?

The proposed project has two phases on two separate sites to address improvements to the Town's two north/south connector roads. Phase I of the project is on Chapel Hill Road, the eastern connector. Phase II concerns repairs to New State Road, which is the Town's western connector.

Phase I

Chapel Road is a two-lane roadway that serves as a north-south directional passageway in the eastern part of town. The road is home to several residences and the Savoy Elementary School, and is currently used by local residents, emergency vehicles, and school buses on a regular basis.

Clough, Harbour & Associates LLP evaluated the three culverts on Chapel Road as part of the 2003 Chapel Road Culvert Replacement and New State Road Rehabilitation Engineering Investigation (see appendix E.1). The *Investigation* identified the water crossings make use of forty eight inch steel "Furnace Collar Pipes" to convey the flows beneath the roadway. The pipes are believed to have been fabricated for use as smokestacks, and were not intended to be used to convey water or be buried and in constant contact with soils. During a site investigation on September 23, 2002, the pipes showed evidence of deterioration and loss of section, with significant spalling and scarring on the interior surfaces. The Chickley River crossing pipe showed significant deformation and loss of cross section of pipe. The pipes currently support between five

and fifteen feet of embankment. Steep slopes from the roadway to the culvert are subject to erosion and sloughing, and there is a loss of soil in the embankment resulting in pavement cracks. The Investigation summarizes that *“the spalling, scaling, pitting, and general deterioration that has already greatly reduced the thickness of the pipes and their ability to support the roadway above, can be expected to continue and eventually result in the complete failure of the culvert and loss of the roadway.”*

Phase II

New State Road is a narrow roadway that winds through heavily wooded areas with dense vegetation immediately adjacent. The road is approximately two lanes wide and has no shoulder.

Clough, Harbour & Associates LLP evaluated new State Road as part of the 2003 Chapel Road Culvert Replacement and New State Road Rehabilitation Engineering Investigation. The Investigation identified the surface as “macadam”, or, rolled stone and oil. The roadway does not have a defined drainage system, which was identified as the single factor that plagues the road the most. In many locations, the roadway has become the lowest point in the area and becomes completely flooded.

In July 2002, New State Road was evaluated as part of a Town-wide Road Condition Survey conducted by engineers at Berkshire Regional Planning Commission (see Road Condition Survey in Appendix E.2). The survey was done as part of the Town of Savoy's Highway Department's newly implemented Road Surface Management System. The road received very poor ratings. In fact, the existing pavement of the road was so poor that although New State Road is technically a paved road, it was considered by the study to be unpaved. All roads in town were given ratings on the Pavement Conditions Index, which ranged from a scale of 1 to 100, where 100 is a perfect score and points are taken off for distresses such as potholes, roughness, drainage, cracking, etc. New State Road, which was split into four sections of study –Florida Road A (0.48 Miles), Florida Road B (1.12 miles), Burnett Road (0.47 Miles), and Lower New State Road (1.49 Miles) , received scores of 38, 46, 32 and 60 out of a possible 100. The sections were rated poorly for highly severe potholes, rutting, loose aggregate, corrugations, and a high extent of poor drainage areas. The ratings establish the Burnett and Florida sections as the worst roads in Town, which combine to form what is clearly the worst of the town's throughways.

B. What kind of maintenance does this location now receive?

Chapel Road Culverts

The culverts in place beneath Chapel Road are maintained to the extent possible for furnace pipes that were never meant to convey water. More substantial maintenance efforts have been made along the embankments of the culverts to install guide rails and curbing to control the sheet flow of water running off the pavement and down the slope. Unfortunately, sloughing of the embankment behind the curbs and guideposts has undermined the improvements by eroding the surfaces beneath them. Much of the culverts are unserviceable.

