

# **CHAPTER**

## **2**

## **ECONOMIC DEVELOPMENT**

### **Introduction**

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The purpose of local economic development planning is to create a framework to guide and encourage economic prosperity in a manner that is best suited for the community. The path a community takes to achieve economic security and prosperity is best guided by the residents' vision for their hometown. Through the visioning process in preparation for this Community Development Plan, the Town of Wendell established a general economic development goal with corresponding objectives to guide this path.

### **Goal**

- To diversify the tax base and increase community services through the facilitation of economic development.

### **Objectives**

- Promote cottage industries which use local resources.
- Promote ecologically sound development.
- Maintain and improve appropriate bylaws to ensure sound development practices.
- Consider the creation of a business district to protect the residential community character and to support the development of local business.
- Explore alternatives to present tax and revenue structures.

## Demographic Characteristics

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A review of the general demographic profile of residents is useful in developing specific economic development strategies. The size and characteristics of the existing and prospective labor pools identify the types of workers to which businesses may have access. The profile of workers may also direct the type of employment opportunities that could be sustained in the community and that would offer the greatest benefit to those in need of jobs. For example, the incomes of Wendell residents are reviewed to give a sense of the present wages offered and a direction for the types of jobs and wages needed to support residents looking for employment. In addition, the demographic profile of a community will indicate the potential consumer profile for businesses that may be developed there. This can be particularly useful to guide local entrepreneurs in the creation of their business plans.

### Population

According to the 2000 U.S. Census, the Town of Wendell had a population of 986 people as of April 1, 2000 (*Table 2-1*). This represented a 9.7% gain in population from the previous Census survey in 1990 (*Table 2-2*). Sometimes U.S. Census information is not considered to be absolutely accurate for small communities. However, it is the best available info for many topics, and consequently will be used for economic development planning purposes in this chapter to characterize the demographic and economic profile of Wendell residents.

**Table 2-1: Total Population, 1970, 1980, 1990 and 2000**

Geography	1970 Population	1980 Population	1990 Population	2000 Population
<b>Wendell</b>	<b>405</b>	<b>694</b>	<b>899</b>	<b>986</b>
Franklin County	59,223	64,317	70,092	71,535
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097

*Source: U.S. Census Bureau, Census of Population and Housing, 1970, 1980, 1990, and 2000.*

**Table 2-2: Population Increases, 1970 to 2000**

Geography	1970-1980 Change	1980-1990 Change	1990-2000 Change	1970-2000 Change
<b>Wendell</b>	<b>71.4% (+289)</b>	<b>29.5% (+205)</b>	<b>9.7% (+87)</b>	<b>143.5% (+581)</b>
Franklin County	8.6%	9.0%	2.1%	20.8%
Massachusetts	0.8%	4.9%	5.5%	11.6%

*Source: U.S. Census Bureau, Census of Population and Housing, 1970, 1980, 1990, and 2000.*

The U.S. Census data do not address population turnover over the course of a decade, but the total population at two moments in time. The population change in Wendell in recent decades has indicated consistent and substantial growth. From 1970 to 1980, the population in the Town of Wendell grew by 289 people, which is over 71% (*Table 2-2*). From 1980 to 1990, the town had an increase of 205 more people, a 30% increase. From 1990 to 2000, the town has continued to grow, but at a reduced rate of 10% growth. In comparison, for Franklin

County as a whole, the rate of population growth was fairly consistent from 1970 to 1980 and 1980 to 1990 with approximately a 9% growth rate for each of those time periods. However, the growth rate from 1990 to 2000 in Franklin County diminished to 2%. Between 1970 and 2000, the State grew by 12% overall, and at a rate that increased each decade.

## Age Distribution

It is important to know the size of various population age groups and how they are changing over time. The rise and fall in the number of people in different age groups (called cohorts) can affect demand for municipal services including schools and housing. It can also impact the number of people in the labor pool available to local businesses as well as influence the types of goods and services a business may want to offer.

Age distribution data from the U.S. Census are used to predict how the labor force may change over time. From 1990 to 2000, the Town of Wendell had a decrease in the proportion of the population under 9 years of age and from 10 to 19 years of age similar to Franklin County (*Table 2-3*). The percentage of town residents ages 20-24 increased slightly, which was contrary to trends for the County and the State. For the 25-44 age group, Wendell had a decline in the percentage of residents in this age group, similarly as experienced by the County and the State. From 1990 to 2000, the percentage of residents in the 45-64 age group grew significantly in Wendell, as it did in the County and State too. This increase is in accordance with national population trends.<sup>1</sup> The proportion of residents in older age cohorts remained relatively stable from 1990 to 2000 in Wendell, unlike in the County and State.

**Table 2-3: Age Distribution, 1990 and 2000**

Geography	Total Population	% 9 Years & Under	% 10-19 Years	% 20-24 Years	% 25-44 Years	% 45-64 Years	% 65-74 Years	% 75 Years & Over
<b>Wendell</b>								
1990	899	13.8%	17.8%	3.3%	44.9%	15.4%	2.3%	2.4%
2000	986	11.2%	17.2%	4.6%	30.6%	31.8%	2.4%	2.1%
<b>Franklin County</b>								
1990	70,092	14.5%	12.6%	6.4%	34.2%	17.7%	8.2%	6.3%
2000	71,535	11.5%	14.3%	5.4%	28.5%	25.9%	6.7%	7.5%
<b>Massachusetts</b>								
1990	6,016,425	13.1%	12.6%	8.4%	33.6%	18.6%	7.7%	5.9%
2000	6,349,097	13.0%	13.3%	6.4%	31.3%	22.4%	6.7%	6.8%

Source: U.S. Census Bureau, 1990 Census STF3A and 2000 Census SF3.

<sup>1</sup> A note regarding national population trends: From 1946 to 1964, there was a dramatic population increase, referred to as the “Baby Boom.” A corresponding smaller population boom occurred in the 1980s and 1990s when the Baby Boomers had their own children. This is the population group presently under 25 years of age, and are often referred to as “Generation Y.” The children born in the late 1960s and the 1970s are often referred to as “Generation X.” This is a smaller age group in comparison to Generation Y and is presently in the approximate age range of 25 to 40 years of age.

The traditional work force groups are in the 25-44 age range and the 45-64 age range. Each of these age groups is likely to have an interest in specific amenities and services that will influence their desire to remain in or move to the town of Wendell. The 25 to 44 year olds are likely to be examining a community's real estate options, and daycare and early educational systems for their children. In contrast, 45 to 64 year olds will likely be focusing on educational opportunities for their older children and future retirement options. In Wendell between 1990 and 2000, there was a considerable decrease in the distribution of people in the 25 to 44 year age group and a dramatic increase in the percentage of 45 to 64 year olds. These population shifts are largely due to the aging of the "Baby Boom" generation.

The 65-74 age group and the 75 and over age group represent a very small portion of the total population; however, these age groups may have an increasing role in the work force in coming decades. As the Baby Boom generation reaches retirement age, job vacancies will occur. However, postponement of retirement for financial, career or other reasons is increasing. New and future seniors may be apt to postpone retirement by reducing their hours or start in a new career direction, such as consulting or a shift into a new occupation. Often members of this age group can be a valuable resource of experienced, part-time workers. As will be discussed further in this chapter, there is a currently a trend towards more self-employed workers and home-based workers.

Whether or not retiring residents continue to live in Wendell will impact the demand for services for seniors in town. Older residents with grown children may be tempted to move to an area with more in-town services. This could create a supply of available housing, which could then be filled by young families with children; this could result in increased municipal school costs. Due to this potential outcome, providing support to seniors makes economic sense.

## **Education and Skills**

The educational attainment level of the population is important to recognize for several reasons. From a business owner's perspective, it demonstrates the ability of a community to provide labor and expertise. This may be a vital element in a company's decision to locate to or remain in a community. In addition, the educational attainment level of a population may be a factor for a business determining where to locate, so as to best access a potential customer base.

Data on educational attainment is collected for people aged 25 years and older. According to 2000 Census data, the Town of Wendell has a significantly higher proportion of residents with Bachelor Degrees and Graduate Degrees compared to Franklin County and Massachusetts overall (*Table 2-4*). Correspondingly, Wendell has a lower percentage of residents with less than a high school diploma or equivalent education.

The Census data identified an increase in the percentage of adults with a Bachelor Degree or Graduate Degree in Wendell, Franklin County and the State, between 1990 and 2000. The data also show that for Wendell, the percentage of adults with some college courses or an

Associate Degree remained stable from 1990 to 2000. During the same time period, the proportion of residents over age 25 with less than a high school graduate education or with a high school education as the highest educational attainment has decreased, similar to County and State trends.

**Table 2-4: Highest Educational Attainment Level, 1990 and 2000\***

Geography	Population 25 years and over	% Less than High School Graduate	% High School Graduate	% Some College	% Associate Degree	% Bachelor Degree	% Graduate Degree
<b>Wendell</b>							
1990	585	13.3%	27.0%	20.5%	6.8%	22.2%	10.1%
2000	642	7.9%	25.1%	19.0%	6.9%	23.8%	17.3%
<b>Franklin County</b>							
1990	46,559	17.6%	33.2%	16.9%	8.0%	14.5%	9.8%
2000	49,121	12.0%	31.2%	19.0%	8.6%	16.2%	12.9%
<b>Massachusetts</b>							
1990	3,962,223	20.0%	29.7%	15.8%	7.2%	16.6%	10.6%
2000	4,273,275	15.2%	27.3%	17.1%	7.2%	19.5%	13.7%

\* All data are for persons 25 years and over.

Source: U.S. Census Bureau, 1990 Census STF3A and 2000 Census SF3.

The Massachusetts Department of Education releases selected statistics regarding public high schools in the State, such as drop-out rates and plans of seniors. Public high school students in Wendell attend the Swift River Elementary School and are part of the Ralph C. Mahar Regional School for middle and high school. However, the option of school choice has impacted the number of students attending the Ralph C. Mahar Regional Schools. Several Wendell students attend the Amherst-Pelham Regional Schools, while others have selected other area schools such as the Pioneer Valley Performing Arts High School in Hadley. Table 2-5 shows a selection of data for high schools in the region.

**Table 2-5: Selected High School Data, 2001**

High School (Location)	Number of Students	Drop-out Rate	Graduate Plans *			Avg. Annual Per Pupil Expenditure
			Work	2-Year College	4-Year College	
<b>Ralph C. Mahar Regional High School (Orange)</b>	<b>753</b>	<b>5.6%</b>	<b>22.7%</b>	<b>8.0%</b>	<b>54.7%</b>	<b>\$8,638</b>
Amherst Regional High School (Amherst)	1,365	2.6%	6.2%	18.3%	74.5%	\$9,062
Franklin County Vocational Technical School (Turners Falls)	508	3.2%	46.7%	28.3%	9.8%	\$12,921
Frontier Regional High School (South Deerfield) **	646	0.8%	5.4%	30.4%	50.0%	\$8,652
Greenfield Public High School (Greenfield)	617	5.4%	10.9%	45.3%	33.6%	\$7,397
Pioneer Valley Regional High School (Northfield) **	503	4.6%	19.2%	28.8%	48.0%	\$7,370
Turners Falls High School (Turners Falls) **	437	6.9%	21.6%	33.0%	35.2%	\$7,592
Massachusetts Average	-	3.5%	14.1%	21.5%	53.6%	\$7,561

Source: Massachusetts Department of Education, 2002 School District Profiles; April 2003.

\* These are the indicated plans of graduating seniors to enter the work force, 2-year college, or 4-year college; Plans are not included for those seniors entering the military or pursuing other options.

