
Section 3. Project Area Eligibility – 760 CMR 12.02(2)

Chapter 121B of Massachusetts General Laws requires that urban renewal plans be undertaken in a designated area that has been qualified as “a decadent, substandard or blighted open area” covered by the urban renewal plan, and when because of the presence of any or all of these qualifying conditions, governmental actions are warranted to assist in the revitalization and redevelopment of the area.

The data and other descriptive materials presented in this section demonstrate that the Bank Row URP project qualifies as a “decadent area” as defined below:

“Decadent area” - an area which is detrimental to safety, health, morals, welfare or sound growth of a community because of the existence of buildings which are out of repair, physically deteriorated, unfit for human habitation, or obsolete, or in need of major maintenance or repair, or because much of the real estate in recent years has been sold or taken for nonpayment of taxes or upon foreclosure of mortgages or because buildings have been torn down and not replaced and under existing conditions it is improbable that the buildings will be replaced, or because of a substantial change in business or economic conditions, or because of inadequate light, air, or open space, or because of excessive land coverage or because diversity of ownership, irregular lot sizes or obsolete street patterns make it improbable that the area will be redeveloped by the ordinary operations of private enterprise, or by reason of any combination of the foregoing conditions.

The finding of “blighted, open conditions” pertains to areas that are primarily open land and that because of certain conditions, such as soil problems, contamination, flooding, etc., have not been developed and have no reasonable expectation of successful development. The finding of “substandard conditions” pertains to housing where a significant number of housing units are substandard or uninhabitable, and where government actions are warranted to remove these conditions from the area. Because the Bank Row URP is an area that is neither predominately “open” nor “residential,” these two findings were not utilized to qualify the urban renewal area.

Further, this section also contains documentation to substantiate that proposed rehabilitation activities are feasible, as well as evidence to demonstrate that the Bank

Row URP “is based on a local survey and conforms to a comprehensive plan for the Town.”

Decadence Finding. Decadence refers to a combination of conditions that inhibit the development of an area. These conditions may include buildings that are out of repair, functionally obsolete or physically deteriorated; a significant amount of property that has been recently sold or taken for nonpayment of taxes; buildings that were torn down and not replaced; substandard roadways and infrastructure, etc. Because this combination of problems prevents the successful development of the area, governmental actions are required to assist in the removal of such conditions.

An analysis of the proposed urban renewal area was undertaken and included an examination of ownership, tax assessments, tax status and real-estate transfers; building and land use patterns; presence of excessive land coverage; changes in business or economic conditions; building condition assessments including exterior inspections of each building and interior inspections of representative buildings; and existing street patterns, open space, light and air impacts. Based on this analysis, the following findings qualify the area as decadent - “an area which is detrimental to safety, health, morals, welfare or sound growth of a community.... and it is improbable that the area will be redeveloped by the ordinary operations of private enterprise”.

Building Deficiencies: A survey of properties within the Bank Row URP project area was undertaken by the GRA in March 2004 as part of preparing this urban renewal plan. This survey included exterior inspections of all 20 buildings and a detailed interior/exterior analysis of five of the historic properties being acquired for rehabilitation. An inspection summary for all properties in the Bank Row URP is provided in Table 5. Based on the findings of these building inspections and other conditions affecting the area, as summarized below, it has been determined that the Bank Row URP project area is decadent and that it is improbable that the area will be redeveloped by the ordinary operations of private enterprise. These findings were reconfirmed by the GRA in July 2005.

- Buildings which are out of repair, physically deteriorated, unfit for human habitation, obsolete, or in need of major maintenance or repair include seven of the 16 (44 percent) buildings in the URP area comprising 126,400 square feet (65 percent) of the total building space in the project area. These findings are based on interior and exterior building inspections as summarized in Table 4. The seven buildings identified as deficient – or found to be in poor condition, include 353-367 Main Street; 349-351 Main Street/1-5 Bank Row; 9-11 Bank Row; 21-23 Bank Row, 30 Olive Street, 33 Olive Street and 66 Hope Street.

- Buildings situated on lots such that the structure-to-lot area is excessive. The urban renewal area is densely developed with many structures covering the majority of the parcels they are situated on, leaving inadequate or no space for parking, landscaping and open space, loading and/or servicing.

**Table 5. Bank Row Urban Renewal Project - Project Area Inspection Summary Report
Greenfield, Massachusetts
September 2005**

<i>Total Number of Parcels in URP Area</i>	<i>Total Land Area (exclusive of streets)</i>	<i>Total Square Feet of Buildings in Activity Area</i>	<i>Total Number of Buildings in URP Area</i>	<i>Exterior Building Surveys</i>	<i>Interior Building Surveys</i>	<i>Number of Buildings with Deficiencies</i>	<i>Square Feet of Buildings with Deficiencies</i>
20	6.98 Acres	195,150 SF	16	16	5 (31%)	7 (44%)	126,400 (65%)

Deficient buildings include buildings that are out of repair, physically deteriorated, unfit for human habitation, obsolete, or in need of major maintenance or repair, buildings situated on lots such that the structure-to-lot area is excessive, resulting in inadequate open space including parking, landscaping, loading or service areas.