New State Road

Sections of the road have been improved by the Town Highway Department by grinding up the existing surface material, adding a bituminous binder, and spreading and rolling the recycled asphalt concrete. Lack of adequate drainage due to the

road's original foundation and the surrounding topography limits the effect that normal maintenance has upon the condition of the road. The Town Highway Department has commented that at many locations it has already maximized the amount of repairs that can be made within its capacity. The 2003 New State Road Rehabilitation Engineering Investigation comments that *"without addressing the underlying problem of the water accumulating in the pavement structure, any attempts to improve the roadway will prove to be temporary cosmetic improvements that will eventually deteriorate."* As part of the town's newly implemented Road Surface Management System, maintenance of the road remains a top priority.

C. Describe the maintenance this location would require if the project were completed:

The replaced culverts along Chapel Road, upon completion of this project, would require normal maintenance such as would be provided by the Savoy Highway Department's ongoing highway maintenance program and Road Surface Management System (RSMS). The project would decrease the consistent need for repair currently faced by Highway Department staff.

D. Describe the amount and type of traffic which use this roadway:

Chapel Road is the most densely inhabited area of town traversed by cars, school busses, and emergency vehicles on a regular basis. In some cases the only passageway for local residents traveling to school, work, or other activities of daily life. Locally, it gains a great deal of importance as the most direct connection between the Town's most densely populated area and the Savoy Elementary School. Chapel Road, along with New State Road, also carries regional traffic as the only available connections between northern communities along Route 2 and Southern communities along Route 116 and Route 8A.

Local residents living on southern parts of the road utilize New State Road, but much of the road's use is from tourists seeking access to the popular Savoy Mountain State Forest. In 2002, according to records provided by the Massachusetts Department of Environmental Management, 50,900 guests visited the Savoy Mountain State Forest. The area is open year round, though the road experiences the majority of its visitors from Memorial Day to Labor Day, where visitors access the 45 campsites, four log cabins, and sixty miles of hiking trails and motorized vehicle paths in the Forest. During the three months from January to March 2003, the Forest has already welcomed 10,452 guests; and due to the winter condition of New State Road in Savoy, these guests were directed through the Town of Florida for access to the Forest.

5. ECONOMIC DEVELOPMENT

A. Explain how this project will benefit the local economy:

The Town of Savoy suffers fiscally due to its small population, remote location, and its large amount of tax-exempt land, all of which limit the town's opportunity to grow a sustainable economic base. The local economy is very small, with limited local employment and non-residential development. As a result, the Town has consistently endured unemployment rates exceeding State averages. (See Table 1)

Table 1: Unemployment Savoy vs. State		
Year	Town of Savoy Unemployment Rate	Massachusetts Unemployment Rate
1995	7.8	5.4
1996	5.7	4.3
1997	6.5	4.0
1998	6.0	3.2
1999	5.7	3.2
2000	4.1	2.6
2001	4.9	3.7
April 2002	5.8	4.4

This project will address the Town's limited fiscal ability to maintain an infrastructure capable of attracting and retaining businesses that add jobs and sustainable tax revenues to the Town. Tax revenues are largely affected by a large amount of tax-exempt land, as more than half of the Town of Savoy (53% or 11,847 acres) is protected, state-owned forestland. With such a high percentage of land exempt from taxation or development, the town is highly dependent on Payments in Lieu of Taxes (PILOT) received from the State, which comprised 10% of the town's local revenues in 2002. These payments have been inconsistent, and each year PILOT payments have been subject to cuts or cancellation based on the State budget. In FY 03 PILOT payments to Savoy were reduced by over 33%, from \$61,000 to \$40,000.

However, the Savoy Mountain State Forest is a popular tourist attraction, bringing thousands of visitors to the area each year. It is in the town's best economic interest to utilize its wealth of natural resources and encourage tourism as the Town's leading growth industry. By repairing the deteriorated linkage with the Route 2 Scenic Byway and principal arterial, alleviating the remoteness of the town, and increasing connectivity between the town and its main tourist attractions, Savoy will realize its potential with both direct and indirect benefits to local residents and the local labor force.