\*\* The high schools listed offer grades 9 through 12, with the exception of these schools that include grades 7 through 12.

Source: Massachusetts Department of Education, 2002 School District Profiles; April 2003.

According to the Massachusetts Department of Education, in 2001, the Ralph C. Mahar Regional High School in Orange had a higher drop-out rate than the State average and in comparison to other nearby schools. In the same year, the Massachusetts Department of Education conducted a survey of high school seniors to determine their plans upon graduation. The survey indicated that the percentage of Mahar seniors with plans to attend a four-year college were slightly higher than the State average. However, there were significantly fewer students with plans to attend a two-year college than the State average. Also, the percentage of students planning to work after graduation (23%) was higher for Mahar seniors than statewide (14%).

The average annual per pupil expenditure for the Ralph C. Mahar High School was higher than the State average and other high schools in the region, with the exception of Amherst High School and the Franklin County Vocational High School. However, vocational schools often have higher expenditures than other public schools because of the costs of specialized equipment.

## Income

There are three statistics from the decennial U.S. Census that reflect how well residents are faring in the regional economy (*see Table 2-6*). Using these statistics, it may be noted that the residents in the Town of Wendell are earning incomes relatively consistent with residents in Franklin County overall, but not as high as the State. One measure is per capita income, which is determined by dividing the total amount of income earned in town by the number of

residents, including segments of the population that might not be generating income such as children and the elderly. The Wendell per capita income reported for 1999 was \$19,701, which was lower than both the County figure of \$20,672, and the State figure of \$25,952. The Wendell per capita income was the ninth lowest of the twenty-six towns of Franklin County. For comparison over time, Table A-5 in the Economic Development Appendix (at the back of this chapter) shows the per capita income for Wendell from 1979 and 1989 in 1999 dollars.

**Table 2-6: Selected Income and Poverty Statistics, 1999**

Geography	Per Capita Income in 1999	Median Household Income in 1999	Percent of Population* in Households with Incomes Below Poverty Level in 1999
<b>Wendell</b>	<b>\$19,701</b>	<b>\$43,846</b>	<b>10.2%</b>
Franklin County	\$20,672	\$40,768	9.4%
Massachusetts	\$25,952	\$50,502	9.3%

*\* For whom poverty status was determined.*

*Please note that income data was reported for the previous year of when the Census survey was taken; in this case 1999.*

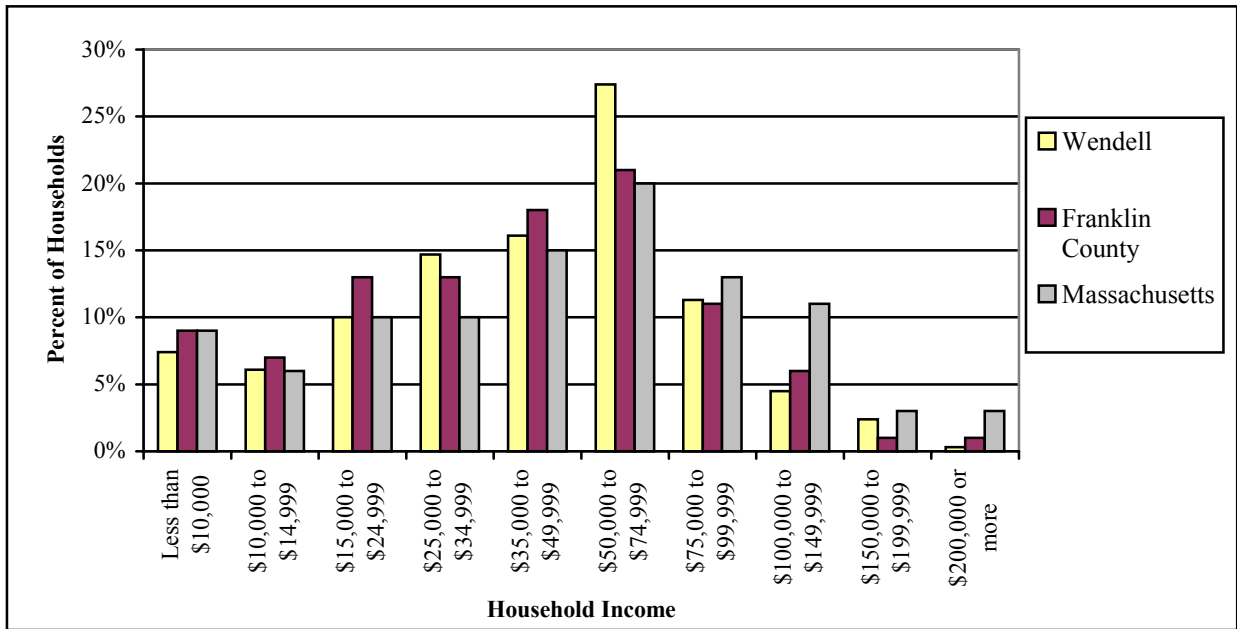
*Source: U.S. Census Bureau, 2000 Census SF3.*

Median household income is a better statistic for characterizing the distribution of income. Median income figures describe the middle statistic in a data set, which is unaffected by any extreme numbers (either the very wealthy or very poor) from influencing the overall figure. Median income data relate information about families as well as about individuals living alone. The median household income for Wendell in 1999 was \$43,846, which was higher than the County (\$40,768) and much lower the State (\$50,502) figures. The Wendell median household income was the twelfth lowest of the twenty-six towns in Franklin County. Income data for neighboring communities is shown in Table A-6 in the Economic Development Appendix.

Table 2-6 includes a third way to describe a community's income and economy: the poverty rate. The poverty level is established using federal income thresholds that vary according to family size and composition. Individuals are then determined to have income levels above or below these thresholds. In Wendell, 10.2% of residents for whom poverty status was determined (for Wendell, this was 89% of the total population), were living below the poverty level in 2000. This poverty rate was greater than both the County (9.4%) and State (9.3%) poverty rates. There are some Wendell residents who voluntarily choose to have low incomes and live in poverty, living off their land and not contributing income taxes to government spending they do not approve of. However, these residents are in the minority.

The distribution of household income in Wendell (*Figure 2-1*) is consistent with the economic indicators of Table 2-6. The majority of residents are in middle-income households. In addition, there are more Wendell households in the lower income ranges and fewer in the upper income ranges in comparison to County and State trends.

**Figure 2-1: Household Incomes in Wendell, 1999**



Source: U.S. Census Bureau, 2000 Census SF3.

## Labor Force Characteristics and the Local Economy

The following is a discussion of the quantity of labor available in the regional labor force. In this section, data will be given for Wendell, Franklin County and Massachusetts. Commuting data are used to identify the boundaries of the regional labor pool of which Wendell is a part. Additional tables with data for the towns of Erving, Leverett, Montague, New Salem, Orange, and Shutesbury, are included in the Economic Development Appendix for reference.

Data for this section come from two different sources, one federal and one state. The federal source is the decennial Census. Data from the Census surveys offer a snapshot in time of the employment status and characteristics of the labor force. These data may also be compared to previous decennial Census surveys. However, data available on an annual basis are of greater value for identifying current trends. State data from the Massachusetts Division of Employment and Training (DET) are available on an annual basis for the number of total employed residents and for unemployment rates. This information will be used to determine the employment patterns for Wendell.

### Commuting and the Regional Labor Force

Commuting pattern data of the regional labor force are used to garner an understanding of where Wendell residents and residents from neighboring communities are employed. If



Wendell is to pursue a strategy of business development, sources of potential labor within and outside of the community must be identified.

The U.S. Census Bureau releases data that specify the municipalities where residents work. The top employment destination for Wendell residents is Wendell (17.6% of 578 workers). Many of these Wendell workers are at-home workers. The top ten employment destinations for Wendell residents are listed in Table 2-7.

**Table 2-7: Top Ten Employment Destinations, 2000**

<b>Rank</b>	<b>Wendell Resident Employment Destination</b>	<b>Number of Employees</b>	<b>Percent of All Employed Wendell Residents</b>
(1)	<b>Wendell</b>	<b>102 of 578</b>	<b>17.6%</b>
(2)	Amherst	70 of 578	12.1%
(3)	Montague	62 of 578	10.7%
(4)	Greenfield	52 of 578	9.0%
(5)	Athol	36 of 578	6.2%
(6)	Orange	26 of 578	4.5%
(7)	Northampton	24 of 578	4.2%
(8)	New Salem	22 of 578	3.8%
(9)	Deerfield	21 of 578	3.6%
(10)	Whately	12 of 578	2.1%

*\*Employed workers are 16 years and over.*

*Source: U.S. Census Bureau, 2000 Census SF3, Journey to Work data.*

The decennial Census also provides statistics on the number of workers who work at home and the commuting time for those who do not. The percentage of workers who work at home in Wendell has doubled since 1990 and grown to 10% (*Table 2-8*). The increase in at-home workers is a trend found in many communities due to changes in the workplace and advances in telecommunications. Wendell and many areas of Franklin County are currently limited in their broadband options. Progress in developing additional broadband options will increase the opportunities for at-home workers as well as for other businesses in rural areas.

**Table 2-8: Travel Time to Work, 1990 and 2000**

Geography	Total Workers*	Work at home	Less than 10 Min.	10 - 19 Min.	20 - 29 Min.	30 - 39 Min.	40 - 59 Min.	60 - 89 Min.	90 or More Min.
<b>Wendell</b>									
1990	474	4.9%	7.4%	17.3%	27.2%	22.2%	11.6%	9.1%	0.4%
2000	578	9.9%	9.7%	13.3%	22.8%	22.5%	10.4%	8.5%	2.9%
Franklin County									
1990	34,674	4.7%	21.8%	32.1%	17.8%	11.5%	7.7%	3.2%	1.1%
2000	37,053	5.1%	16.3%	30.0%	19.1%	14.2%	9.7%	3.3%	2.3%
Massachusetts									
1990	2,979,594	2.5%	15.6%	31.3%	18.7%	15.5%	10.7%	4.7%	1.0%
2000	3,102,837	3.1%	12.6%	27.4%	18.6%	16.3%	13.0%	6.5%	2.4%

\* Employed workers 16 years and over.

Source: U.S. Census Bureau, 1990 Census STF3A and 2000 Census SF3.

For Wendell commuters who do not work at home, the commuting patterns have been relatively consistent between 1990 and 2000, with the exception of those who work more than one hour away. As there have been increases in the percentage out-of-county and out-of-state commuters, there has been an increase in the percentage of Wendell workers that commute 90 minutes or more.

## Labor Force Participation and Employment

The labor force is defined as the pool of individuals who are 16 years of age and over, and who are either employed or actively seeking employment. Enrolled students, retirees, stay-at-home parents and other persons not actively seeking employment are excluded from the labor force. When comparing 1990 and 2000 labor force characteristics, it is important to consider the very different economic climates of the respective years. The recession of the early 1990s led to high unemployment rates for most areas across the country. By the latter part of the decade, many areas had recovered to their previous employment levels. A good demonstration of this trend is available through DET employment data. However, federal Census data are also useful and provide important statistics not collected by the State.

One important statistic collected by the U.S. Census Bureau and not by the State, is the labor force participation rate. The proportion of people in the labor force compared to the total number of people who are 16 years of age and over is termed the participation rate. The participation rate indicates a potential source of additional workers. Flexible, part-time employment opportunities or additional support services such as skills training, public transportation or day-care facilities can influence the number of people included in the labor force, and lead to a higher participation rate. According to the 2000 Census, the Town of Wendell has the very high participation rate of 80%, which is significantly higher than the Franklin County (69%) and State (66%) rates. With regard to the participation rate for females, the rate in Wendell is 86%, which was also significantly higher than Franklin County (64%), and the State (60%). Historically, Franklin County has had a higher female participation rate than do other areas of the State.

