

APPENDIX C

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

Geography	1970 Population	1980 Population	1990 Population *	2000 Population
Shutesbury	489	1,049	1,561	1,810
Amherst	26,331	33,229	35,228	34,874
Leverett	1,005	1,471	1,785	1,663
New Salem	474	688	802	929
Pelham	937	1,112	1,373	1,403
Wendell	405	694	899	986
Franklin County	59,233	64,317	70,092	71,535
Hampshire County	123,997	138,813	146,568	152,251
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097

Source: U.S. Census Bureau – 1970 Census, 1980 Census, 1990 Census and 2000 Census

* Please note that there is a discrepancy between the Town Census population figure and the U.S. Census Bureau 1990 population figure. Town officials have noted that U.S. Census Bureau 1990 population is lower than the Town Census population.

Appendix Table 2-2: Population Change from 1970 to 2000

Geography	1970-1980 Change	1980-1990 Change	1990-2000 Change	1970-2000 Change
Shutesbury	114.5%	48.8%	16.0%	270.1%
Amherst	26.2%	6.0%	-1.0%	32.4%
Leverett	46.4%	21.3%	-6.8%	65.5%
New Salem	45.1%	16.6%	15.8%	96.0%
Pelham	18.7%	23.5%	2.2%	49.7%
Wendell	71.4%	29.5%	9.7%	143.5%
Franklin County	8.6%	9.0%	2.1%	20.8%
Hampshire County	11.9%	5.6%	3.9%	22.8%
Massachusetts	0.8%	4.9%	5.5%	11.6%

Source: U.S. Census Bureau – 1970 Census, 1980 Census, 1990 Census and 2000 Census

Appendix Table 2-3: Age Distribution in 1990 and 2000

Geography	9 Years & Under	10 - 19 Years	20 - 24 Years	25 - 44 Years	45 - 64 Years	65 - 74 Years	75 Years & Over
Shutesbury							
1990	297	175	78	718	200	55	39
2000	223	328	73	524	558	61	43
% Change	-24.9%	87.4%	-6.4%	-27.0%	179.0%	10.9%	10.3%
Amherst							
1990	2,475	8,863	11,604	7,414	3,093	941	838
2000	2,201	8,936	10,768	5,997	4,658	1,139	1,175
% Change	-11.1%	0.8%	-7.2%	-19.1%	50.6%	21.0%	40.2%
Leverett							
1990	243	207	115	684	375	92	69
2000	168	252	97	367	593	106	80
% Change	-30.9%	21.7%	-15.7%	-46.3%	58.1%	15.2%	15.9%
New Salem							
1990	92	122	32	296	131	53	45
2000	112	126	19	275	305	48	44
% Change	21.7%	3.3%	-40.6%	-7.1%	132.8%	-9.4%	-2.2%
Pelham							
1990	188	170	84	498	306	79	48
2000	146	206	82	343	451	104	71
% Change	-22.3%	21.2%	-2.4%	-31.1%	47.4%	31.6%	47.9%
Wendell							
1990	124	160	30	404	138	21	22
2000	110	170	45	302	314	24	21
% Change	-11.3%	6.3%	50.0%	-25.2%	127.5%	14.3%	-4.5%
Franklin County							
1990	10,196	8,819	4,518	23,959	12,429	5,741	4,430
2000	8,247	10,255	3,897	20,406	18,550	4,781	5,399
% Change	-19.1%	16.3%	-13.7%	-14.8%	49.2%	-16.7%	21.9%
Hampshire County							
1990	16,309	23,485	21,311	46,089	22,392	9,906	7,076
2000	15,271	25,235	18,716	40,852	33,850	8,742	9,585
% Change	-6.4%	7.5%	-12.2%	-11.4%	51.2%	-11.8%	35.5%
Massachusetts							
1990	789,195	756,968	508,039	2,021,191	1,121,105	464,131	355,796
2000	828,129	846,984	404,279	1,989,783	1,419,760	427,830	432,332
% Change	4.9%	11.9%	-20.4%	-1.6%	26.6%	-7.8%	21.5%

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

Appendix Table 2-4: Highest Educational Attainment Level in 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
Shutesbury							
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%
Amherst							
1990	12,286	6.3%	9.7%	13.1%	4.7%	26.7%	39.5%
2000	12,926	4.9%	9.4%	11.4%	5.5%	27.0%	41.7%
Leverett							
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%
New Salem							
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%
Pelham							
1990	931	10.3%	18.5%	13.7%	4.1%	22.0%	31.4%
2000	965	5.5%	16.5%	12.4%	4.8%	22.5%	38.3%
Wendell							
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%
Franklin County							
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%
Hampshire County							
1990	85,463	17.0%	27.2%	15.8%	8.1%	16.6%	15.3%
2000	93,193	10.6%	25.8%	17.5%	8.1%	19.3%	18.6%
Massachusetts							
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