DEM figures for Savoy Mountain State Forest show approximately 50,900 guests visited the Forest in 2002, and on average, the Forest sees approximately 50,000 or more visitors per year. The Forest attracts visitors from throughout the region, throughout the year as one of only 5 facilities in the region that allow motorized vehicle use. During the three months from January to March 2003, the Forest has already welcomed 10,452 guests; and due to the winter condition of New State Road in Savoy, these guests were directed through the Town of Florida for access to the Forest.

The poor condition of New State Road and Chapel Road forces many tourists to find alternative routes into the Forest through the neighboring Town of Florida, which bypasses the Town and its commercial center. According to a survey of tourists conducted by the Berkshire Visitor's Bureau in 1995, tourists spend an average of \$222 per person per visit in the Berkshires. With an average of 50,000 people a year visiting the Savoy Mt. State Forest, enhancing access between the Town Center and the Forest would substantially increase tourist patronage and the local economy of the Town. Direct employment benefits would impact the Savoy Hollow General Store, the Town's only commercial store that currently supplies a small assortment of food and goods to travelers. The Store has provided a letter of support for this project, which is included in Appendix C-2. Additional indirect business and employment benefits include increased viability for bed and breakfasts that may be accessible year round to tourists from the

highly traveled Route 2 Scenic Byway, outfitter shops, small-scale eateries, and other home-based businesses that may permissibly cater to a larger tourist_base. In all, the project may have a dramatic impact upon the small local economy, providing several new job opportunities and the potential for additional non-residential development that may stabilize the local economy.

B. Describe how this project will impact with other/ overall economic plans:

The Chapel Road Culvert Replacement and New State Road Surface Restoration Project are top priority actions in implementing the Town of Savoy 2003 Economic Development Strategy. (See 2003 Economic Development Strategy in Appendix B.1) The primary goal of Savoy's Economic Development Strategy is to encourage businesses and industry related to the Forest as its primary asset and main tourist attraction. The Strategy calls for repairing Chapel Road and the surface of New State Road and re-establishing access between the Town's commercial district and the State Forest. The poor condition of Chapel Road and New State Road make them potential safety hazards, and also force many tourists to find alternative routes into the Park that bypass the Town and it's commercial center entirely. In order for any economic development to occur, the Town must reintegrate the State Forest with the Town commercial center along Route 116.

In making crucial repairs to the only two local north-south connector roads that connect Savoy and Florida and Route 2, the project corresponds to regional economic and transportation plans for Berkshire County. The Berkshire County Metropolitan Planning Organization's Transportation Plan 2000 identifies road maintenance and pavement management of the region's main highways and connector roads as a problem confronting the safety and economic attractiveness of the region. The town has identified and prioritized the improvements to Chapel Road and New State Road as meeting the profile for priority road surface improvements to benefit local safety and the local economy, and is implementing an approved Road Surface Management System to ensure proper maintenance.

6. PUBLIC SAFETY

A. Describe why completion of this project is important to public safety efforts in your town:

The repairs to the three culverts on Chapel Road are crucial to ensuring public safety of this road, and will advance overall safety efforts in Town. Clough Harbor's, *Engineering Investigation* concludes that the significant deterioration of the culverts "*can be expected to continue and eventually result in the complete failure of the culvert and loss of the roadway.*" With engineering recommendations, the culverts have been separated as Phase I of the overall Town road improvement project in order to complete them as soon as possible. Chapel Road is the only local north/south passage in the most heavily settled section of Town, and is traveled daily by local commuters and school buses on the way to the Savoy Elementary School. The condition of the culverts on Chapel Road is a primary, and very specific, safety concern for the Town.

The improvements to New State Road will address the safety concern of lack of visibility and lack of adequate shoulder due to dense vegetation on the right of way, damaging potholes, and large swales of water and mud. Conditions of the road have led to three accidents on New State Road from 1995-1997 and several instances where the road has become impassible to motorized vehicles such as emergency vehicles that may need to access the State Forest. This is safety concern for the Town will be alleviated upon completion of the project.

