

*Interested in starting a new business or
expanding an existing business in
Franklin County?*

FRANKLIN COUNTY, MA Business Development Resources



*Find out what makes Franklin County
a perfect place for your business!*

Why site your business in Franklin County?

With a rural quality of life and easy access to major employment and education centers, Franklin County is an ideal location to start a new venture or expand an existing one!

This profile contains data about the county and broader region, and information about organizations and programs that support new entrepreneurs, established businesses seeking to grow or enter new markets, and firms interested in relocating here.



Interstate-91 travels through Franklin County and provides businesses easy access to the region.



Orange Innovation Center is home to a variety of small businesses.

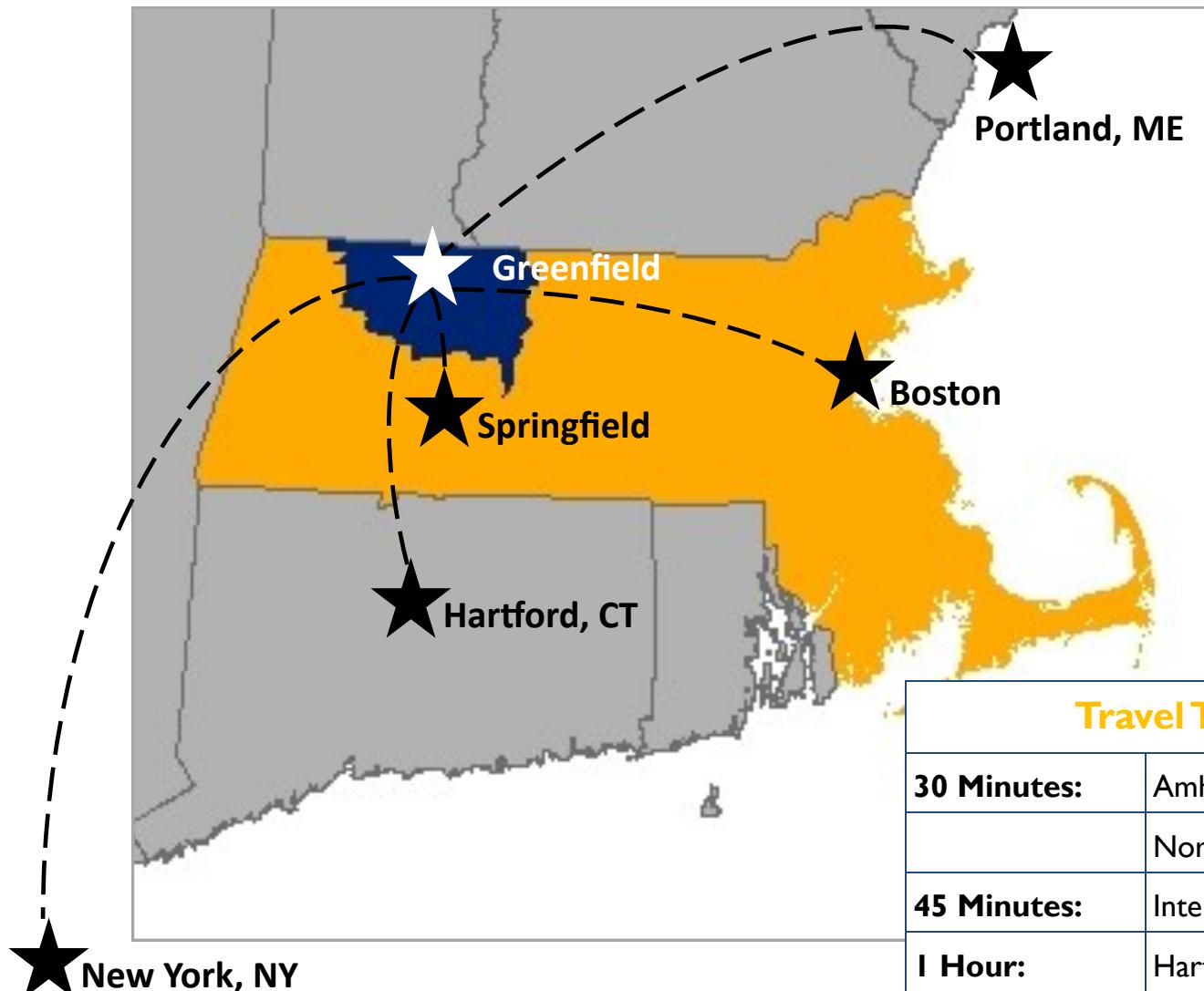


Shelburne Falls is one of many charming village centers hosting artisans and other businesses.