The next section of the Economic Development chapter features employment information released by the Massachusetts Division of Employment and Training (DET). DET data are derived from statistical sources such as annual federal surveys and the unemployment insurance program. Employment information released by the U.S. Census Bureau is based on the decennial census survey. Due to the different methodologies used by the DET and the U.S. Census Bureau, DET and Census figures are not directly comparable.

The unemployment rate describes the percentage of people in the labor force who are not employed in a given time period, but who are actively seeking employment. This statistic is often used as a gauge of economic prosperity or distress. Rate of unemployment may be influenced by an overabundance or a decline in the number of employment opportunities in an area. It is important to note that the unemployment rate does not reflect “underemployment,” individuals with jobs without benefits, or individuals working multiple jobs. In 2002, Wendell had an unemployment rate of 3.5%, which was slightly lower than the Franklin County unemployment rate of 4.1% and lower than the State unemployment rate of 5.3%. The higher unemployment rate for Franklin County indicates a regional labor force that could be accessed for potential Wendell business ventures.

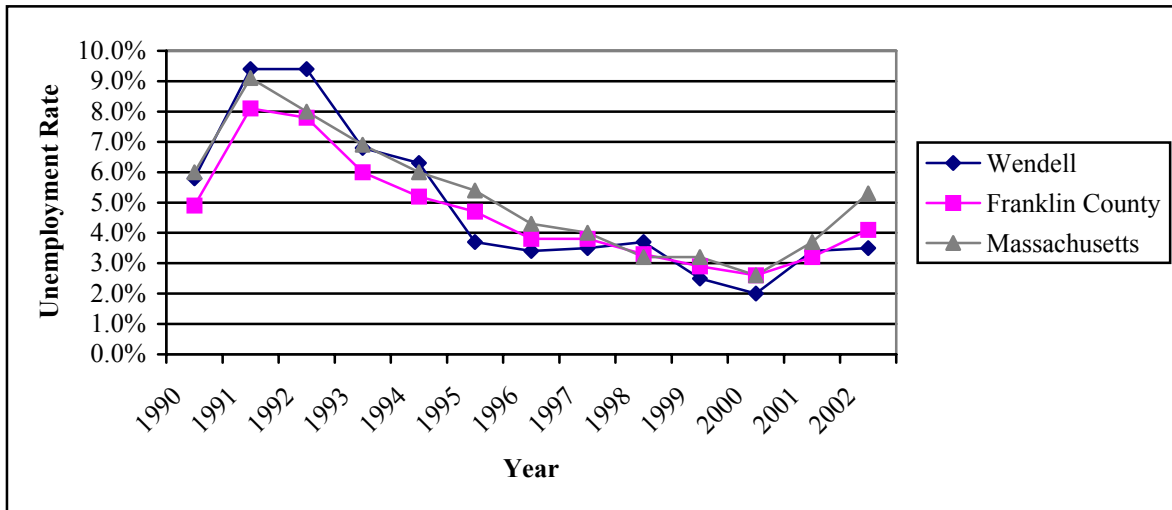
**Table 2-9: Labor Force and Unemployment Data, 2002**

<b>Geography</b>	<b>Labor Force</b>	<b>Employed Persons</b>	<b>Unemployed Persons</b>	<b>Unemployment Rate</b>
<b>Wendell</b>	<b>599</b>	<b>578</b>	<b>21</b>	<b>3.5%</b>
Franklin County	40,014	38,391	1,623	4.1%
Massachusetts	3,486,400	3,301,300	185,100	5.3%

*Source: Massachusetts Division of Employment & Training, ES-202 data.*

From 1990 to 2002, the unemployment rate for Wendell residents fluctuated both above and below the unemployment rates for Franklin County and the State. In the early 1990s, Wendell had a higher unemployment rate than the County and State. From the mid-1990s to 2002, Wendell has generally had lower unemployment rates than the County and State. It is evident that Wendell’s labor force and number of employed are influenced by the greater economy, as demonstrated by the highs and lows in Figures 2-2 and 2-3.

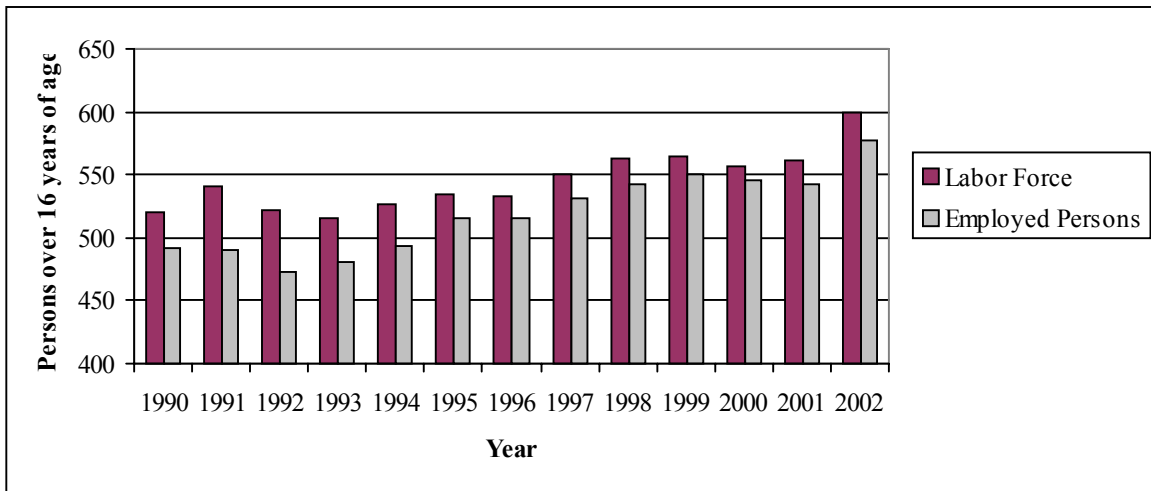
**Figure 2-2: Unemployment Rates, 1990 to 2002**



Source: Massachusetts Division of Employment & Training, ES-202 data.

As Figure 2-3 demonstrates, from 1990 to 2002, the Wendell labor force and employed residents both grew. Between 2001 and 2002, the size of the labor force and the number employed increased greatly. The increases in the labor force resulted from increases in the residents' participation in the labor force and overall population growth in a community. As of 2002, Wendell's labor force was 599 with 578 people employed.

**Figure 2-3: Labor Force and Employed Persons in Wendell, 1990 to 2002**



Note: Y-axis scale starts at 400 persons.

Source: Massachusetts Division of Employment & Training, ES-202 data.

## Industry Sectors and Employment

An important element of the employment profile is the type of work done by residents. This section reviews employment trends by industry sectors and occupations as well as the type of employer (such as private or government employers, or self-employed workers) of Wendell residents. The Census Bureau has identified 13 distinct employment sectors that represent different economic industries, such as manufacturing or retail trade. The Census Bureau also classifies workers by type of employer and type of occupation.

According to Census, data in 2000, the majority of Wendell workers were private wage and salary workers. However, the percentage of such workers in Wendell was lower than in the County and State. The percentage of Wendell residents who worked for a governmental entity or were self-employed was greater than the County and State averages. While, it is not uncommon for rural areas to have higher proportions of workers in these two classes of workers, Wendell's percentage of self-employed workers is very high.

**Table 2-10: Class of Worker, 2000**

Geography	Total Employed *	Private Wage and Salary Workers	Government Workers	Self-employed Workers**	Unpaid Family Workers ***
<b>Wendell</b>	<b>585</b>	<b>58.6%</b>	<b>22.9%</b>	<b>18.1%</b>	<b>0.3%</b>
Franklin County	37,577	70.5%	19.3%	9.8%	0.3%
Massachusetts	3,161,087	80.0%	13.5%	6.4%	0.2%

\*Employed civilian population 16 years of age and over.

\*\* Self-employed workers are in their own, non-incorporated business.

\*\*\* Unpaid family workers are individuals who work 15 or more hours without pay in a business or on a farm operated by a relative.

Source: U.S. Census Bureau, 2000 Census SF3.

The employment profile for Wendell reflects the employment opportunities available in the community and in the region. As indicated by 2000 Census data, the largest sector of employment for Wendell residents is educational, health & social services, with 37.3% of all workers (*Table 2-11*). This is understandable given that the largest employer in Wendell (the Lake Grove School at Maple Valley), and the largest employer in the Pioneer Valley (the University of Massachusetts) are educational service organizations.

**Table 2-11: Employment by Sector, 2000**

<b>Employment Sector</b>	<b>Wendell</b>	<b>Franklin County</b>	<b>Massachusetts</b>
Educational, Health & Social Services	<b>37.3%</b>	30.4%	23.7%
Manufacturing	<b>10.9%</b>	15.0%	12.8%
Retail Trade	<b>9.4%</b>	11.0%	11.2%
Construction	<b>9.2%</b>	6.0%	5.5%
Professional, Scientific, Management, & Administrative Services	<b>6.7%</b>	6.4%	11.6%
Arts, Entertainment, Recreation, Accommodation & Food Services	<b>5.8%</b>	6.5%	6.8%
Other Services (except Public Administration)	<b>5.3%</b>	4.8%	4.4%
Transportation, Warehousing & Utilities	<b>3.2%</b>	4.2%	4.2%
Agriculture, Forestry, Fishing, Hunting, & Mining	<b>3.1%</b>	1.8%	0.4%
Finance, Insurance, & Real Estate	<b>2.6%</b>	4.1%	8.2%
Information Services	<b>2.2%</b>	2.6%	3.7%
Wholesale Trade	<b>2.2%</b>	2.8%	3.3%
Public Administration	<b>2.1%</b>	4.4%	4.3%
Total Employed*	<b>585</b>	37,577	3,161,087

\*Employed civilian population 16 years of age and over.

Source: U.S. Census Bureau, 2000 Census SF3.

In addition, the town is situated near Route 2 which connects the major employment centers of Greenfield, Turners Falls, Orange, and Athol. These major employment centers have a large manufacturing base, which is presumed to be the reason that manufacturing is the second largest employment sector for Wendell's working residents. Wendell is also within commuting distance to major shopping centers for the region, such as Greenfield and Amherst. Not surprisingly, the next largest employment sector for Wendell's labor force is retail trade, with 9.4% of the working residents. The third largest employment sector is construction sector with 9.2%. In comparison to the County, the employment profile of Wendell residents differs the most for the construction and manufacturing sectors. The employment profile of Wendell residents differs the most in comparison to the State for the education, health & social services sector and the professional, scientific, management & administrative services sector.

Another component of the employment profile is the occupation of residents. An employee's occupation describes the type of work they do, and not the industry that their work serves (for example, the plant manager at a factory has the occupation of management but is employed in the manufacturing sector). The occupational employment profile for Wendell indicates a high percentage of management, professional & related workers, which is not typical of small, rural communities (*Table 2-12*). This trend could be related to Wendell residents' high education levels. Wendell also has a relatively high percentage of workers in construction, extraction & maintenance jobs, and in farming, fishing & forestry jobs.