B. Describe any specific public safety issue which may be alleviated by this project:

The major specific public safety issue that will be directly addressed and alleviated by this project is the replacement of the three deteriorated culverts on Chapel Road. Each of the three culverts has been identified in the *Chapel Road Culvert Replacement and New State Road Rehabilitation Engineering Investigation* as being in danger of collapsing and in urgent need of replacement. The *Engineering Investigation* also notes a specific safety concern along New State Road of the lack of visibility and lack of adequate shoulder, as well as general poor conditions such as potholes and swales of water that create additional dangers, erratic driving conditions, vehicle damage, and impassible situations. These dangerous conditions will also be alleviated by this project.

7. PROJECT INFORMATION

A. Scope of Work:

The Scope of Work for the culvert replacements on Chapel Road (Phase I) contains force account work as well as contractor work. The work conducted by the town by force account is minor, and will be aided by surveys and DEP permits provided by contractors, as well as by cost estimates, design schematics, and recommendations included in the *Engineering Investigation*. The private contractor work is more involved and includes three main elements:

- 1) To deliver final construction designs for the replacement of two culverts along Chickley River and Horsefords Brook, utilizing the design development drawings available in the *Engineering Investigation of Culvert Replacements to Chapel Road* (Appendix E.1)
- 2) To conduct site surveys and obtain all DEP permits necessary for replacing all three culverts
- 3) Replacement of the two larger culverts.

See the *Request for Proposals in Appendix F* for the detailed scope of work.

The Scope of Work for the improvements to the priority 1 mile section of New State Road (Phase II) contains engineering designs, town force account labor, as well as contractor work to repair the road surface. The detailed scope of work is included in the *Request for Proposals in Appendix F*.

B. Do you intend to use a contractor or do the work by force account?

Work on the Tilton Brook culvert is within the Town Highway Department's capabilities and will be completed by force account. Replacement of the Chickley and Horseford Brook culverts is beyond the capacity of the Town Highway Department, and will be bid out to contractors. (See *Request for Proposals in Appendix F*) Contractors will provide surveys and DEP permitting for all three culverts. Preliminary estimates have been provided to differentiate between costs incurred by force account work and costs incurred by private contractors.

On New State Road, contractors will provide engineering surveys and designs necessary to improve the one-mile segment of Road. Town forces will conduct most construction activities on New State Road excepting the asphalt binder course, which will be bid out to contractors.

C. If funding is received, how long would it take to begin construction?

The Town of Savoy has conducted projects soliciting the need for transportation construction services and is knowledgeable in the applicable public procurement rules. The *Request for Proposals* for a contractor for this project is prepared and is ready to be advertised (see *Appendix F*). Consultant selection will be made based on applicable public procurement rules. Boilerplate contracts are in place. No additional time is needed to implement this initial step in

the project other than those identified in the project budget. (see Appendix D) EOTC staff has directed the Town towards STRAP funding, and there are no additional funds to complete the project, as there are no other known sources of funds from which the Town could seek this needed money.

D. How long would the construction take?

The Town of Savoy Highway Superintendent has expressed that once the Town has secured funding and procured the necessary materials, replacement of the Tilton Brook culvert could be completed by force account by town forces in approximately two weeks. Replacement of the Horsefords and Chickley culverts, to be done by hired contractors, are estimated to take approximately four weeks each, or twice as long, for a total of eight weeks.

Improvements to New State Road could be conducted upon receipt of the engineering designs and materials. The Town has expressed that construction could be conducted in a matter of weeks.

E. Describe of Project Costs

(1) Allowable costs for STRAP grants:

(a) Design and Engineering \$104,000

(b) Construction Costs \$396,000

(2) Ineligible costs for STRAP grants:

(a) Right-of-Way Costs \$1.00

(b) Other Costs \$102,400 (pre-construction and force labor costs to be covered by in-kind Town contributions)

F. Additional documentation. Please include map.

(See Appendix for Project Maps, and Documentation of Public Support)

8. ADDITIONAL INFORMATION

Are there any further/extenuating circumstances about your town or the project which deserve consideration?