Historic buildings, such as this former Greenfield school, have been converted into rental housing and other uses in Franklin County.

Franklin County is conveniently located!



With easy access to Interstate-91 and within close proximity to major markets, Franklin County is an ideal location to start a new venture!

Travel Time from Greenfield

30 Minutes:	Amherst, MA	Brattleboro, VT
	Northampton, MA	Keene, NH
45 Minutes:	Interstate-90	Springfield, MA
1 Hour:	Hartford, CT	Bradley Int'l Airport
2 Hours:	Boston, MA	
3 Hours:	Portland, ME	
3 1/2 Hours:	New York, NY	

Regional Context

Demographics¹

Total Population: 1,809,336

Total Families: 446,331

Total Households*: 692,930

**Households include families and people living alone or with non-relatives*

Employment & Wages²

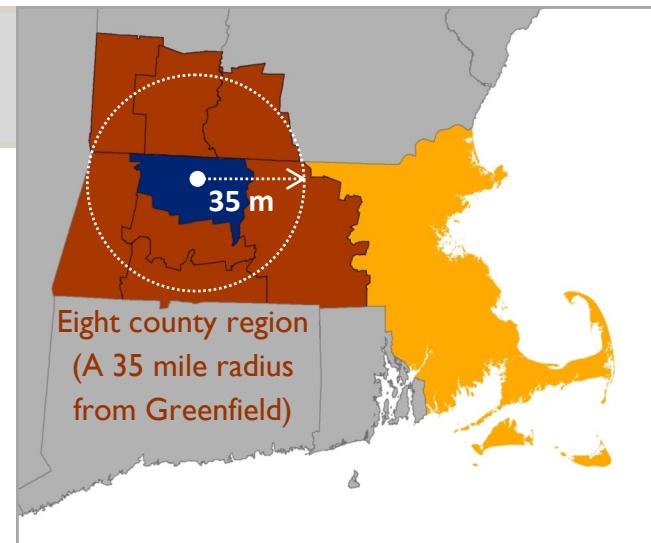
Of the region's residents

Size of Labor Force: 921,456

Number of Employed: 871,700

Unemployment Rate: 5.4%

Average Weekly Wages: \$866



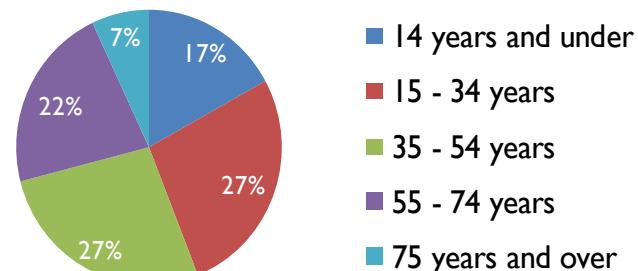
Personal Income³

Aggregate amount of income received by or on behalf of the people residing within this area:

In 2015: \$88,775,904,000

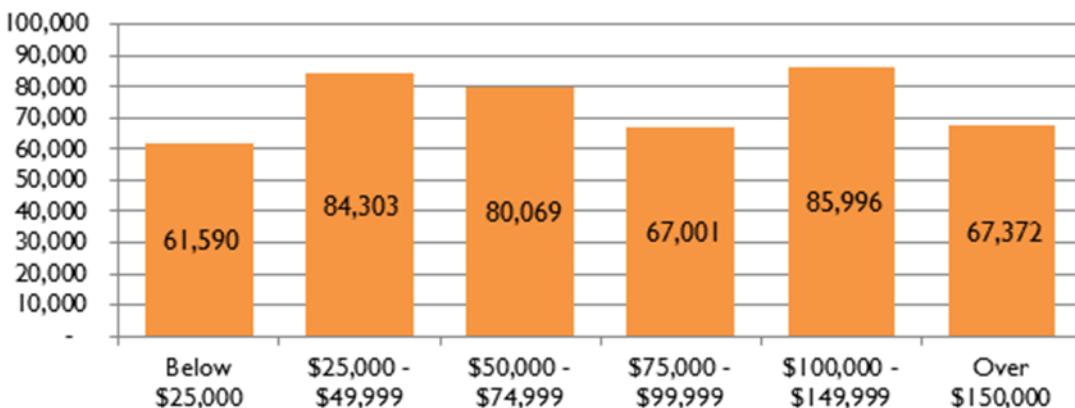
% increase since 2011: 14%

Population by Group¹



Family Income¹

The number of families with total annual incomes by income range:



Top Private Sector Industries^{*4}

Industry	Employees	Firms
Health Care & Social Assistance	145,953	4,684
Retail Trade	92,980	6,459
Manufacturing	71,814	2,176
Accommodations & Food Service	61,917	4,275
Education Services	46,016	749

**Does not include public sector firms or the self-employed.*

¹ U.S. Census Bureau, American Community Survey, 2011-2015 Five-year Estimates

² U.S. Bureau of Labor Statistics, 2015 Local Area Unemployment Statistics and 2015 Quarterly Census of Employment & Wages

³ U.S. Bureau of Economic Analysis, Personal Income, 2015

⁴ U.S. Census Bureau, County Business Pattern Data, 2014

Franklin County Context

Demographics¹

Total Population: 71,144

Total Families: 17,985

Total Households*: 30,202

*Households include families and people living alone or with non-relatives

Employment & Wages²

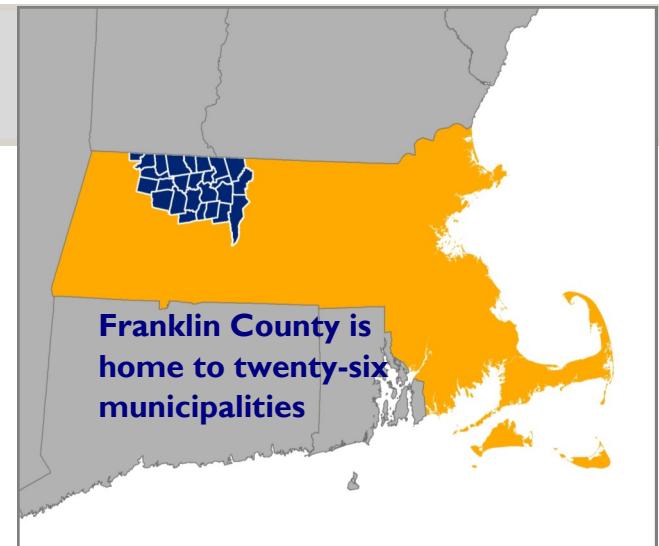
Of the region's residents:

Size of Labor Force: 39,341

Number of Employed: 37,564

Unemployment Rate: 4.5%

Average Weekly Wages: \$769



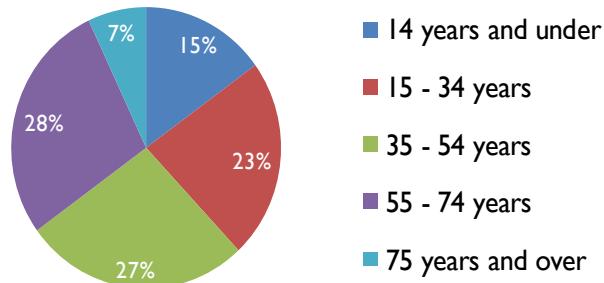
Personal Income³

Aggregate amount of income received by or on behalf of the people residing within this area:

In 2015: \$3,419,081,000

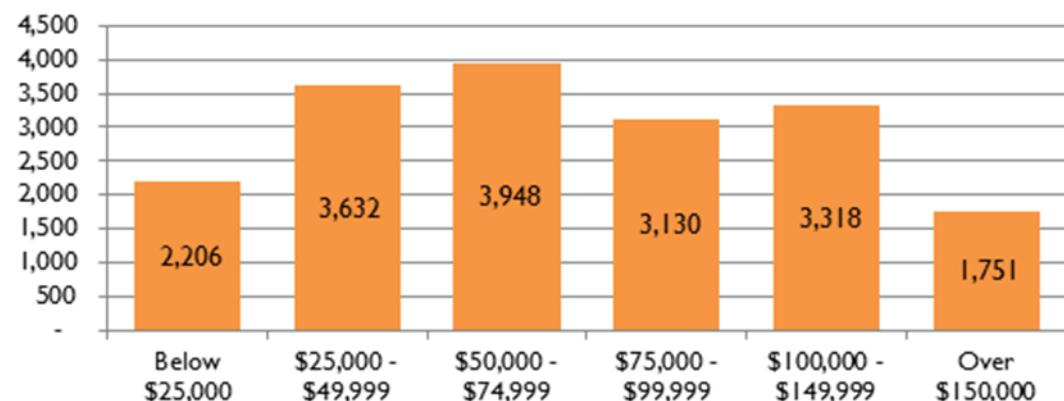
% increase since 2011: 14%

Population by Age Group¹



Family & Household Income¹

The number of families with total annual incomes by income range:



Top Private Sector Industries^{*4}

Industry	Employees	Firms
Manufacturing	3,652	107
Health Care & Social Assistance	3,427	184
Retail Trade	2,955	256
Accommodations & Food Service	1,887	161
Education Services	1,314	28

*Does not include public sector firms or the self-employed.