**Table 2-12: Employment by Occupation, 2000**

Geography	Total Employed*	Management, Professional, & Related	Sales & Office	Service	Construction, Extraction, & Maintenance	Production, Transport & Material Moving	Farming, Fishing & Forestry
<b>Wendell</b>	<b>585</b>	<b>37.8%</b>	<b>19.7%</b>	<b>14.5%</b>	<b>14.2%</b>	<b>12.0%</b>	<b>1.9%</b>
Franklin County	37,577	35.3%	23.2%	15.5%	9.8%	15.6%	0.7%
Massachusetts	3,161,087	41.1%	25.9%	14.1%	7.5%	11.3%	0.2%

*\*Employed Civilian Population 16 years of age and over.*

*Source: U.S. Census Bureau, 2000 Census SF3.*

Employment data was collected for the creation of the 2002 Wendell Open Space and Recreation Plan. The Open Space Plan highlighted specific employers and cottage industries found in Wendell based on interviews with town officials and residents. The largest employer located within the Town of Wendell is the Lake Grove School at Maple Valley, with an estimated 157 employees in 2002. Of those employed at the school, only a small fraction are Wendell residents.

It is not uncommon for rural towns to have the town government or local school as a major employer within the community. According to the Open Space Plan, Wendell's town government employs approximately 3 full-time and 39 part-time employees. The Swift River Elementary School located in both New Salem and Wendell and serving residents of both towns has approximately 70 full-time employees. The Wendell State Forest employs approximately 6 full-time, year round workers and an additional 2 to 3 workers in the summer season. Most of the other employers in Wendell have very few employees, or the business operators only employ themselves.

The 2002 Wendell Open Space and Recreation Plan included information about the types of self-employment found in Wendell. The information was gathered from interviews of town officials and residents as well as Yellow Pages research. The types of employment ranged from farming to arts/crafts, construction, computer, and business-related fields. Specifically, the Diemand Farm was highlighted as the most widely known and visible farms in Wendell. Diemand Farm produces eggs, chickens, turkeys, turkey products including potpies and turkey burgers, maple syrup, hay, cordwood, and lumber. The farm employs family members for most of the year and expands its employment up to 14 workers during its busiest time before Thanksgiving. Other family-run farms in Wendell include the Rocky Road Farm that specializes in Highlander beef cattle, pigs and maple syrup, and the Keller Farm which produces vegetables and also has beef cattle.

Cottage industries also play a significant role in the employment of Wendell residents. According to the Open Space and Recreation Plan, the types of home-based businesses in Wendell vary greatly.

The following is a list of the type of home-based businesses found in Wendell in 2002:

- Art: Video studio, recording studio, photography, lamp-works, fine arts, musician/music-related, and apparel.
- Construction: Building contractor, electric contractor, heating contractor, landscaper, structural engineering, painting contractor, carpenter, and restoration contractor.
- Computer: Software services, educational services, and web site design.
- Automotive: Auto repair, auto salvage, and towing services.
- Business: Accounting, and management consulting.
- Other types of businesses: Machine shop, midwife services, hairdresser, and massage therapy.

*(Source: Wendell Open Space and Recreation Plan, 2002)*

## **Economic Development Factors and Issues**

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There are many factors and issues to consider when planning for economic development. This section discusses some of the elements that are important for business growth and success.

### **Natural, Scenic, and Recreational Resources**

Traveling along the rural roads in Wendell, residents and visitors are treated to wonderful views of the beautiful scenic landscape. Prominent features of the natural landscape include the contiguous forests, mountains, various ponds, the Millers River, and land associated with the Quabbin Reservoir watershed. Wendell's history is also visible along these roadways with the presence of old farmhouses, stone walls, cellar holes and cemeteries.

The Millers River provides the northern boundary for Wendell and offers outdoor recreation opportunities, including canoeing and fishing. The 7,500+ acres of the Wendell State Forest offers recreational activities such as swimming, hiking, and picnic areas. The three-state Metacomet-Monadnock hiking trail traverses Wendell State Forest as well. Wendell is also one of several communities that are part of the Quabbin Reservoir watershed, which features hiking trails and scenic viewpoints.

Wendell may want to explore economic activities related to these natural and recreational assets. Any such economic activity pursued should be implemented in a way that protects these resources. Such economic activity could help Wendell to preserve both the Town's natural resources and rural character.<sup>2</sup>

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<sup>2</sup>The Wendell Open Space and Recreation Plan has more extensive information regarding Wendell's natural, scenic, and recreational resources.



## **Village Areas and Municipal Facilities**

Wendell is a rural community with residential development sparsely spaced along its roadways. Wendell has four distinct areas: Wendell Center, Mormon Hollow, Farley and Wendell Depot. The most prominent area is Wendell Center, which features a historic common surrounded by municipal and other public buildings, and private residences. The Wendell Town Hall located on the common is host to the Full Moon Coffeehouse, a monthly event for residents of Wendell and other nearby towns.

The retail commercial activity in Wendell consists of three stores: the Wendell Country Store and Post Office located on Locke's Village Road within a mile of the town center, Wendell Depot Store and Post Office located at Wendell Depot, and the Diemand Farm store located on Mormon Hollow Road. For most retail operations, including gas stations and pharmacies, residents are required to travel to nearby communities, such as Orange.

It is important to note that Wendell has only one zoning district, Rural Residential and Agricultural. There are no areas zoned exclusively for commercial or industrial development. This is not unusual given the rural character of the community. Also, unlike some other communities in Franklin County and across the Commonwealth, Wendell does not have any significant properties in need of redevelopment or revitalization from past industrial use. Often such properties are able to be redeveloped for new uses. If any new, significant commercial or industrial activity is desired within Wendell, Town residents and officials will need to identify areas that would be appropriate for this type of development.

## **Municipal Taxes**

The services a municipality provides to residents are funded through a combination of State aid programs, and revenue generated from local receipts (fees) and the tax levy (property taxes), as well as other funds (free cash or reserves). Of these revenue sources, the largest amount of funds is generated by the payment of taxes by property owners. Property is assessed to determine its value for the purpose of levying taxes. A tax rate is then applied to that assessment to determine the overall property tax payment due.

The average single family tax bill in the Town of Wendell is consistently lower than the State median single family tax bill and lower than that of many other communities of the Commonwealth. In the past 14 years, the property tax rate in Wendell has fluctuated between a low of \$17.60 per \$1000 of assessed property value (1992) to a high of \$22.98 (2002) (*Table 2-13*). The reduction of the tax rate in select years is most likely related to the years when property was revalued to have increased assessed values. In the future, there will be increased pressure for property tax revenue due to factors such as rising education costs as well as State government fiscal constraints that have limited local aid to towns.

**Table 2-13: Single-Family Residential Tax Data for Wendell, 1990 to 2003**

<b>Fiscal Year</b>	<b>Total Assessed Value</b>	<b>Number of Parcels</b>	<b>Average Assessed Value</b>	<b>Tax Rate (per \$1,000 assessed value)</b>	<b>Average Single Family Tax Bill</b>	<b>Average Tax Bill Ranking (High to Low Rank)*</b>	<b>State Median Single-Family Tax Bill</b>
1990	\$16,561,500	267	\$62,028	\$22.20	\$1,377	192 of 323	\$1,504
1991	<i>Data not available</i>						
1992	\$24,529,080	294	\$83,432	\$17.60	\$1,468	213 of 339	\$1,663
1993	\$24,708,730	295	\$83,758	\$17.95	\$1,503	228 of 339	\$1,747
1994	\$24,779,000	305	\$81,243	\$19.16	\$1,557	229 of 340	\$1,808
1995	\$25,287,100	309	\$81,835	\$19.90	\$1,629	226 of 340	\$1,872
1996	\$25,598,900	311	\$82,312	\$20.52	\$1,689	223 of 340	\$1,959
1997	\$25,049,900	310	\$80,806	\$21.38	\$1,728	234 of 340	\$2,031
1998	\$25,143,000	312	\$80,587	\$20.50	\$1,652	266 of 340	\$2,121
1999	\$25,711,200	318	\$80,853	\$20.97	\$1,695	262 of 340	\$2,191
2000	\$27,970,300	316	\$88,514	\$20.15	\$1,784	261 of 340	\$2,297
2001	\$28,501,400	318	\$89,627	\$21.08	\$1,889	259 of 340	\$2,418
2002	\$29,254,000	324	\$90,290	\$22.98	\$2,075	256 of 340	\$2,577
2003	\$33,001,800	325	\$101,544	\$19.45	\$1,975	269 of 320	\$2,734

\* High to low rank of municipalities in Massachusetts ranked in a given fiscal year. The rank is according to information available for municipalities reporting their tax levels. The total number of municipalities in Massachusetts is 351.

Source: Massachusetts Department of Revenue, Division of Local Services; 2003.

The tax revenue raised in Wendell is primarily from residential property tax assessments. With few businesses in town, the business sector does not offset the high residential tax burden. In some communities, commercial and industrial areas offer not only locales of economic activity, which provide services and employment opportunities, but a source of tax revenues. Commercial and industrial properties are often very valuable and the taxes generated every year from these uses can help pay for a portion of the expenses of municipal services.

The amount of money needed to fund schools, highway maintenance, public safety, libraries and municipal government is always rising. Careful planning about how to generate funds to pay these costs must be examined. Property taxes for some types of land uses generate revenue for a community, while other land uses may generate the need for more services. One process to determine whether a land use has a positive or negative fiscal impact is called a Cost of Community Services analysis.

In 1992, the American Farmland Trust (AFT) conducted a Cost of Community Services analysis for several towns in the region including Deerfield and Gill. That study found in Deerfield and Gill, as well as in general, that the protection of farmland and open space is an effective strategy for promoting a stable tax base. For example, the AFT study found that in Deerfield, for every tax dollar generated by farmland and open space, the municipal services required by that land cost approximately twenty-nine cents (\$0.29), resulting in a positive fiscal impact to the town. In contrast, the study found that for every dollar generated by residential development, the municipal services required by that land cost one dollar and sixteen cents (\$1.16) indicating that residential development cost more in terms of town services than it generated in tax revenues.

As open space does, commercial and industrial uses also generally cost towns less than they create in tax revenue. According to the AFT study, in Deerfield, for every dollar generated by commercial and industrial tax revenues, only thirty-eight cents (\$0.38) were spent by the town in municipal services. It is important to note that this figure does not take into account other costs associated with commercial and industrial development such as the potential for related residential development, increased traffic and noise pollution, the loss of open space to filter water and air, or the need to provide recreational opportunities for new residents.

In 1995, the Southern New England Forest Consortium (SNEFC) commissioned a study of eleven southern New England towns that confirmed the findings of the earlier AFT study. The study concluded that for southern New England towns, the conversion of open space to residential land uses is generally not advisable on a financial basis. The results also showed that the protection of farmland and open space not only plays an important role in protecting natural resources, but like commercial and industrial land, can also have a function in balancing the municipal tax base. For Wendell, an approach that incorporates appropriate business development and the conservation of natural resources will best satisfy the desires of residents to maintain their community character while offsetting the tax burden.

An additional consideration when examining the municipal tax base of Wendell, is the impact of non-profit and tax-exempt properties. For example, tax-exempt educational properties do not generate tax revenues for a community but use community services, such as fire and police protection. Payments in lieu of taxes may voluntarily be given to the community in such a circumstance. This is true as well for non-profit land owners and for Commonwealth-owned properties, such as the State forests. As the State is experiencing a fiscal crisis, there may be continued reductions in the levels of state aid that communities receive for state-owned properties.