The Town of Savoy confronts a unique situation for which the Small Town Road Assistance Program was designed. As a remote town, the Town's economy is closely linked to the condition of its sparsely linked road infrastructure. Though highly dependent on its roads, the Town faces ongoing limitations to its ability to raise tax revenues to fund necessary road improvements. As a result, the Town has not conducted any major road improvements in several years. The Town of Savoy's financial ability to make crucial and long-lasting improvements to town roads is primarily limited by the large percentage of land that is tax-exempt. Approximately 60% of the Town is permanently protected open space, and over 53% of the Town is owned by the Commonwealth of Massachusetts.

In a strategy to strengthen economic sustainability around the Town's wealth of natural resources, the Town has identified two priority areas for which poorly conditions roadways are detrimental to the local economy and has proposed improvements to the roadways that are both immediately necessary and have long term benefits to the town's economic base. The Town is buoyed by the success of similar STRAP-funded projects in the area that have had goals and circumstances similar to those of Savoy, but were not backed by a detailed economic development strategy such as exists in Savoy.

Though it is not required of STRAP Applications until FY04, Savoy has also developed a housing strategy and received EO418 Housing Certification, which is included in Appendix B.2.

Additional Information & Resources

Housing

U.S. Census Bureau, 2000 Census

Buildout Analysis, Berkshire Regional Planning Commission, 2000

Taking the Initiative: A Guidebook on Creating Affordable Housing Strategies, Citizen's Housing and Planning Association (CHAPA), 2002

Economic Development

Technology Enterprise in Berkshire County: Economic Analysis, University of Massachusetts Donahue Institute, February 2002.

Workforce Development Blueprint, Berkshire County Regional Employment Board, Inc., July 2002.

America's Labor Market Information System Employer Database, 2nd edition. InfoUSAGov., 2001.

Massachusetts Department of Employment and Training. <http://www.detma.org>

Data Book, 2001, Berkshire Regional Planning Commission.

Comprehensive Economic Development Strategy (CEDS) for Berkshire County, 2000, Berkshire Regional Planning Commission.

Transportation

Berkshire Regional Planning Commission 2002 Pavement Conditions Index, BRPC, August 2002.

Chapel Road Culvert Replacement and New State Road Rehabilitation Engineering Investigation, by Clough, Harbor & Associates, LLP., May 2003.

Savoy, Massachusetts



Open Space

Areas of Concern:

Protection and maintenance of the Town's vast supply of natural resources and outdoor recreational areas while maintaining a sustainable local tax base.

Vision for Future Open Space and Resource Protection:

Thoughtfully guide and manage growth to ensure Savoy preserves its present combination of exceptional natural assets and rural character that make the Town a desirable place to live and work.

Recommended Actions:

- Re-integrate the Town and its residences with Savoy's vast parcels of protected recreational land.
- Enhance access to public recreational lands from the Town Center.
- Enhance Town Field with new community pavilion, park amenities and landscaping to promote outdoor activity in the Town Center.
- Encourage voluntary land preservation efforts among residents through assistance from local land trusts, such as the Berkshire Natural Resources Council.
- Develop zoning options that encourage greater flexibility for land preservation and development.

Transportation

Areas of Concern:

- Lack of access from Town Center Area to State Forest and Route 2 Scenic Byway.
- Safety and reliability of the town's sparse and remote transportation network given the number of aging culverts, roadbeds, and other road infrastructure in town.
- Limited financial ability of the town to conduct necessary repairs.

Vision for Future Transportation:

Maintain and improve the safety and utility of Savoy's transportation networks capital infrastructure to the benefit of the town's residents and businesses by carefully planned development and investment.

