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!

<table>
<thead>
<tr>
<th>Travel Time from Greenfield</th>
<th>30 Minutes: Amherst, MA</th>
<th>Brattleboro, VT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Northampton, MA</td>
<td>Keene, NH</td>
</tr>
<tr>
<td>45 Minutes: Interstate-90</td>
<td>Springfield, MA</td>
<td></td>
</tr>
<tr>
<td>1 Hour:</td>
<td>Hartford, CT</td>
<td>Bradley Int'l Airport</td>
</tr>
<tr>
<td>2 Hours:</td>
<td>Boston, MA</td>
<td></td>
</tr>
<tr>
<td>3 Hours:</td>
<td>Portland, ME</td>
<td></td>
</tr>
<tr>
<td>3 1/2 Hours:</td>
<td>New York, NY</td>
<td></td>
</tr>
</tbody>
</table>
Regional Context

Demographics
Total Population: 1,798,607
Total Families: 440,368
Total Households*: 688,521
*Households include families and people living alone or with non-relatives

Employment & Wages
Of the region’s residents
Size of Labor Force: 920,468
Number of Employed: 882,948
Unemployment Rate: 4.1%
Average Weekly Wages: $856

Personal Income
Aggregate amount of income received by or on behalf of the people residing within this area:
In 2016: $90,424,991,000
% increase since 2012: 12%

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

Top Private Sector Industries

<table>
<thead>
<tr>
<th>Industry</th>
<th>Employees</th>
<th>Firms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care &amp; Social Assistance</td>
<td>147,899</td>
<td>4,757</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>93,900</td>
<td>6,417</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>71,399</td>
<td>2,153</td>
</tr>
<tr>
<td>Accommodations &amp; Food Service</td>
<td>62,396</td>
<td>4,256</td>
</tr>
<tr>
<td>Education Services</td>
<td>45,538</td>
<td>768</td>
</tr>
</tbody>
</table>

*Does not include public sector/government or self-employed.

1 U.S. Census Bureau, American Community Survey, 2012-2016 Five-year Estimates
3 U.S. Bureau of Economic Analysis, Personal Income, 2016
4 U.S. Census Bureau, County Business Pattern Data, 2015
Franklin County Context

Demographics
- Total Population: 70,916
- Total Families: 17,991
- Total Households*: 30,389
*Households include families and people living alone or with non-relatives

Employment & Wages
- Of the region’s residents:
  - Size of Labor Force: 39,307
  - Number of Employed: 37,995
  - Unemployment Rate: 3.3%
  - Average Weekly Wages: $781

Personal Income
- Aggregate amount of income received by or on behalf of the people residing within this area:
  - In 2016: $3,521,671,000
  - % increase since 2012: 13%

Population by Age Group

Family & Household Income
- The number of families with total annual incomes by income range:
  - Median Family Income: $73,782
  - Median Household Income: $56,347

Top Private Sector Industries

<table>
<thead>
<tr>
<th>Industry</th>
<th>Employees</th>
<th>Firms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>3,640</td>
<td>110</td>
</tr>
<tr>
<td>Health Care &amp; Social Assistance</td>
<td>3,311</td>
<td>186</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>3,052</td>
<td>253</td>
</tr>
<tr>
<td>Accommodations &amp; Food Service</td>
<td>2,067</td>
<td>158</td>
</tr>
<tr>
<td>Education Services</td>
<td>1,381</td>
<td>28</td>
</tr>
</tbody>
</table>

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

1 U.S. Census Bureau, American Community Survey, 2012-2016 Five-year Estimates
3 U.S. Bureau of Economic Analysis, Personal Income, 2016
4 U.S. Census Bureau, County Business Pattern Data, 2015
Real Estate & Housing

- **Housing Units**: 33,684 total housing units. Of the 30,389 occupied housing units, 69% are owner-occupied and 31% are renter-occupied.

- **Home Sales**: According to the Realtor Association of Pioneer Valley, there were 645 single family home sales in 2017, an 3% increase from the previous year. The median sales price of a single family home in 2017 was $204,000, a 2% 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.

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, 21 of 26 municipalities are designated a Green Community.

"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
Transportation & Education

Transportation

- **Highways**: According to MassDOT, the average daily traffic volume on I-91 in 2016 was 31,061 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 11,715 vehicles and in Orange (near Athol) was 10,681 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 shard roadway and off-road bicycle paths, including the three-mile Canalside Trial Bike Path in Montague.

Education

- **Higher Education**: 12 colleges and universities with nearly 50,000 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 2017 enrollment was 1,830 students.