## **Infrastructure**

### *Transportation*

There are two perspectives when considering a community's transportation infrastructure: the level of ease and safety of moving people and goods *to and from* the community and the level of ease and safety of moving people and goods *within* the community. In terms of the greater transportation network, Wendell is accessed from Route 2 via bridges at Wendell Depot and Farley, from Route 202 through the communities of New Salem and Shutesbury, or from Route 63 through Montague, Leverett and Shutesbury. The closest major commercial and employment centers are Orange and Turners Falls in Franklin County. New developments outside of Wendell may influence future growth and traffic patterns within Wendell. These developments may include tenants moving into the new Randall Pond Industrial Park in Orange, or successful revitalization efforts that bring more workers and customers in to downtown Turners Falls. In addition, overall changes in commuter patterns, such as workers' willingness to drive longer distances to their place of employment, may influence traffic patterns.

As the Wendell Open Space and Recreation Plan reported, the current transportation network within Wendell is similar to what it was a century ago. As of 2002, it was estimated that approximately half of the road miles in Wendell were paved while half were unpaved. There are no pedestrian or bicycle transportation facilities and there is no fixed route transit service in Wendell. However, some Wendell residents use the Franklin Regional Transit Authority's bus service along Route 2 from Greenfield to Athol, and the Greenfield-Montague Transportation Area's services between Greenfield and Montague and between Greenfield and Amherst. In addition, the Franklin Regional Transit Authority also provides demand-response transportation services to Wendell seniors and residents with disabilities through the Orange Council on Aging.

### *Water Supply and Sewer Treatment Systems*

The Town of Wendell is presently served entirely by private wells for its water supply and by private septic systems. The lack of large-scale municipal sewer and water systems make the town an inappropriate location for high levels of growth and development. However, moderate growth could be accomplished through septic systems, including shared septic systems, in areas with the greatest density.

The Town of Wendell recently received funding from the Metropolitan District Commission (now the MA Division of Water Supply Protection) to complete a study related to potential future sewer and septic system infrastructure. While the exact scope of the study is currently still being determined, the study is expected to examine the possibility for a small shared septic system to be installed in the vicinity of the town common to serve public buildings and some private residences. The study will likely also evaluate the feasibility of connecting sections of Wendell to the Town of Erving's sewer system, and the potential for a shared septic system to be connected with the Lake Grove School. Lake Grove School is considering building an on-site wastewater treatment facility that could possibly be used to serve some Wendell homes or businesses, as well as its campus. The School is in discussions with the Town about this facility.

### *Telecommunications*

The telecommunications infrastructure and services available in Wendell and in many of the rural areas of the greater Franklin County region are very limited. Access to advanced, affordable broadband and telephone services is stifled by the absence of competition in the telecommunications services sector which is a result of low population density. Services such as satellite technology, cable internet, digital subscriber lines (DSL) and T-1 class broadband allow for "always on", high speed access to the Internet and private networks. As more business-to-business transactions are occurring electronically, these services are important for large manufacturers to communicate with their suppliers. For smaller businesses and at-home workers, affordable broadband access is important for efficient communication to retailers and clients. Access to broadband is an important issue for Wendell because the Town is home

to several technology and web-related businesses, and is known, anecdotally, to have a relatively high level of computer literacy among residents.

For many small communities, the most widely accessible form of telecommunications broadband service is cable broadband through the cable television provider. Wendell, like its neighboring towns to the south, does not have this option because it does not have cable television. Some Wendell residents and businesses have elected to purchase satellite-based telecommunications services; however, this technology may have some limitations. Most residents do not have access to DSL through the telephone network because of the distance from Wendell to the Verizon equipment in Orange that is required to provide such services. There may be some pockets of access to DSL from Orange, such as in the Wendell Depot area, but these areas are few.

There are a few efforts underway to address the issue of broadband access. One local effort is a group from the Towns of Leverett and Shutesbury that have organized to pursue options, including the creation of their own fiber-to-the-home network. Another effort is a community wireless broadband service in the Lake Wyola area of Shutesbury. Access to the wyola.net network could be accessible for nearby portions of Wendell. On a region-wide scale, an effort led by the Franklin Regional Council of Governments and other partnering organizations is underway. Pioneer Valley Connect (formerly Franklin-Hampshire Connect) has business and community leaders from the Franklin, Hampshire and Hampden Counties working together to advocate for services and to implement strategies (such as demand aggregation and collective purchasing) to create a competitive telecommunications marketplace in the region. Support of this effort is one way to encourage the deployment of broadband and the advancement of telecommunications services in the region. While these broadband deployment initiatives are progressing, Wendell residents and town officials may want to explore these efforts further or begin to pursue their own options.

### **Local Entrepreneurship and Small Business Development**

Economic growth is created through the development of new businesses and the expansion of existing businesses. In Wendell, it is very important to residents that any new or expanded business activity be consistent with the community's character.

According to the Town of Wendell Zoning Bylaws, certain business activities are allowed within the Town. According to the Zoning Bylaws, several commercial activities that are related to agriculture or other natural resources are allowed by right. These activities include an apiary (beekeeping), tree nursery, orchard, woodlot operation, livestock agriculture, sugarhouse, or commercial greenhouse. Other business uses allowed by right include home occupations/cottage industries and bed and breakfast establishments with three or less rooms to rent. The definition for cottage industry according to the Wendell Zoning Bylaws is "an occupation carried out by a resident and up to ten employees or coworkers in a structure that is separate from the principal building." A home occupation is defined as "any activity carried out for gain by a resident and up to ten employees or coworkers conducted as an

accessory use in the resident's dwelling unit." These definitions allow for a range of business activities to be conducted within the town.

In addition, other business uses may be allowed with a special permit from the Planning Board or Select Board. For example, a restaurant or garage may be allowed if a special permit from the Select Board is granted. A retail store or office (of less than 2,000 square feet in area), an inn, or industrial use (up to 10,000 square feet) may be allowed if a special permit from the Planning Board is granted.

### *Home-Based Businesses*

Most home-based businesses in Wendell are consistent with the community's character. They generally are small in size and have a minimal impact on the landscape and natural resources of the community. A home-based business may not be readily recognizable as a business operation to people driving past. It may be the primary occupation for the business-owner or a part-time business venture. Home-based commercial enterprises can include a wide variety of businesses, such as child-care provider, professional consultant, or artist. Technological changes and shifts in employment trends have changed the work environment to allow more opportunities for individuals to work at home.

Home-based businesses do not require substantial municipal services for their operation. However, they also do not typically contribute significant additional tax revenue through taxes on their business assets and equipment (as large-scale manufacturers or commercial operations would).

Home-based businesses can play an important role in local economies. They provide employment and entrepreneurial business opportunities for residents while having little visual impact or service demands on the community. Home-based businesses are a source of income for residents to pay their property taxes. In addition, by having the proprietors of home-based businesses spending the money they earn in the region, they are recycling dollars within the local and regional economies, as opposed to sending money elsewhere. Another positive factor for home-based businesses is that when there are enough of these businesses to reach a critical mass for support services, those services may become commercial ventures within a community. Examples include a group of home-based artisans forming a retail store or a business center operation with photocopying and faxing services.

### *Potential for a Business District or Traditional Neighborhood District*

Home-based businesses represent an opportunity for a community to foster future commercial growth as these businesses expand and as additional businesses may be created to meet new needs. The concept of a "business district" or a designated area that is considered specifically "business friendly," may want to be explored by the Town of Wendell. The community could identify a particular area of town where it would like to encourage businesses to locate. The

Town could then support zoning changes or expanded infrastructure to promote business development in this area.

A related concept is to consider creating a traditional neighborhood district or districts that allows a higher density of development than is permitted elsewhere in town. A traditional neighborhood district could also allow a mix of civic, residential, and business/small commercial land uses. By encouraging development within such a district or districts, the Town could help encourage existing and new businesses, including home-based businesses that might like to expand, and at the same time, help retain the rural character of other areas of town.

The idea of business districts and traditional neighborhood districts is discussed more in Chapter 6 of the Community Development Plan. Chapter 6 explores which areas of Wendell may potentially be the most suitable for new residential or business development.

### *Business Creation*

It is important to note that for the greater regional economy, there is an advantage to having locally created businesses, because they are more likely to stay in the area where they originated. Often a community will have greater success keeping businesses that were developed in an area, than trying to recruit businesses from outside the area. Another important element is that the entrepreneurs behind these businesses understand the local markets they are in, and are more likely to thrive due to their ability to identify local trends and adapt to them.

Local businesses need resources to move their business plans forward. Access to a skilled labor force is necessary to lower training costs, which is often a great expense for small businesses. Access to financial and technical resources to help these businesses grow is also vital. Another essential element is the support of these establishments by local residents. Creating linkages between local producers and retailers is one way to encourage local business development. Several regional and statewide organizations are available to assist with these types of efforts. Contact information for several economic development organizations is included in the Appendix for this chapter.

In the recent Wendell transportation survey (distributed in 2004 as part of the creation of the Community Development Plan), residents were asked, “What types of additional services and businesses do you wish were located in Wendell so you wouldn’t need to go elsewhere for them?” Approximately 60 surveys in total were returned. The most common responses (approximately 13 or 14 responses for each) were for a gas station, grocery store, and restaurant/take-out. Items with 4 to 5 responses included an ATM/bank, car repair, hardware/lumber store, and place with movies/entertainment. In general, the survey respondents supported having services in Wendell that they use regularly and which would be convenient to have closer. More information on the Wendell transportation survey is provided in Chapter 5 of the Community Development Plan.

## **Summary of Wendell's Economic Development Assets and Liabilities**

Through the Community Development Plan visioning process, and from the information given in this chapter, a summary list of assets and liabilities regarding economic development in the Town of Wendell has been assembled (*Table 2-14*). These identified conditions reflect potential opportunities and constraints to be addressed when forming recommendations for future action regarding economic development in Wendell.

**Table 2-14: Summary of Economic Development Assets and Liabilities**

<u>Assets</u>	<u>Liabilities</u>
<ul style="list-style-type: none"><li>• Presence of entrepreneurs, self-employed and at-home workers.</li><li>• Farms in operation.</li><li>• Beautiful rural, scenic landscape and abundant natural resources.</li><li>• Historic character, such as old farmhouses and stone walls.</li><li>• Presence of Wendell State Forest, Quabbin Reservoir watershed and other preserved natural areas.</li><li>• Access to Route 2 corridor.</li><li>• Numerous outdoor recreation opportunities.</li><li>• Wendell Center common area.</li><li>• Strong sense of community.</li></ul>	<ul style="list-style-type: none"><li>• Limited local employment opportunities.</li><li>• Increased commuting distance and time to work (between 1990 and 2000)</li><li>• Narrow tax base, primarily dependent on residential property taxes.</li><li>• Many tax-exempt properties in town.</li><li>• Aging population with income constraints.</li><li>• Lack of access to broadband and advanced telecommunications services.</li><li>• No areas identified specifically for potential future commercial or industrial uses.</li></ul>



## **Economic Development Recommendations**

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- **Assign an existing or new town committee to encourage and assist with the implementation of the economic development recommendations of this Community Development Plan.**
- **Promote and encourage new and existing home-based businesses and cottage industries.** Identify resources that will assist entrepreneurs and business operators in their activities, such as having access to a photocopier, and help establish them.
- **Support the continued operation of farms and other agricultural and forestry-based businesses.** Town support of programs that preserve agricultural land, such as the Agricultural Preservation Restriction Program, is one way to help sustain existing agricultural businesses. Other ways to advocate for these businesses include Town support of regional agricultural and forestry business development projects, such as CISA (Communities Involved with Sustaining Agriculture) and North Quabbin Woods; and residents purchasing local farm and forestry products.
- **Encourage the preservation of outdoor recreation assets, and the development of commercial outdoor recreation and eco-tourism activities.** Maintain communication with groups that preserve the natural resources which provide outdoor recreation opportunities. Participate in regional efforts such as the North Quabbin Eco-Tourism Task Force and the North Quabbin Landscape Partnership.
- **Consider establishing a business district(s) in Wendell to promote appropriate business development,** including businesses that may not be entirely compatible with residential land uses. This task could be undertaken by the Planning Board or some other committee or group of residents.
- **Consider establishing a traditional neighborhood district(s) in Wendell** that allows for slightly higher density development and for a mix of commercial/business, civic, and residential land uses (i.e. apartments over an office or retail store).
- **Maintain relationships with Commonwealth of Massachusetts agencies that own significant properties in Wendell.** Continue to work to improve communication between the Town and the appropriate divisions of the Massachusetts Department of Conservation and Recreation (formerly the Department of Environment Management) to identify issues, and potential partnering opportunities for the State's and the community's mutual benefit. The entity that manages the Wendell State Forest is the Division of State Parks and Recreation. The Quabbin Reservoir watershed area is managed by Division of Water Supply Protection. There is currently a Lake Wyola-Wendell State Forest Advisory Committee which includes residents from Shutesbury, Leverett, and Wendell; this committee should be included in any dialogue with the State about these recreation and resource areas.