¹ U.S. Census Bureau, American Community Survey (ACS), 2011-2015 Five-year Estimates

² U.S. Bureau of Labor Statistics, 2015 Local Area Unemployment Statistics and 2015 Quarterly Census of Employment & Wages

³ U.S. Bureau of Economic Analysis, Personal Income, 2015

⁴ U.S. Census Bureau, County Business Pattern Data, 2014



Real Estate & Utilities

Real Estate & Housing

- ◆ **Housing Units:** 33,646 total housing units. Of the 30,202 occupied housing units, 69% are owner-occupied and 31% are renter-occupied.
- ◆ **Home Sales:** According to the Realtor Association of Pioneer Valley, there were 626 single family home sales in 2016, an 13% increase from the previous year. The median sales price of a single family home in 2016 was \$199,500, a 8% increase from the previous year.
- ◆ **Commercial Vacancy:** In 2014, Greenfield had a downtown commercial vacancy rate of 15%, while Turners Falls and Orange had rates of 7% and 9%, respectively.
- ◆ **Industrial parks:** The six planned industrial parks are 1-91 Industrial Park (Greenfield), Airport Industrial Park (Montague), Deerfield Industrial Park, Orange Industrial Park, Randall Pond Industrial Park (Orange), and Whately Industrial Park.



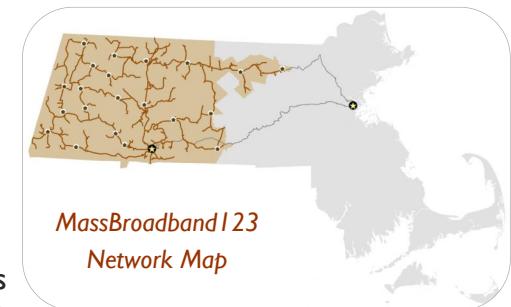
Entrance sign to the Randall Pond Industrial Park in Orange.

"Doing business in Franklin County is like being in the 'Cheers Bar' where everyone knows your name. A relatively small economy makes doing business personal and all the players are interested in your success."

Mark Abramson, Realtor, Cohn & Company Real Estate Agency

Utilities

- ◆ **Electricity:** Distribution by Eversource or National Grid. Consumers have the option to select their electricity generation provider.
- ◆ **Broadband:** A next generation middle-mile fiber network called *MassBroadband123* extends throughout the county and western Massachusetts. Last mile services are available via cable systems in 13 towns; a wireless broadband system in Warwick; and a fiber system in Leverett. Remaining towns are exploring the potential to deploy fiber and other advanced broadband technologies.
- ◆ **Natural Gas:** Deerfield, Greenfield, Montague, Sunderland and Whately are served by Berkshire Gas Company infrastructure. However, Berkshire Gas Company has implemented a moratorium on new natural gas service in these communities.
- ◆ **Water/Wastewater Systems:** Fifteen Franklin County towns have a public water system in their community, and thirteen have a wastewater/sewer system.
- ◆ **Green Communities:** The Commonwealth's Green Communities Division strives to help municipalities find clean energy solutions to reduce long-term energy costs and strengthen local communities. In Franklin County, sixteen towns are designated a Green Community.



MassBroadband123 Network Map



Transportation & Education

Transportation

- Highways:** According to MassDOT, the average daily traffic volume on I-91 in 2016 was 35,434 vehicles in Whately and 20,827 vehicles in north Greenfield. The average daily traffic volume on Route 2 in Shelburne (near the Greenfield town-line) was 11,960 vehicles and in Orange (near Route 202) was 12,318 vehicles.
- Passenger Rail:** Amtrak's Vermonter from the JWO Transit Center in Greenfield connects north to Vermont and south to Springfield, New York City and Washington DC daily.
- Freight Rail:** Connecticut River Main Line and NECR Main Line run north-south, and the Patriot Corridor runs east-west. East Deerfield Rail Yard allows some access for off-loading.
- Air Transport:** Bradley International Airport is an hour's drive away near Hartford. An additional international airports, including Boston Logan (MA), Albany (NY), and Manchester (NH), are within a 2.5 hour drive.
- Bicycle/Pedestrian:** Franklin County Bikeway is 44 miles of paved roadway and off-road bicycle paths, including the 3-mile Canalside Trial Bike Path in Montague.



Amtrak's Vermonter train pulling into the new Greenfield Station.