- **High School**: There are eight public high schools with over 2,600 students (9-12 grade), 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 17% have a Graduate/Professional Degree as their highest level of educational attainment.

  “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](http://www.common-capital.org)

- **Community Action Pioneer Valley - 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](http://www.communityaction.us/youth-programs)

- **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 agribusinesses. Web: [www.buylocalfood.org](http://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](http://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](http://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](http://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](http://www.fccdc.org)

**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](http://www.frcog.org/program-services/economic-development-planning)

- **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’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](http://www.gcc.mass.edu)

- **MassHire Franklin/Hampshire Career Center** (Greenfield) - The Center 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 center and satellite locations in Northampton and Orange. For employers, they post positions, provide labor market data, help plan job fairs, and provide pre-screening and recruitment assistance. Web: [www.masshirefhcareers.org](http://www.masshirefhcareers.org)

- **MassHire 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.masshirefhwb.org](http://www.masshirefhwb.org)

- **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](http://www.mass.gov/mobd)

“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 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.msbdc.org/wmass](http://www.msbdc.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](http://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](http://www.sba.gov)

- **Valley Alliance of Worker Co-operatives** (Northampton) - 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](http://www.valleyworker.coop)

- **Valley Venture Mentors** (Springfield) 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](http://www.valleyventurementors.org)

- **WNE School of Law’s Center for Innovation and Entrepreneurship** (Springfield) provides free professional assistance to entrepreneurs in the start up stage through their business clinic and outreach events. Web: [www1.wne.edu/law/centers/innovation-and-entrepreneurship.cfm](http://www1.wne.edu/law/centers/innovation-and-entrepreneurship.cfm)

- **Western Mass. Chapter of SCORE** (Multiple locations) 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](http://www.westernmassachusetts.score.org)

- **Western Mass. Food Processing Center** (Greenfield) 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](http://www.fccdc.org/food-processing)
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.visithomearlforexarea.com

The Orange Merchants Group promotes events and businesses in Orange. Web: www.facebook.com/OrangeMass

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.
Co-Working and Business Incubators

- **Another Castle** (Greenfield) - Co-working space in Downtown Greenfield for game designers, artists and developers. Web: [https://pvgdev.cobot.me/](https://pvgdev.cobot.me/)
- **Bridge of Flowers Business Center** (Shelburne Falls) - Co-working space in center of the Village of Shelburne Falls. Web: [www.bridgeofflowersbusinesscenter.com](http://www.bridgeofflowersbusinesscenter.com)
- **LaunchSpace** (Orange) - A non-profit, member-based community workshop located in the Orange Innovation Center. Web: [www.launchspace-orange.com](http://www.launchspace-orange.com)
- **Orange Innovation Center** (Orange) - Commercial office space in a collaborative setting located in Downtown Orange. Web: [www.orange-innovation.com](http://www.orange-innovation.com)
- **Venture Center** (Greenfield) - A small business incubator that can accommodate office and light industry at the Franklin County Community Development Corporation in Greenfield. Web: [www.fccdc.org/commercial-properties](http://www.fccdc.org/commercial-properties)
- **Western Mass. Food Processing Center** (Greenfield) - A commercial kitchen and food business incubator at the Franklin County Community Development Corporation in Greenfield. Web: [www.fccdc.org/food-processing](http://www.fccdc.org/food-processing)

**Food Business Ventures**

From start-up to market, the Western Mass. Food Processing Center can provide every advantage to launch or expand a food 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:
- Appalachian Naturals
- Artisan Beverage Cooperative
- Hillside Pizza
- Real Pickles, Inc.
- Shire City Herbals’ Fire Cider

**Emergency Preparedness for Businesses**

Whether it is a blizzard, flood, or a hazardous spill, business can’t always control what happens. However, there are steps that can be taken to be better prepared, which can allow a business to respond and recover more quickly.

- **Western Mass Ready**: the Western (Massachusetts) Region Homeland Security Advisory Council’s website with readiness resources and the latest alerts applicable to this region. Web: [www.westernmassready.org](http://www.westernmassready.org)
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](http://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](http://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](http://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](http://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](http://www.masssave.com)
- Massachusetts Clean Energy Center, [www.masscec.com](http://www.masscec.com)
- UMass Clean Energy Extension, [www.ag.umass.edu/clean-energy](http://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 project. There is a variety of programs 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 experienced professionals be consulted when utilizing these programs.
Interested in more information about a particular community? Check out their municipal website or contact the Town directly.