Appendix Table 2-6: Selected 2000 Income and Poverty Statistics

Geography	Per Capita Income in 1999	Median Household Income in 1999	Individuals Below Poverty Level*
Shutesbury	\$26,260	\$60,438	3.8%
Amherst	\$17,427	\$40,017	20.2%
Leverett	\$31,891	\$63,203	5.4%
New Salem	\$23,234	\$48,688	6.3%
Pelham	\$29,821	\$61,339	4.9%
Wendell	\$19,701	\$43,846	10.2%
Franklin County	\$20,672	\$40,768	9.4%
Hampshire County	\$21,685	\$46,098	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, in this case 1999, of when the Census survey was taken.

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

Appendix Table 2-7: Worker Commute Patterns 1990 and 2000

Geography	Total 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
Shutesbury					
1990	824	12.3%	14.6%	71.2%	1.9%
2000	1,047	14.9%	18.3%	65.1%	1.6%
Amherst**					
1990	17,216	72.2%	11.8%	14.9%	1.1%
2000	17,851	66.2%	16.7%	14.8%	2.3%
Leverett***					
1990	1,017	17.4%	17.5%	62.6%	2.5%
2000	933	19.4%	14.4%	63.8%	2.5%
New Salem					
1990	418	17.9%	27.5%	52.2%	2.4%
2000	521	17.5%	25.3%	55.3%	1.9%
Pelham**					
1990	794	5.9%	70.0%	20.8%	3.3%
2000	791	11.1%	65.1%	20.1%	3.7%
Wendell					
1990	474	17.9%	43.0%	37.8%	1.3%
2000	578	17.6%	41.9%	38.1%	2.4%
Franklin County					
1990	34,674	35.8%	35.8%	24.9%	3.4%
2000	37,053	27.6%	34.9%	33.4%	4.1%
Hampshire County					
1990	75,478	43.8%	22.8%	30.9%	2.5%
2000	81,424	37.8%	25.7%	33.1%	3.4%
Massachusetts					
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 and over.

** Please note that the Towns of Amherst and Pelham are in Hampshire County, not Franklin County.

*** The Town of Leverett is in the process of challenging their Census 2000 figures, due to the possibility that households in Leverett were attributed to the Town of Amherst.

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

Appendix Table 2-8: Travel Time to Work in 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.
Shutesbury									
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%
Amherst									
1990	17,216	4.6%	32.4%	39.0%	10.4%	7.4%	3.8%	1.5%	0.8%
2000	17,851	5.3%	28.4%	35.4%	12.6%	8.8%	5.7%	2.1%	1.8%
Leverett									
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%
New Salem									
1990	418	5.7%	12.2%	30.6%	17.5%	16.0%	12.0%	3.6%	2.4%
2000	521	8.1%	6.7%	24.0%	14.4%	17.3%	15.4%	9.0%	5.2%
Pelham									
1990	794	3.1%	7.3%	47.4%	15.0%	13.5%	10.2%	2.4%	1.1%
2000	791	7.0%	9.7%	41.3%	11.8%	15.4%	11.1%	2.4%	1.3%
Wendell									
1990	328	9.5%	7.6%	18.6%	22.6%	22.6%	10.4%	3.7%	5.2%
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%
Hampshire County									
1990	75,478	3.5%	23.6%	32.9%	18.2%	12.7%	6.4%	2.1%	0.7%
2000	81,424	4.1%	19.5%	29.7%	19.8%	14.1%	8.1%	2.8%	1.8%
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