Education

- Higher Education:** 12 colleges and universities with 47,000 students are within 30 miles of Greenfield, including the "Five Colleges" of Amherst, Hampshire, Mt. Holyoke and Smith Colleges and UMASS.

Greenfield Community College offers Associate's degrees and certificates in over 30 programs. Fall 2015 enrollment was 2,050 students.

- High School:** There are eight public high schools with over 3,700 students, including a technical school and a charter school; and six independent schools which board over 2,000 students.

- Highest Educational Attainment:** For the county's population 25 years and older, 11% have an Associate's, 19% have a Bachelor's, and 16% have a Graduate or Professional Degree as their highest level of educational attainment.



Greenfield Community College's campus on a beautiful Spring day.

"I feel that the businesses and educational institutions - the technical and high schools, Greenfield Community College - of Franklin County realize their interdependence and are readily interactive, continually communicating and working to understand and support each other's missions to the mutual benefit and success of both groups in a spirit of community partnership."

Christopher R. Pichette, Plant Manager
wTe Recycling, Inc.



Regional Resources

- ◆ **Common Capital, Inc.** (Holyoke) - A non-profit organization that offers loans and other financing, such as the Community First Fund, for start-up ventures and businesses seeking to expand. Web: www.common-capital.org
- ◆ **Community Action of the Franklin, Hampshire, and North Quabbin Regions - Youth Programs** (Greenfield) - A provider of employment readiness, job training and placement for youth through 24 years. The Youth Programs tailor training to career pathways projected to grow locally, matching employers with interns, and provide job placement. Web: www.communityaction.us/youth-programs.html
- ◆ **Community Involved in Sustaining Agriculture (CISA)** (Deerfield) - An organization dedicated to making connections between farms and the community. CISA conducts marketing programs and offers business technical assistance workshops to farmers and agri-businesses. Web: www.buylocalfood.org
- ◆ **Economic Development Council of Western Massachusetts** (Springfield) - The EDC markets development opportunities in the region, and provides data and information to help business locating to or expanding in the region. Web: www.westernmassedc.com
- ◆ **Fostering Art and Culture in Franklin County Project and Partnership** (Greenfield) - An initiative to grow the creative economy by coordinating networking opportunities and events, such as the Creative Economy Summit. Web: www.fosteringartandculture.org
- ◆ **Franklin County Chamber of Commerce** (Greenfield) - Provides services to large and small businesses throughout Franklin County, including health insurance, networking opportunities, lobbying representation, and assistance with town events. In addition, the Chamber serves as a Regional Tourism Council, promoting the region's tourism industry and providing services to visitors. Web: www.franklincc.org
- ◆ **Franklin County Community Development Corporation** (Greenfield) - Provides direct technical assistance and business planning workshops, administers a business lending program, and operates the Western Mass. Food Processing Center (a commercial kitchen) and the Venture Center (a business incubator). In addition, FCCDC administers the PV Grows Investment Fund to support farm and food businesses. Web: www.fccdc.org

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Business Support

These are public and private non-profit organizations that offer a variety of programs and services to entrepreneurs and businesses seeking to strengthen, grow, or locate to the area.

Provided are brief descriptions, their local office location, and websites for more information.

Key to Types of Support

ISS Industry Specific Services

L&F Lending and Finance

M&N Marketing and Networking

RE&I Real Estate and Incentives

TA Technical Assistance

W&T Workforce and Training



Regional Resources

- ◆ **Franklin Regional Council of Governments** (Greenfield) - Administers a variety of municipal and regional programs, such as the Brownfields Program, which uses US EPA grant funds to conduct environmental site assessments on eligible properties at no cost to the property owner, as resources allow. These assessments determine if the site is contaminated, and if so to what extent. Web: www.frcog.org/program-services/economic-development-planning
- ◆ **Franklin/Hampshire Career Centers** (Greenfield) - The Centers work with individuals seeking employment and employers seeking to find workers. Access to workshops, career counseling and job search assistance is offered at their Greenfield and Northampton locations and Orange satellite office. For employers, they post positions, provide labor market data, help plan job fairs, and provide pre-screening and recruitment assistance. Web: www.fhcc-onestop.com
- ◆ **Franklin/Hampshire Regional Employment Board** (Greenfield) - As the workforce investment board for the region, they develop training programs on behalf of businesses and industry seeking a workforce with specific skills or knowledge. Web: www.franklinhampshirereb.org
- ◆ **Greenfield Community College** (Greenfield) - A public higher educational institution that offers a variety of degrees and certifications, including industry specific programs for farms & food systems, renewable energy/energy efficiency, healthcare, and outdoor recreation. GCC can custom design training programs in partnership with local businesses, and also connect students and employers for internships. Web: www.gcc.mass.edu
- ◆ **Hidden Tech** - A community of mostly home-based businesses in western Massachusetts that connect to each other online and at events for networking and professional development. Web: www.hidden-tech.net
- ◆ **Greenfield Community College** (Greenfield) - GCC's internship program will pre-screen and match prospective interns with local businesses to ensure a beneficial experience for both the student and employer. GCC's Business & IT Department offers the opportunity for their students to prepare and present a marketing plan for a local business client. Web: www.gcc.mass.edu/internships/employers/ and www.gcc.mass.edu/bit/projects/