- **Maintain relationship with private entities that own significant properties and/or are major employers located within Wendell.** In particular, continue to work to improve communication between the Town of Wendell and the overseers of the Lake Grove School at Maple Valley to identify and resolve ongoing town-school issues, and to explore potential partnering opportunities which would be to the school's and the community's mutual benefit.
- **Support local entrepreneurship by encouraging participation in regional business development efforts.** Participate in regional economic development efforts, such as with the Franklin Regional Council of Governments, the Franklin County Community Development Corporation, the New England Forestry Foundation, Communities Involved in Sustaining Agriculture, and other organizations.
- **Advocate for advanced telecommunications broadband services to be made available** in the region to help with existing and emerging business development. Participate in telecommunications initiatives in the region, and explore broadband options for providing Wendell businesses and residents with better telecommunications access.
- **Encourage the rehabilitation and reuse of vacant and underutilized buildings and similar properties in the downtown areas of nearby communities.** The redevelopment of vacant and underutilized buildings and developed properties in nearby communities offers the opportunity to create new space for business uses in areas that have existing commercial infrastructure. These efforts also promote the reuse of previously developed land, instead of building on undeveloped land, such as farmland or forestland. Wendell residents and town officials appreciate and support state and regional projects and programs that encourage redevelopment and reuse of currently underutilized commercial sites, and will continue to participate in such planning efforts.

## **Economic Development Appendix**

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### **Additional Demographic and Economic Data for Wendell and Nearby Communities**

Table A-1: Total Population from 1970, 1980, 1990 and 2000

Table A-2: Population Change from 1970 to 2000

Table A-3: Age Distribution, 1990 and 2000

Table A-4: Highest Educational Attainment Level, 1990 and 2000

Table A-5: Past Per Capita Income

Table A-6: Selected 2000 Income and Poverty Statistics

Table A-7: Worker Commute Patterns, 1990 and 2000

Table A-8: Travel Time to Work, 1990 and 2000

Table A-9: Regional Unemployment Rates, 1990 to 2002

Table A-10: Class of Worker, 2000

Table A-11: Employment by Sector, 2000

Table A-12: Single-Family Residential Tax Data, 2002

### **List of Economic Development and Business Assistance Resources**

## **Additional Demographic and Economic Data for Wendell and Nearby Communities**

**Table A-1: Total Population from 1970, 1980, 1990 and 2000**

<b>Geography</b>	<b>1970 Population</b>	<b>1980 Population</b>	<b>1990 Population</b>	<b>2000 Population</b>
<b>Wendell</b>	<b>405</b>	<b>694</b>	<b>899</b>	<b>986</b>
Erving	1,260	1,326	1,375	1,467
Leverett	1,005	1,471	1,785	1,663
Montague	8,451	8,011	8,316	8,489
New Salem	474	688	801	929
Orange	6,104	6,844	7,312	7,518
Shutesbury	489	1,049	1,561	1,810
Franklin County	59,233	64,317	70,092	71,535
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097

*Source: U.S. Census Bureau, Census of Population and Housing, 1970, 1980, 1990, and 2000.*

**Table A-2: Population Change from 1970 to 2000**

<b>Geography</b>	<b>1970-1980 Change</b>	<b>1980-1990 Change</b>	<b>1990-2000 Change</b>	<b>1970-2000 Change</b>
<b>Wendell</b>	<b>71.4%</b>	<b>29.5%</b>	<b>9.7%</b>	<b>143.5%</b>
Erving	5.2%	3.5%	6.9%	16.4%
Leverett	46.4%	21.3%	-6.8%	65.5%
Montague	-5.2%	3.8%	2.1%	0.4%
New Salem	45.1%	16.6%	15.8%	96.0%
Orange	12.1%	6.8%	2.8%	23.2%
Shutesbury	114.5%	48.8%	16.0%	270.1%
Franklin County	8.6%	9.0%	2.1%	20.8%
Massachusetts	0.8%	4.9%	5.5%	11.6%

*Source: U.S. Census Bureau, Census of Population and Housing, 1970, 1980, 1990, and 2000.*

**Table A-3: Age Distribution, 1990 and 2000**

<b>Geography</b>	<b>Total Population</b>	<b>% 9 Years &amp; Under</b>	<b>% 10-19 Years</b>	<b>% 20-24 Years</b>	<b>% 25-44 Years</b>	<b>% 45-64 Years</b>	<b>% 65-74 Years</b>	<b>% 75 Years &amp; Over</b>
<b>Wendell</b>								
1990	899	13.8%	17.8%	3.3%	44.9%	15.4%	2.3%	2.4%
2000	986	11.2%	17.2%	4.6%	30.6%	31.8%	2.4%	2.1%
<b>Erving</b>								
1990	1,375	12.8%	15.9%	5.7%	30.4%	17.4%	10.1%	7.6%
2000	1,464	11.7%	13.9%	3.6%	30.8%	26.6%	6.7%	6.7%
<b>Leverett</b>								
1990	1,785	13.6%	11.6%	6.4%	38.3%	21.0%	5.2%	3.9%
2000	1,663	10.1%	15.2%	5.8%	22.1%	35.7%	6.4%	4.8%
<b>Montague</b>								
1990	8,155	14.7%	11.3%	6.1%	32.1%	19.1%	10.4%	6.3%
2000	8,489	12.1%	13.3%	5.4%	29.3%	23.4%	8.2%	8.4%
<b>New Salem</b>								
1990	801	11.5%	15.2%	4.0%	37.0%	20.1%	6.6%	5.6%
2000	929	12.1%	13.6%	2.0%	29.6%	32.8%	5.2%	4.7%
<b>Orange</b>								
1990	7,312	16.5%	14.2%	6.1%	32.9%	16.5%	8.8%	5.0%
2000	7,518	12.8%	16.2%	4.8%	28.3%	23.4%	7.3%	7.0%
<b>Shutesbury</b>								
1990	1,562	19.0%	11.2%	5.0%	46.0%	12.8%	3.5%	2.5%
2000	1,810	12.3%	18.1%	4.0%	29.0%	30.8%	3.4%	2.4%
<b>Franklin County</b>								
1990	70,092	14.5%	12.6%	6.4%	34.2%	17.7%	8.2%	6.3%
2000	71,535	11.5%	14.3%	5.4%	28.5%	25.9%	6.7%	7.5%
<b>Massachusetts</b>								
1990	6,016,425	13.1%	12.6%	8.4%	33.6%	18.6%	7.7%	5.9%
2000	6,349,097	13.0%	13.3%	6.4%	31.3%	22.4%	6.7%	6.8%

Source: U.S. Census Bureau, *Census of Population and Housing, 1990 and 2000*.

**Table A-4: Highest Educational Attainment Level, 1990 and 2000\***

Geography	Population 25 years and over	% Less than High School Graduate	% High School Graduate	% Some College	% Associate Degree	% Bachelor Degree	% Graduate Degree
<b>Wendell</b>							
1990	585	13.3%	27.0%	20.5%	6.8%	22.2%	10.1%
2000	642	7.9%	25.1%	19.0%	6.9%	23.8%	17.3%
<b>Erving</b>							
1990	901	22.6%	44.3%	13.0%	10.4%	6.7%	3.0%
2000	1,036	15.5%	48.2%	15.7%	9.0%	8.3%	3.3%
<b>Leverett</b>							
1990	1,220	9.3%	15.2%	13.6%	6.4%	20.4%	35.3%
2000	1,141	5.6%	12.8%	11.8%	4.7%	21.7%	43.3%
<b>Montague</b>							
1990	5,539	22.7%	39.7%	14.3%	6.9%	9.6%	6.8%
2000	5,849	16.0%	37.3%	19.1%	8.6%	11.4%	7.6%
<b>New Salem</b>							
1990	555	13.7%	32.6%	14.6%	6.3%	19.5%	13.3%
2000	673	8.0%	24.7%	21.2%	6.5%	24.5%	15.0%
<b>Orange</b>							
1990	4,617	25.0%	39.7%	17.2%	8.0%	7.2%	2.9%
2000	4,984	20.4%	39.5%	16.6%	7.7%	9.9%	6.0%
<b>Shutesbury</b>							
1990	1,012	6.4%	15.7%	14.3%	5.3%	29.8%	28.4%
2000	1,184	2.5%	14.7%	14.2%	5.9%	24.6%	38.1%
<b>Franklin County</b>							
1990	46,559	17.6%	33.2%	16.9%	8.0%	14.5%	9.8%
2000	49,121	12.0%	31.2%	19.0%	8.6%	16.2%	12.9%
<b>Massachusetts</b>							
1990	3,962,223	20.0%	29.7%	15.8%	7.2%	16.6%	10.6%
2000	4,273,275	15.2%	27.3%	17.1%	7.2%	19.5%	13.7%

\* All data is for persons 25 years and over.

Source: U.S. Census Bureau, 1990 Census STF3A and 2000 Census SF3.

**Table A-5: Past Per Capita Income**

Geography	1979 Per Capita Income	1989 Per Capita Income	1999 Per Capita Income	% Change from 1979 to 1989	% Change from 1989 to 1999	% Change from 1979 to 1999
<i>Wendell</i>	5,333	11,990	19,701	124.8%	64.3%	269.4%
<i>in 1999 dollars</i>	12,238	16,109	19,701	31.6%	22.3%	61.0%
Franklin County	6,648	13,944	20,672	109.7%	48.3%	211.0%
<i>in 1999 dollars</i>	15,256	18,734	20,672	22.8%	10.3%	35.5%
Massachusetts	7,457	17,224	25,952	131.0%	50.7%	248.0%
<i>in 1999 dollars</i>	17,112	23,141	25,952	35.2%	12.1%	51.7%

Note that income data was reported for the previous year of when the Census survey was taken.

Source: U.S. Census Bureau, 1980 Census, 1990 Census STF3A, and 2000 Census SF3.

**Table A-6: Selected 2000 Income and Poverty Statistics**

Geography	Per Capita Income in 1999	Median Household Income in 1999	Rate of Individuals Below Poverty Level*
Wendell	\$19,701	\$43,846	10.2%
Erving	\$19,107	\$40,039	6.7%
Leverett	\$31,891	\$63,203	5.4%
Montague	\$17,794	\$33,750	13.1%
Orange	\$17,361	\$36,849	7.8%
New Salem	\$23,234	\$48,687	6.3%
Shutesbury	\$26,260	\$60,438	3.8%
Franklin County	\$20,672	\$40,768	9.4%
Massachusetts	\$25,952	\$50,502	9.3%

\* For whom poverty status was determined.