Recommended Actions:

- Apply for State funding to assist in priority road improvements including replacing three aged culverts on Chapel Road and surface improvements to New State Road between the Town Center and the Savoy Mountain State Forest.
- Continue implementation of the Road Surface Management System, begun in 2002, to maximize the effectiveness of Town road maintenance efforts.
- Identify and apply for funds to implement adequate signage, infrastructure and facility enhancements servicing drivers, bicyclists and pedestrians traveling between Town Center businesses and the State Forest or the Route 2 Scenic Highway.



Economic Development

Areas of Concern:

- A bounty of natural resources located within town
- Few jobs or local businesses
- Limited access between town center businesses and major roadways and local outdoor tourist attractions
- A large amount of protected, undevelopable land
- Limited public infrastructure for large development

Vision for Future Economic Development:

Maintain and improve Savoy's local economy and fiscal sustainability by proactively identifying and cultivating appropriate commercial opportunities that are consistent with the character of the community.

Recommended Actions:

- Promote and enhance access to Savoy's abundant parks and natural resources in order to better encourage tourism and economic development to the benefit of the community.
- Facilitate the development of an improved, yet limited commercial sector that will provide for a broadened local revenue base and employment opportunities
- Encourage types of development that best meets the needs of the community while not detracting from the rural nature or scenic beauty of the Town
- Enhance commercial activity in the Town Center through:
 - Community pavilion, park amenities & landscaping, and events & summer programs at Town Field;
 - additional trails, signage and other low-cost improvements to enhance vehicular, bike and pedestrian access to local businesses from local attractions.

Housing

Areas of Concern:

- Several houses are visibly in disrepair, but homeowners may not be physically or financially able to make necessary repairs.
- Several seasonal homes have been converted to year-round dwellings without rehabilitations necessary for year round use.
- Geographic terrain and large amounts of state-owned land limits developable land area
- Limited public water and sewer system

Vision for Future Housing:

Maintain and improve Savoy's social and economic infrastructure by providing seniors, persons with disabilities and citizens of low, moderate, and middle income with quality affordable housing opportunities and access to quality education for their children.

Recommended Actions:

- Continue to participate in rehabilitation programs offered by regional housing development corporations.
- Identify, in greater detail, potential areas for future housing development and rehabilitation.
- Continue working to reduce local barriers to affordable housing construction with additional reviews of local zoning ordinances and the local permitting process.
- Continue involvement in developing affordable homeownership options and publicizing current programs available from Berkshire Housing Development Corp., MassHousing and local lenders.
- Develop local group or advisory committee (formal or informal) to address ongoing housing needs in Savoy.