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"The people are what make Franklin County a great place to do business. Hard working, honest, and motivated to succeed with a wide variety of industry and employment opportunities to choose from. We are always amazed at all the different backgrounds and skill levels of the people that we encounter and enjoy assisting them while they plan and prepare for their future."

Michael E. Ramon, Benefits Consultant
Ramon Financial Services, LLC

"As a leading provider of financial services in Franklin County for more than 147 years, Greenfield Savings Bank has helped business of all kinds including retail, restaurants, hospitality, professional, medical, real estate development, technology, and manufacturing. For start-ups or established companies, Franklin County is a great place to do business."

John H. Howland, President & CEO
Greenfield Savings Bank



Regional Resources

- ◆ **Massachusetts Office of Business Development** (Springfield) - MOBD is “the state’s one-stop source for businesses seeking to relocate to Massachusetts and businesses wishing to expand their current operations here”, with a western region office in Springfield. MOBD can connect businesses with the wide range of services and programs offered by the Commonwealth to help entrepreneurs and industries succeed. Web: www.mass.gov/mobd
- ◆ **Massachusetts Small Business Development Center Network** (Springfield) - THE MSBDC provides free, one-to-one, comprehensive and confidential services focusing on business growth, financing and loan assistance, and strategic, marketing and operational analysis. Low cost educational training programs targeted to the needs of small business are also offered. MSBDC can connect businesses to State resources, such as the **Massachusetts Export Center** and the **Procurement Technical Assistance Center**. MSBDC provides services from their Western Regional Office as well as by appointment at the Franklin County Chamber of Commerce office in Greenfield. Web: www.msfdc.org/wmass
- ◆ **MassDevelopment** (Springfield) - As the state’s finance and development agency, MassDevelopment works with businesses, developers, non-profits, financial institutions, and communities to provide technical assistance, financing and real estate services. MassDevelopment has a western region office in Springfield. Web: www.massdevelopment.com
- ◆ **U.S. Small Business Administration** (Springfield) - The SBA offers, either through direct services or partners (such as the MSBDC), business counseling, resource guides, access to capital, support for government contracting, as well as disaster recovery assistance from its regional office in Springfield. Web: www.sba.gov
- ◆ **Valley Alliance of Worker Co-operatives** - Member cooperatives work together to provide information and guidance to support the creation of new co-ops and the transition of existing businesses into a co-op. Web: www.valleyworker.coop
- ◆ **Valley Venture Mentors** is an accelerator program that attracts experienced business people to mentor and support selected start-up businesses seeking to grow quickly. While based in Springfield, VVM has expanded to hold events in Greenfield co-sponsored by FCCDC. Web: www.valleyventurementors.org
- ◆ **Western Mass. Chapter of SCORE** offers entrepreneurs and businesses access to mentoring and technical assistance from experienced businesspeople. In addition, they offer low cost workshops and access to online tools. Services are offered at their regional office and by appointment at the Franklin County Chamber of Commerce office in Greenfield. Web: www.westernmassachusetts.score.org
- ◆ **Western Mass. Food Processing Center** is a food business incubator and commercial kitchen in Greenfield operated by the Franklin County Community Development Corporation. Start-ups and existing businesses can access technical assistance for product development, as well as a fully equipped production facility that meets local, state and federal standards. Web: www.fccdc.org/food-processing