Note that income data was reported for the previous year of when the Census survey was taken.

Source: U.S. Census Bureau, 2000 Census SF3.

**Table A-7: Worker Commute Patterns, 1990 and 2000**

Geography	Total Employed Workers*	Worked in Town of Residence	Worked out of Town but in County of Residence	Worked out of County but in State of Residence	Worked out of State of Residence
<b>Wendell</b>					
1990	474	17.9%	43.0%	37.8%	1.3%
2000	578	17.6%	41.9%	38.1%	2.4%
<b>Erving</b>					
1990	681	18.2%	65.1%	13.1%	3.7%
2000	748	15.0%	59.4%	23.1%	2.5%
<b>Leverett</b>					
1990	1,017	17.4%	17.5%	62.6%	2.5%
2000	933	19.4%	14.4%	63.8%	2.5%
<b>Montague</b>					
1990	3,924	28.3%	47.9%	21.7%	2.1%
2000	4,111	22.5%	45.3%	30.5%	1.8%
<b>New Salem</b>					
1990	418	17.9%	27.5%	52.2%	2.4%
2000	521	17.5%	25.3%	55.3%	1.9%
<b>Orange</b>					
1990	3,183	34.0%	14.4%	50.0%	1.7%
2000	3,611	33.6%	16.9%	46.4%	3.0%
<b>Shutesbury</b>					
1990	824	12.3%	14.6%	71.2%	1.9%
2000	1,047	14.9%	18.3%	65.1%	1.6%
<b>Franklin County</b>					
1990	34,674	35.8%	35.8%	24.9%	3.4%
2000	37,053	27.6%	34.9%	33.4%	4.1%
<b>Massachusetts</b>					
1990	2,979,594	36.5%	35.9%	24.5%	3.1%
2000	3,102,837	31.3%	35.4%	30.1%	3.3%

\* Employed workers 16 years of age and older.

Source: U.S. Census Bureau, 1990 Census STF3A and 2000 Census SF3.

**Table A-8: Travel Time to Work, 1990 and 2000**

<b>Geography</b>	<b>Total Workers*</b>	<b>Work at home</b>	<b>Less than 10 Min.</b>	<b>10 - 19 Min.</b>	<b>20 - 29 Min.</b>	<b>30 - 39 Min.</b>	<b>40 - 59 Min.</b>	<b>60 - 89 Min.</b>	<b>90 or More Min.</b>
<b>Wendell</b>									
1990	474	4.9%	7.4%	17.3%	27.2%	22.2%	11.6%	9.1%	0.4%
2000	578	9.9%	9.7%	13.3%	22.8%	22.5%	10.4%	8.5%	2.9%
<b>Erving</b>									
1990	681	1.9%	19.1%	34.5%	20.6%	14.5%	7.5%	1.6%	19.1%
2000	748	3.2%	13.4%	29.1%	26.7%	15.2%	7.6%	3.3%	1.3%
<b>Leverett</b>									
1990	1,017	9.5%	7.7%	35.7%	26.5%	9.8%	7.4%	2.6%	0.9%
2000	933	11.3%	6.5%	35.0%	22.4%	12.8%	6.2%	3.1%	2.7%
<b>Montague</b>									
1990	3,924	3.5%	18.7%	38.1%	19.8%	10.9%	6.0%	2.3%	0.8%
2000	4,111	3.2%	16.2%	32.4%	18.7%	14.6%	10.3%	2.4%	2.0%
<b>New Salem</b>									
1990	418	5.7%	12.2%	30.6%	17.5%	16.0%	12.0%	3.6%	2.4%
2000	521	6.7%	24.0%	14.4%	17.3%	15.4%	9.0%	5.2%	8.1%
<b>Orange</b>									
1990	3,183	4.5%	21.4%	33.4%	12.6%	7.9%	11.9%	6.8%	1.5%
2000	3,611	3.8%	19.1%	31.5%	10.9%	12.9%	13.9%	5.6%	2.3%
<b>Shutesbury</b>									
1990	824	6.2%	4.0%	24.3%	31.3%	16.0%	11.2%	5.2%	1.8%
2000	1,047	9.0%	5.0%	21.5%	25.8%	20.2%	11.1%	4.3%	3.2%
<b>Franklin County</b>									
1990	34,674	4.7%	21.8%	32.1%	17.8%	11.5%	7.7%	3.2%	1.1%
2000	37,053	5.1%	16.3%	30.0%	19.1%	14.2%	9.7%	3.3%	2.3%
<b>Massachusetts</b>									
1990	2,979,594	2.5%	15.6%	31.3%	18.7%	15.5%	10.7%	4.7%	1.0%
2000	3,102,837	3.1%	12.6%	27.4%	18.6%	16.3%	13.0%	6.5%	2.4%

\* Employed workers 16 years of age and older.

Source: U.S. Census Bureau, 1990 Census STF3A and 2000 Census SF3.



**Table A-9: Regional Unemployment Rates, 1990 to 2002**

Geography	1990 Unemp. Rate	1991 Unemp. Rate	1992 Unemp. Rate	1993 Unemp. Rate	1994 Unemp. Rate	1995 Unemp. Rate	1996 Unemp. Rate	1997 Unemp. Rate	1998 Unemp. Rate	1999 Unemp. Rate	2000 Unemp. Rate	2001 Unemp. Rate	2002 Unemp. Rate
Wendell	5.8%	9.4%	9.4%	6.8%	6.3%	3.7%	3.4%	3.5%	3.7%	2.5%	2.0%	3.4%	3.5%
Erving	3.7%	7.8%	7.6%	5.3%	3.4%	3.6%	2.8%	3.1%	3.1%	2.9%	2.7%	3.9%	6.1%
Leverett	2.2%	4.6%	4.3%	3.8%	2.6%	2.0%	1.8%	2.1%	1.8%	1.3%	1.4%	1.3%	1.6%
Montague	4.7%	8.2%	9.3%	6.7%	5.8%	6.4%	4.6%	4.4%	3.7%	3.2%	3.0%	3.5%	4.6%
New Salem	5.1%	8.5%	6.7%	4.5%	8.5%	7.6%	4.3%	4.0%	4.3%	4.1%	3.8%	4.1%	5.2%
Orange	8.9%	13.9%	12.3%	9.5%	7.8%	6.8%	5.7%	6.4%	5.2%	4.4%	4.1%	5.4%	7.0%
Shutesbury	2.5%	5.9%	5.6%	3.4%	3.0%	2.7%	3.1%	3.1%	1.7%	1.8%	1.8%	2.0%	2.7%
Franklin County	4.9%	8.1%	7.8%	6.0%	5.2%	4.7%	3.8%	3.8%	3.3%	2.9%	2.6%	3.2%	4.1%
Massachusetts	6.0%	9.1%	8.0%	6.9%	6.0%	5.4%	4.3%	4.0%	3.2%	3.2%	2.6%	3.7%	5.3%

Source: Massachusetts Division of Employment and Training, 2003.

**Table A-10: Class of Worker, 2000**

Geography	Total Employed *	Private Wage and Salary Workers	Government Workers	Self-employed Workers**	Unpaid Family Workers ***
Wendell	585	58.6%	22.9%	18.1%	0.3%
Erving	765	75.6%	17.9%	6.5%	0.0%
Leverett	943	48.7%	35.4%	15.2%	0.7%
Montague	4,191	71.3%	19.3%	8.9%	0.5%
New Salem	531	60.3%	26.4%	12.8%	0.6%
Orange	3,619	80.2%	13.9%	5.7%	0.2%
Shutesbury	1,075	49.2%	34.0%	16.6%	0.2%
Franklin County	37,577	70.5%	19.3%	9.8%	0.3%
Massachusetts	3,161,087	80.0%	13.5%	6.4%	0.2%

\*Employed Civilian Population 16 years of age and over.

\*\* Self-employed workers in own, non-incorporated business.

\*\*\* Unpaid family workers are individuals who work 15 or more hours without pay in a business or on a farm operated by a relative

Source: U.S. Census Bureau – 2000 Census SF3.

**Table A-11: Employment by Sector, 2000**

Employment Sector	Wendell	Erving	Leverett	Montague	New Salem	Orange	Shutesbury	Franklin County	Massachusetts
Educational, health & social services	<b>37.3%</b>	20.9%	48.3%	33.1%	28.8%	23.5%	46.4%	30.4%	23.7%
Manufacturing	<b>10.9%</b>	18.8%	5.4%	14.3%	15.6%	30.5%	4.8%	15.0%	12.8%
Retail trade	<b>9.4%</b>	14.4%	6.9%	12.8%	10.0%	9.6%	6.2%	11.0%	11.2%
Construction	<b>9.2%</b>	6.7%	8.0%	6.6%	7.0%	5.8%	5.4%	6.0%	5.5%
Professional, scientific, management, administrative, & waste management services	<b>6.7%</b>	6.0%	7.4%	5.3%	6.2%	6.5%	8.4%	6.4%	11.6%
Arts, entertainment, recreation, accommodation & food services	<b>5.8%</b>	6.8%	6.5%	5.2%	3.0%	4.4%	6.0%	6.5%	6.8%
Other services (except public administration)	<b>5.3%</b>	5.2%	3.8%	4.4%	2.6%	3.5%	4.8%	4.8%	4.4%
Transportation & warehousing, and utilities	<b>3.2%</b>	4.7%	0.6%	4.6%	5.5%	4.6%	1.7%	4.2%	4.2%
Agriculture, forestry, fishing and hunting, & mining	<b>3.1%</b>	1.7%	2.1%	1.3%	4.0%	0.3%	0.7%	1.8%	0.4%
Finance, insurance, real estate and rental & leasing	<b>2.6%</b>	3.4%	3.4%	4.4%	4.9%	3.1%	3.9%	4.1%	8.2%
Information	<b>2.2%</b>	3.4%	2.5%	1.6%	3.2%	0.6%	3.7%	2.6%	3.7%
Wholesale trade	<b>2.2%</b>	2.1%	1.5%	2.6%	3.8%	3.7%	2.1%	2.8%	3.3%
Public administration	<b>2.1%</b>	5.9%	3.6%	3.8%	5.5%	3.9%	5.8%	4.4%	4.3%
Total Employed*	<b>585</b>	765	943	4,191	531	3,619	1,075	37,577	3,161,087

Source: U.S. Census Bureau, 2000 Census SF3.

**Table A-12: Single Family Residential Tax Data, 2002**

<b>Town</b>	<b>Fiscal Year</b>	<b>Total Assessed Value</b>	<b>Number of Parcels</b>	<b>Average Assessed Value</b>	<b>Tax Rate (per \$1,000)</b>	<b>Average Single Family Tax Bill</b>	<b>Average Tax Bill Ranking (High to Low Rank) **</b>	<b>State Median Single Family Tax Bill</b>
<b>Wendell</b>	<b>2002</b>	<b>\$29,254,000</b>	<b>324</b>	<b>\$90,290</b>	<b>\$22.98</b>	<b>\$2,075</b>	<b>256 of 340</b>	<b>\$2,577</b>
Erving	2002	\$43,532,990	463	\$94,024	\$5.34	\$502	339 of 340	\$2,577
Leverett	2002	\$112,922,000	638	\$176,994	\$20.59	\$3,644	70 of 340	\$2,577
Montague	2002	\$200,337,300	1,922	\$104,234	\$17.36	\$1,810	296 of 340	\$2,577
New Salem	2002	\$42,919,300	381	\$112,649	\$15.90	\$1,791	299 of 340	\$2,577
Orange	2002	\$179,766,800	1,882	\$95,519	\$18.77	\$1,793	298 of 340	\$2,577
Shutesbury	2002	\$120,010,900	753	\$159,377	\$19.97	\$3,183	99 of 340	\$2,577

*\*\* For the fiscal year 2002 the high to low rank was determined for 340 municipalities in Massachusetts. There are 351 municipalities in Massachusetts.*

*Source: Massachusetts Department of Revenue, Division of Local Services; April 2002.*

## **List of Economic Development and Business Assistance Resources**

**Organization: Center for Economic Development - UMASS**

**Address:** 109 Hills North, UMASS, Amherst, MA 01003

**Telephone:** (413) 545-6628

**Website:** [www.umass.edu/larp/CED](http://www.umass.edu/larp/CED)

**Description:** CED offers technical assistance to conduct workshops or complete economic development plans. In addition, applied research projects services are available as well as training for municipal board members.