Appendix Table 2-9: Selected Labor Force Characteristics

Geography	Population 16 Years and Over	Labor Force (Civilian)	Total Employed	Unemploy- ment rate	Participation Rate	Female Participation Rate
Shutesbury						
1990	1,142	891	866	2.8%	78.0%	72.0%
2000	1,359	1,105	1,075	2.7%	81.3%	77.3%
% Change/Difference*	19.0%	24.0%	24.1%	-0.1%	3.3%	5.3%
Amherst						
1990	31,424	18,481	17,526	5.4%	58.8%	58.9%
2000	31,078	20,090	18,433	9.0%	59.3%	59.8%
% Change/Difference*	-1.1%	8.7%	5.2%	3.6%	0.5%	0.9%
Leverett						
1990	1,403	1,102	1,036	6.4%	78.5%	73.5%
2000	1,314	985	943	4.5%	71.8%	67.5%
% Change/Difference*	-6.3%	-10.6%	-9.0%	-1.9%	-6.7%	-6.0%
New Salem						
1990	639	460	431	6.7%	72.0%	65.6%
2000	734	553	531	4.1%	72.3%	64.9%
% Change/Difference*	14.9%	20.2%	23.2%	-2.6%	0.3%	-0.7%
Pelham						
1990	1,082	835	805	3.7%	77.2%	75.8%
2000	1,127	829	803	3.2%	71.3%	69.6%
% Change/Difference*	4.2%	-0.7%	-0.2%	-0.5%	-5.9%	-6.2%
Wendell						
1990	669	531	486	9.3%	79.4%	77.8%
2000	767	614	585	5.0%	76.3%	83.3%
% Change/Difference*	14.6%	15.6%	20.4%	-4.3%	-3.1%	5.5%
Franklin County						
1990	54,597	37,723	35,245	6.6%	69.1%	62.1%
2000	56,950	39,357	37,577	4.5%	69.1%	64.4%
% Change/Difference*	4.3%	4.3%	6.6%	-2.1%	0.0%	2.3%
Hampshire County						
1990	121,153	81,153	76,948	5.5%	67.0%	62.5%
2000	126,209	87,297	82,826	5.4%	65.6%	65.8%
% Change/Difference*	4.2%	7.6%	7.6%	-1.4%	0.2%	3.3%
Massachusetts						
1990	4,809,772	3,245,950	3,027,950	6.7%	67.5%	60.3%
2000	5,010,241	3,312,039	3,161,087	4.6%	66.1%	60.4%
% Change/Difference*	4.2%	2.0%	4.4%	-2.1%	-1.4%	0.1%

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

* The percent change from 1990 to 2000 is indicated for the population 16 years and over, the labor force and total employed. The difference in the percentage rates from 1990 to 2000 is indicated for the unemployment rate, participation rate and female participation rate.

Appendix Table 2-11: 2000 Class of Worker

Geography	Total Employed *	Private Wage and Salary Workers	Government Workers	Self-employed Workers**	Unpaid Family Workers ***
Shutesbury	1,075	49.2%	34.0%	16.6%	0.2%
Amherst	18,433	57.8%	36.5%	5.6%	0.1%
Leverett	949943	48.7%	35.4%	15.2%	0.7%
New Salem	531	60.3%	26.4%	12.8%	0.6%
Pelham	803	53.2%	35.5%	11.1%	0.2%
Wendell	585	58.6%	22.9%	18.1%	0.3%
Franklin County	37,577	70.5%	19.3%	9.8%	0.3%
Hampshire County	82,826	69.4%	22.9%	7.6%	0.1%
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

Appendix Table 2-12: Employment by Sector in 2000

Employment Sector	Shutesbury	Franklin County	Hampshire County	Massachusetts
Educational, Health & Social Services	46.4%	30.4%	38.0%	23.7%
Professional, Scientific, Management, & Administrative Services	8.4%	6.4%	6.8%	11.6%
Retail Trade	6.2%	11.0%	9.9%	11.2%
Arts, Entertainment, Recreation, Accommodation & Food Services	6.0%	6.5%	7.8%	6.8%
Public Administration	5.8%	4.4%	4.3%	4.3%
Construction	5.4%	6.0%	4.2%	5.5%
Manufacturing	4.8%	15.0%	10.3%	12.8%
Other Services (except Public Administration)	4.8%	4.8%	4.2%	4.4%
Finance, Insurance, & Real Estate	3.9%	4.1%	4.7%	8.2%
Information Services	3.7%	2.6%	2.9%	3.7%
Wholesale Trade	2.1%	2.8%	2.4%	3.3%
Transportation, Warehousing & Utilities	1.7%	4.2%	3.7%	4.2%
Agriculture, Forestry, Fishing, Hunting, & Mining	0.7%	1.8%	0.8%	0.4%
Total Employed*	1,075	37,577	82,826	3,161,087

*Employed Civilian Population 16 years of age and over.