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Local Resources

- ◆ The **Greater Shelburne Falls Area Business Association** serves a ten-town area in western Franklin County. GSFABA coordinates cooperative marketing efforts, organizes events, promotes networking opportunities, offers access to discounted group rates for health care plans, and pursues economic development initiatives. Web: www.gsfaba.org
- ◆ The **Greenfield Business Association** actively promotes Greenfield as a destination to visit, shop, dine and conduct business. Web: www.greenfieldbusiness.org
- ◆ The **Mohawk Trail Association** is a regional tourism council that markets the northern tier from central Massachusetts to the Berkshires. The Association produces an annual visitors' guide and maintains a comprehensive website of attractions and tourism services. Web: www.mohawktrail.com
- ◆ The **Montague Business Association** seeks to build a viable business support system for the town. Web: www.montaguebusinessassociation.com
- ◆ The **North Quabbin Chamber of Commerce** is a regional chamber and tourism council, serving the nine-town North Quabbin area. The Chamber works to promote and improve the business environment and economic opportunities. Web: www.northquabbinchamber.com
- ◆ **North Quabbin Woods** is a project of the North Quabbin Community Coalition that seeks to revitalize the economy through the responsible utilization of the region's forests. The website provides an area guide of businesses, focusing on outdoor recreation, agriculture, and local artisans. Web: www.northquabbinwoods.org
- ◆ The **Northfield Area Tourism and Business Association** promotes the greater area of Northfield, Bernardston and Gill to attract visitors and support businesses. Web: www.visitnorthfieldarea.com
- ◆ The **Orange Business Association** promotes and engages businesses and the community to foster a sense of spirit in Orange. Web: www.orangebusinessassoc.org
- ◆ **Turners Falls RiverCulture** promotes the arts and business community of Turners Falls by developing events and conducting marketing. Web: www.turnersfallsriverculture.org

Local Business Support

Interested in networking with other businesses or participating in exciting happenings in your area?

These local entities promote economic activity and support businesses in specific areas of the greater Franklin County region.



The Iron Bridge Dinner in Shelburne Falls is just one of many community-building events that take place in Franklin County.