**Organization: Cooperative Development Institute**

**Address:** 277 Federal Street, Greenfield, MA 01301

**Telephone:** (413) 774-7599

**Website:** [www.cooplife.com/aboutcdi.htm](http://www.cooplife.com/aboutcdi.htm)

**Description:** CDI is a non-profit organization that offers fee-based services to assist in the development of cooperative businesses and organizations.

**Organization: Economic Development Council of Western Massachusetts (EDC)**

**Address:** 255 Padgette Street, Suite 1, Chicopee, MA 01022

**Telephone:** (413) 593-6421

**Website:** [www.ecdev-wma.com](http://www.ecdev-wma.com)

**Description:** The EDC coordinates economic development initiatives amongst a variety of partners, including chambers of commerce and the RTC networks.

**Organization: Franklin County Chamber of Commerce (FCCC)**

**Address:** P.O. Box 790, 395 Main St., Greenfield, MA 01302

**Telephone:** (413) 773-5463

**Website:** [www.co.franklin.ma.us](http://www.co.franklin.ma.us)

**Description:** FCCC provides services to large and small businesses throughout Franklin County, including health insurance, networking opportunities, lobbying representation, and assistance with town events.

**Organization: Franklin County Community Development Corporation (FCCDC)**

**Address:** The Venture Center, 324 Wells Street Greenfield, MA 01301

**Telephone:** (413) 774-7204

**Website:** [www.fccdc.org](http://www.fccdc.org)

**Description:** The FCCDC offers business training, consulting, direct lending, community organizing, and real estate development services. The FCCDC also operates the Venture Center business incubator and the Western Mass. Food Processing Center.

**Organization: Franklin Regional Council of Governments (FRCOG)**

**Address:** 425 Main Street, Suite 20, Greenfield, MA 01301-3313

**Telephone:** (413) 774-3167

**Website:** [www.frcog.org](http://www.frcog.org)

**Description:** The FRCOG provides services to the 26 towns of Franklin County including regional planning and community development, engineering, municipal and human services. Also, as a State Data Center affiliate free economic and demographic information is offered.

**Organization: Franklin/Hampshire Career Center**

**Address:** One Arch Place, Greenfield, MA 01301

**Telephone:** (413) 774-4361

**Website:** [www.fhcc-onestop.com](http://www.fhcc-onestop.com)

**Description:** The Center's mission is to help job seekers secure employment and/or education to improve their economic situation as well as helping employers become more competitive and find workers with skills and abilities to be productive on the job.

**Organization: Franklin/Hampshire Regional Employment Board (FHREB)**

**Address:** One Arch Place, Greenfield, MA 01301

**Telephone:** (413) 774-1835

**Website:** [www.fhcc-onestop.com/reb.html](http://www.fhcc-onestop.com/reb.html)

**Description:** FHREB is the local administrator of public employment and training programs and services for area employers and residents overseen by the Mayor of Northampton, the Greenfield Selectmen, and the Private Industry Council.

**Organization: Greenfield Community College - Office of Resource and Workforce Development**

**Address:** 270 Main Street, Greenfield, MA 01301

**Telephone:** (413) 775-1607

**Website:**

[www.gcc.mass.edu/foldergeninfo/wd/index.html](http://www.gcc.mass.edu/foldergeninfo/wd/index.html)

**Description:** GCC's Office of Resource and Workforce Development offers employers a resource for enhancing the skills of their employees through programs targeted to entry-level employee training, job enhancement workshops, and industry related workshops.

**Organization: HiddenTEC**

**Address:** *Not applicable*

**Telephone:** (413) 253-4124

**Website:** [www.hidden-tec.net](http://www.hidden-tec.net)

**Description:** A network of professionals in home-based or office-based virtual companies.

**Organization: Massachusetts Chapter of the American Planning Association**

**Address:** c/o Town of Barnstable, 200 Main St. Hyannis, MA 02601

**Telephone:** (508) 862-4703

**Website:** [www.massapa.org](http://www.massapa.org)

**Description:** As part of the national American Planners Association, the MassAPA offers workshops, materials and other resources to assist planners.

**Organization: Massachusetts Department of Revenue - Business Information**

**Address:** 436 Dwight Street, Springfield, MA 01103

**Telephone:** (413) 784-1000

**Website:**

[www.dor.state.ma.us/business/businesshome.htm](http://www.dor.state.ma.us/business/businesshome.htm)

**Description:** The DOR Business Information web page offers an explanation of tax obligations and electronic forms and filing for taxes and licensing and regulations.

**Organization: Massachusetts Development Finance Agency - Western Office**

**Address:** 1441 Main Street, Springfield, MA 01103

**Telephone:** (413) 731-8848

**Website:** [www.massdevelopment.com](http://www.massdevelopment.com)

**Description:** MassDevelopment programs include funding for pre-construction analyses, direct loans for projects with clear community development or job creation/retention potential, and issuing tax-exempt and taxable bonds for applicable entities.

**Organization: Massachusetts Municipal Association (MMA)**

**Address:** 60 Temple Place, Boston, MA 02111

**Telephone:** (800) 882-1498

**Website:** [www.mma.org](http://www.mma.org)

**Description:** The MMA is a non-profit, statewide organization that brings municipal officials together to establish unified policies and to share information for the benefit of the community residents.

**Organization: Massachusetts Rural Development Council, Inc. (MRDC)**

**Address:** 216 Draper Hall, UMASS, Amherst, MA 01003

**Telephone:** (413) 545-4404

**Website:** [www.mrdc.org](http://www.mrdc.org)

**Description:** The MRDC is committed to securing the future of rural Massachusetts by building enduring public/private sector partnerships.

**Organization: Massachusetts Small Business Development Centers Network - Western Office**

**Address:** Springfield Enterprise Center, 1 Federal St., Springfield, MA 01105-1160

**Telephone:** (413) 737-6712

**Website:** [www.msbdc.som.umass.edu](http://www.msbdc.som.umass.edu)

**Description:** The Regional Office provides assistance to prospective and existing small businesses on topics such as business plan development, financing, personnel issues and marketing. MSBDC staff hold office hours at the Franklin County Chamber of Commerce.

**Organization: Mount Grace Land Conservation Trust**

**Address:** 1461 Old Keene Road, Athol, MA 01331

**Telephone:** (978) 248-2043

**Website:** [www.mountgrace.org](http://www.mountgrace.org)

**Description:** The Trust protects significant natural, agricultural and scenic areas and encourages land stewardship in the north central and western Massachusetts.

**Organization: New England Forestry Foundation (NEFF)**

**Address:** PO Box 1346, Littleton, MA 01460-4346

**Telephone:** (978) 448-8380

**Website:** [www.newenglandforestry.org](http://www.newenglandforestry.org)

**Description:** NEFF works to provide support for the conservation and sustainable management of private forestlands.

**Organization: North Quabbin Woods**

**Address:** PO Box 27, 1 East Main Street, Orange, MA 01364

**Telephone:** (978) 544-3332

**Website:** [www.northquabbinwoods.org](http://www.northquabbinwoods.org)

**Description:** A NEFF project with the goal to revitalize the North Quabbin economy based on the sustainable use of local forest resources.

**Organization: Office of Industry Liaison and Economic Development - UMASS**

**Address:** Goodell Building, UMASS, Amherst, MA 01003

**Telephone:** (413) 545-4516

**Website:** [www.umass.edu/iled](http://www.umass.edu/iled)

**Description:** ILED works to connect the UMASS community with business and industry such as through the promotion of innovation and advancement of research.

**Organization: Pioneer Valley Connect**

**Address:** Franklin Regional Council of Governments, 425 Main Street, Suite 20, Greenfield, MA 01301

**Telephone:** (413) 774-1194 ext 101

**Website:** *Not applicable*

**Description:** The Connect is focused on the advancement of broadband services and deployment in three-county Pioneer Valley region.

**Organization: Regional Technology Corporation (RTC)**

**Address:** 1441 Main Street, Suite 136, Springfield, MA 01103-1449

**Telephone:** (413) 755-1301

**Website:** [www.rtacentral.com](http://www.rtacentral.com)

**Description:** The RTA is a collaboration of industry, academia and public/non-profit sectors to increase the pace of innovation and technology commercialization in the Western Massachusetts region.

**Organization: Service Corps of Retired Executives (SCORE)**

**Address:** c/o Franklin County Chamber of Commerce, P.O. Box 790, 395 Main St., Greenfield, MA 01301

**Telephone:** (413) 773-5463

**Website:** [www.score.org](http://www.score.org)

**Description:** The Franklin County Chamber of Commerce host SCORE services of technical assistance to area businesses at no charge through retired executives. The SCORE website also offers an extensive web-links page of online resources.

**Organization: Technology Enterprise Council (TEC)**

**Address:** 1441 Main Street, Suite 136, Springfield, MA 01103-1449

**Telephone:** (413) 755-1301

**Website:** [www.tecouncil.org](http://www.tecouncil.org)

**Description:** TEC is a private, regional, industry-led organization created to advance the success of companies driven by information and communications technologies (affiliated with the Regional Technology Corporation).

**Organization: United States Rural Development Agency - Western Mass Office**

**Address:** 243 King Street, Room 24, Northampton, MA 01060

**Telephone:** (413) 585-1000

**Website:** [www.rurdev.usda.gov/ma/index.html](http://www.rurdev.usda.gov/ma/index.html)

**Description:** USDA Rural Development in the Southern New England Jurisdiction offers technical assistance and financial backing to rural businesses and cooperatives to create quality jobs in rural areas.

**Organization: United States Small Business Administration - Springfield Office (SBA)**

**Address:** Springfield, MA

**Telephone:** (413) 785-0484

**Website:** [www.sba.gov/ma](http://www.sba.gov/ma)

**Description:** The SBA provides financial, technical and management assistance to help start, run, and grow businesses. SBA has a portfolio of business loans, loan guarantees and disaster loans, in addition to a venture capital portfolio.

**Organization: Western Massachusetts Enterprise Fund (WMEF)**

**Address:** PO Box 1077, 308 Main Street, Greenfield, MA 01302

**Telephone:** (413) 774-4033

**Website:** [www.wmef.org](http://www.wmef.org)

**Description:** The WMEF is a non-profit organization that provides financing and technical assistance to entrepreneurs and small businesses in the five counties of western Massachusetts. Loan programs with competitive interest rates range from \$1,000 to \$100,000.

**Organization: Young Entrepreneurs Society, Inc. (YES)**

**Address:** PO Box 426, 1 South Main Street, Orange, MA 01364-0426

**Telephone:** (978) 544-1869

**Website:** [www.geocities.com/yes\\_cafe](http://www.geocities.com/yes_cafe)

**Description:** YES offers training on business plan development and technical assistance to support youth entrepreneurship.