Community Development Plan

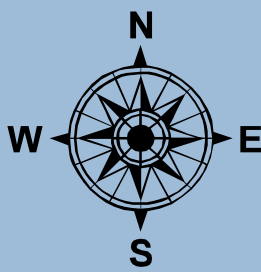
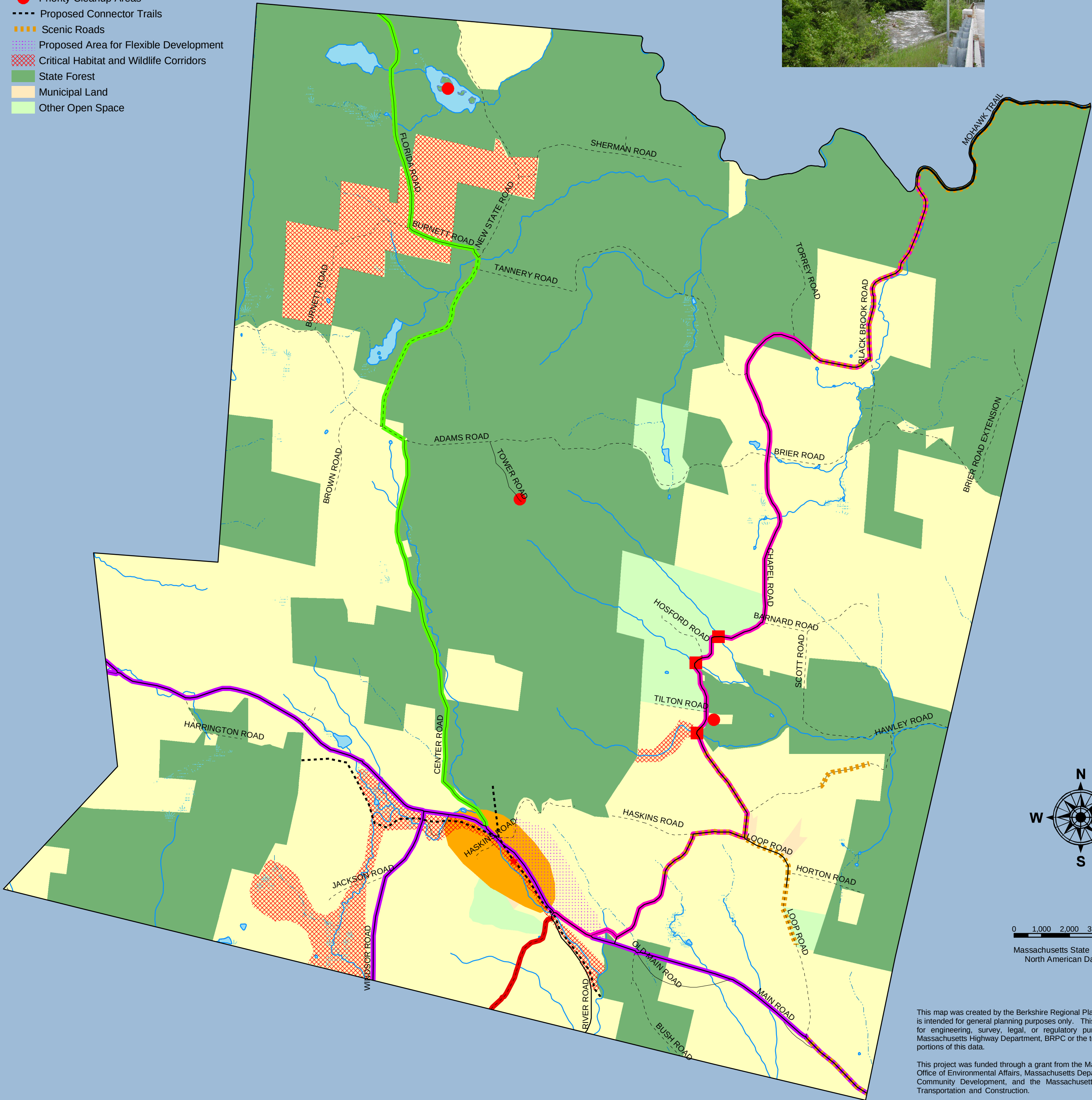
Land Use Suitability

Action Map

Town of Savoy, Massachusetts



- Establish a Town Center Business District
- Establish Program of Summer Events at the Town Field
- Establish Access Between Route 2 Scenic Byway and Town Center / Rt 116 Business Area
- Improve Access & Signage Between State Forest and Town Center
- Allow Additional Low-Impact Non-Residential Uses in Residential / Agricultural Zoning District
- Promote Rehabilitation of Housing Along Route 116/8A Corridors
- Promote Rehabilitation of Converted Seasonal Housing, especially in Griffin Hill Area
- Road Surface Improvements Along New State Road
- Three Culvert Replacements on Chapel Hill
- Implement RSMS on All Town Roads
- Priority Cleanup Areas
- Proposed Connector Trails
- Scenic Roads
- Proposed Area for Flexible Development
- Critical Habitat and Wildlife Corridors
- State Forest
- Municipal Land
- Other Open Space



0 1,000 2,000 3,000 4,000 Feet
Massachusetts State Plane Meters
North American Datum 1983

This map was created by the Berkshire Regional Planning Commission and is intended for general planning purposes only. This map shall not be used for engineering, survey, legal, or regulatory purposes. MassGIS, Massachusetts Highway Department, BRPC or the town may have supplied portions of this data.

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