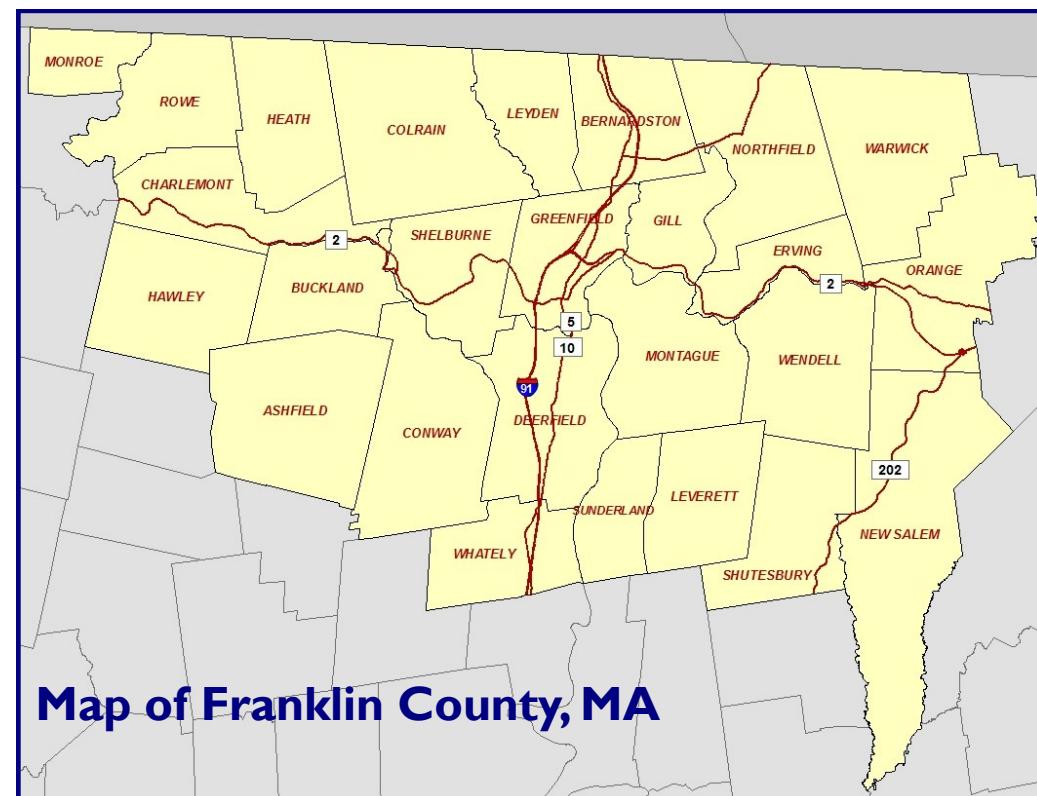


Municipal Information

TOWN	WEB
Ashfield	www.ashfield.org
Bernardston	www.townofbernardston.org
Buckland	www.town.buckland.ma.us
Charlemont	www.townofcharlemont.org
Colrain	www.colrain-ma.gov
Conway	www.townofconway.com
Deerfield	www.deerfieldma.us
Erving	www.erving-ma.org
Gill	www.gillmass.org
Greenfield	www.greenfield-ma.gov
Hawley	www.townofhawley.com
Heath	www.townofheath.org
Leverett	www.leverett.ma.us
Leyden	www.townofleyden.com
Monroe	www.mass.gov/portal/cities-towns/monroe.html
Montague	www.montague.net
New Salem	www.newsalem-massachusetts.org
Northfield	www.northfield.ma.us
Orange	www.townoforange.org
Rowe	www.rowe-ma.gov
Shelburne	www.townofshelburne.com
Shutesbury	www.shutesbury.org
Sunderland	www.townofsunderland.us
Warwick	www.warwickma.org
Wendell	www.wendellmass.us
Whately	www.whately.org

Interested in more information about a particular community?

Check out their municipal website or contact the Town directly.





Tax Incentives for Property Investment

Making a significant investment in equipment and/or real estate development? Tax incentives or tax credit programs may be able to help. Both federal and state governments maintain tax credit programs available to support private, large-scale development projects.

Awarded tax credits are sold to raise capital which is then invested into a development project.

- ◆ The State's **Economic Development Incentive Program (EDIP)** offers state and/or local tax incentives (such as a TIF) for certified projects that promote job creation and invest in expanding or building new facilities or significant new investments in equipment. Web: www.mass.gov/edip
- ◆ The Massachusetts Department of Environmental Protection (MassDEP) administers the state's **Brownfields Tax Credit Program** to help fund eligible clean-up costs of hazardous substances. Web: www.mass.gov/eea/agencies/massdep/cleanup/programs/brownfields-tax-incentives.html
- ◆ Through the **Massachusetts Historic Rehabilitation Tax Credit Program** managed by the Massachusetts Historic Commission, certified rehabilitation projects on income-producing properties are eligible to receive up to 20% of the cost of certified rehabilitation expenditures in state tax credits. There is an annual limit on the amount of tax credits available, so selection criteria is employed to ensure funds are distributed to projects that provide the most public benefit. Web: www.sec.state.ma.us/mhc/mhctax/taxidx.htm
- ◆ The **New Market Tax Credit** program supports development and redevelopment projects in eligible Census Tracts meet specific economic distress thresholds. In Franklin County, NMTC eligible Census Tracts are located in Downtown Greenfield, Turners Falls, and the towns of Erving, Orange, Warwick and Wendell. Web: www.cdfifund.gov

Green Improvements: There are several organizations and programs that can offer assistance to businesses investing in renewable energy or energy efficiency improvements, such as:

- Mass Save, www.masssave.com
- Massachusetts Clean Energy Center, www.masscec.com
- UMass Clean Energy Extension, www.ag.umass.edu/clean-energy

What is a TIF?

Tax Increment Financing (TIF) is a tax exemption plan based on a percentage of the value added through new construction or renovation for an agreed upon number of years from five to twenty years.

What is a tax credit?

Tax credits allow a developer to lower its amount of taxes owed. In some cases, this tax benefit can be sold to an investor or another entity for its use, which allows the developer to raise capital for the initial development project. There is a variety of tax credit programs that are applicable individually or in combination for select projects. Tax credits are awarded through a competitive application process. These programs are effective tools to support development and redevelopment; however, they are also very complex. It is highly recommended that appropriate professional staff be consulted when attempting to utilize these programs.



Highlighted Regional Asset

From start-up to market, the **Western Mass. Food Processing Center (WMFPC)** can work with you to provide every advantage as you launch or expand your business. The Center offers business planning, recipe development, scale-up and testing, referrals to labs for product testing, and preparation for license inspections. Here are just some of the businesses and products launched from the Center:

- ◊ Appalachian Naturals
- ◊ Artisan Beverage Coop, makers of Katalyst Kombucha, Ginger Libation, and Green River Ambrosia
- ◊ Shire City Herbals' Fire Cider
- ◊ Herrell's Hot Fudge Sauce
- ◊ Hillside Pizza
- ◊ Just Roots' Just Soup
- ◊ Real Pickles, Inc.
- ◊ Steem Peanut Butter
- ◊ Tortured Orchard Original Sauces
- ◊ Yummy Yummy Salsas

www.fccdc.org/food-processing • 413-774-7204

FRANKLIN COUNTY **CDC** COMMUNITY DEVELOPMENT CORPORATION WESTERN MA FOOD PROCESSING CENTER *Now serving Hampshire & Berkshire Counties*



One of the many products made at the WMFPC is Shire City Herbals' Fire Cider. (Photo by Beth Reynolds)



The WMFPC has a fully equipped modern production facility for food processing and distribution.



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