Buildings qualifying for more than one category were only counted once.

Other Qualifying Conditions. Other conditions also qualify the URP area as decadent and blighted. These include the following:

- Real estate in the area in recent years has been sold or taken for nonpayment of taxes or upon foreclosure of mortgages:

Although they are not now, all five properties proposed for acquisition by this plan have been periodically tax delinquent over the years. The Town had foreclosed on one property, 361 Main Street, but the owner was successful in redeeming it. This ongoing tax situation, combined with a persistent lack of attention and upkeep has created a very negative condition.

The ongoing pattern of tax delinquency/tax foreclosure and related disinvestment has resulted in the steady deterioration of the five historic buildings that are a primary focus of this plan. Without public intervention, these properties will continue to deteriorate to a point where rehabilitation may no longer be feasible.

Based upon the analysis undertaken above, the project area qualifies as decadent and blighted and it is improbable that it would be made available for redevelopment by private enterprise alone and without the exercise of urban renewal powers.

Justification for Proposed Rehabilitation Activities. Urban renewal plans that propose rehabilitation activities must demonstrate the following:

- The rehabilitation proposed is economically feasible
- The existing street and land use pattern can be adapted to the objectives of the plan
- The area has desirable qualities
- The rehabilitation activities will restore the area in the long term.

In addition to work done as part of a yearlong comprehensive downtown master planning effort by Goody, Clancy & Associates (see Appendix A) -- which recommended preparation of this URP to target the five historic properties before further deterioration renders rehabilitation infeasible -- urban renewal plan preparation activities included a comprehensive Historic Building Assessment of the five buildings on Bank Row and Main Street.

The Downtown mater plan also included a market analysis, prepared by a market research sub-consultant, which identified types of retail, restaurant, office, commercial, residential and cultural uses that might be appropriate for these five properties. The market analysis contained financial worksheets pertaining to the proposed renovations and operations for each property. A copy of the analysis is provided in Appendix B.

The Historic Building Survey, undertaken by Agricola Corporation (see Appendix C), examined the buildings in more detail and refined the financial information contained in the Master Plan. That refinement was the result of a comprehensive physical assessment of the properties and development of recommendations for specific interior and exterior improvements for each property.

The Historic Building Survey completed in April 2004 concluded that all five properties were physically suitable for rehabilitation. The survey recommended preservation guidelines for all buildings and specific rehabilitation standards for each building. A summary of the findings is presented in Table 5.

A determination of the suitability of rehabilitating 30 Olive Street will be made at a future date when that phase of the Bank Row URP advances to implementation. The rehabilitation of this property is being proposed because of the building's potential historical significance.

Urban Renewal Plan's Conformance to a Comprehensive Plan for the Town. The Downtown Greenfield Master Plan has provided the framework for this urban renewal plan and the redevelopment actions proposed by it. Implementation of the Bank Row URP will result in public and private redevelopment actions envisioned in the master plan. The Greenfield Board of Selectmen accepted the Downtown Master Plan in March 2003.

**Table 6. Bank Row Urban Renewal Project - Summary of Historic Building Survey Findings
Greenfield, Massachusetts
September 2005**

<i>Building Address Name</i>	<i>Overall Condition</i>	<i>Major Exterior Improvements</i>	<i>Major Interior Improvements</i>	<i>Possible Reuse Options</i>
353-367 Main Street Garden Theater Block	Fair - Poor	Roof repair Masonry repairs Commercial storefronts and entries Signage Display windows	Upgraded building systems Improved access/egress, including for handicapped Wall, ceiling, trim repairs Rehabilitation of 2 nd floor office space Renovation of storefronts, as needed	Mixed-use facility First floor - retail/commercial Second story – offices, entertainment and performing arts
349-351 Main Street/ 1-5 Bank Row Allen Block	Poor	Roof repair/replacement Spot structural reinforcement Storefront reconfiguration	Improved access/egress, including for handicapped Upgrade of unfinished spaces Upgrade of building systems Window replacement/repair	Ground-floor retail Upper-story offices or housing
9-11 Bank Row First National Bank & Trust of Greenfield Block	Very Poor	Some stabilization work under way Masonry repair Roof replacement	Upgrade of building systems Upgrade of unfinished spaces (basement and 1 st floor)	Festive marketplace Retail Food services
21-23 Bank Row Frank A. Pond Block	Very Poor	Roof repair/replacement Masonry repair Storefront reconfiguration Rear wall and rear access	Upgrade of building systems Structural reinforcement – upper floors Rehabilitation of all floors	Ground-floor retail Upper-story offices or housing
25-27 Bank Row Siano Block	Very Good	Possibly restore storefronts	Window replacement Improved access/egress, including for handicapped	Continued commercial Future ground-floor retail