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

Appendix Table 2-13: Selected Municipal Tax Information

Municipality	Fiscal Year	Total Assessed Value	Number of Parcels	Average Assessed Value	Tax Rate (per \$1,000)	Average Single Family Tax Bill	High to Low Rank*	State Median Single Family Tax Bill
Shutesbury								
	1998	\$96,823,300	728	\$132,999	\$21.36	\$2,841	76 of 340	\$2,121
	1999	\$96,756,300	732	\$132,181	\$21.29	\$2,814	90 of 340	\$2,191
	2000	\$100,230,300	747	\$134,177	\$22.19	\$2,977	87 of 340	\$2,297
	2001	\$103,177,000	751	\$137,386	\$22.19	\$3,049	94 of 340	\$2,418
	2002	\$120,010,900	753	\$159,377	\$19.97	\$3,183	99 of 340	\$2,577
Amherst								
	1998	\$621,244,900	3,796	\$163,658	\$19.20	\$3,142	56 of 340	\$2,121
	1999	\$631,164,000	3,826	\$164,967	\$19.98	\$3,296	55 of 340	\$2,191
	2000	\$695,482,300	3,851	\$180,598	\$19.67	\$3,552	52 of 340	\$2,297
	2001	\$711,727,600	3,876	\$183,624	\$19.66	\$3,610	57 of 340	\$2,418
	2002	\$772,660,900	3,900	\$198,118	\$19.00	\$3,764	61 of 340	\$2,577
Leverett								
	1998	\$89,958,800	617	\$145,800	\$20.43	\$2,979	63 of 340	\$2,121
	1999	\$90,997,100	623	\$146,063	\$20.97	\$3,063	71 of 340	\$2,191
	2000	\$108,712,300	622	\$174,779	\$18.52	\$3,237	67 of 340	\$2,297
	2001	\$110,907,500	630	\$176,044	\$19.59	\$3,449	68 of 340	\$2,418
	2002	\$112,922,000	638	\$176,994	\$20.59	\$3,644	70 of 340	\$2,577
New Salem								
	1998	\$45,215,890	402	\$112,477	\$13.50	\$1,518	294 of 340	\$2,121
	1999	\$45,779,600	406	\$112,758	\$13.80	\$1,556	297 of 340	\$2,191
	2000	\$41,333,500	368	\$112,319	\$14.20	\$1,595	299 of 340	\$2,297
	2001	\$41,731,300	369	\$113,093	\$14.60	\$1,651	304 of 340	\$2,418
	2002	\$42,919,300	381	\$112,649	\$15.90	\$1,791	299 of 340	\$2,577
Pelham								
	1998	\$64,797,900	431	\$150,343	\$19.42	\$2,920	70 of 340	\$2,121
	1999	\$70,302,600	439	\$160,143	\$19.44	\$3,113	66 of 340	\$2,191
	2000	\$70,405,400	437	\$161,111	\$20.40	\$3,287	64 of 340	\$2,297
	2001	\$70,917,200	438	\$161,911	\$20.71	\$3,353	77 of 340	\$2,418
	2002	\$80,351,300	437	\$183,870	\$19.97	\$3,672	65 of 340	\$2,577
Wendell								
	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

* High to low rank of the municipalities ranked. There are 351 municipalities in Massachusetts.
 Source: Massachusetts Department of Revenue – Division of Local Services; April 2002

APPENDIX C: 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

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.

Type of Organization: Government

Organization: Cooperative Development Institute

Address: 277 Federal Street, Greenfield, MA 01301

Telephone: (413) 774-7599

Website: 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.

Type of Organization: Non-profit/Not for profit

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

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

Type of Organization: Non-profit/Not for profit

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

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.

Type of Organization: Non-profit/Not for profit

Organization: Franklin Regional Council of Governments (FRCOG)

Address: 425 Main Street, Room 20, Greenfield, MA 01301

Telephone: (413) 774-3167

Website: 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.

Type of Organization: Non-profit/Not for profit, Government

Organization: Franklin/Hampshire Career Center

Address: One Arch Place, Greenfield, MA 01301

Telephone: (413) 774-4361

Website: 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.

Type of Organization: Government

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

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.

Type of Organization: Government

Organization: Franklin-Hampshire Connect

Address: Franklin Regional Council of Governments, Courthouse- Room 20, 425 Main Street, Greenfield, MA 01301

Telephone: (413) 774-1194

Website: www.franklinconnect.org

Description: Connect is a membership based cooperative for the advancement of broadband services and deployment in Franklin and Hampshire County.

Type of Organization: Non-profit/Not for profit

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

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.

Type of Organization: Government

Organization: Mass Ventures

Address: 100 Venture Way, Hadley, MA 01060-9682

Telephone: (413) 587-2150

Website: www.massventures.com

Description: A regional venture development company focused on building high growth companies in Western Massachusetts. Consulting services offered include capital acquisition, venture development, strategic planning, market analysis, financial forecasting and more.

Type of Organization: Public/Private partnership

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

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

Type of Organization: Non-profit/Not for profit

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.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.

Type of Organization: Non-profit/Not for profit

Organization: Massachusetts Development Finance Agency - Western Office

Address: 1441 Main Street, Springfield, MA 01103

Telephone: (413) 731-8848

Website: 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.

Type of Organization: Non-profit/Not for profit

Organization: Massachusetts Municipal Association (MMA)

Address: 60 Temple Place, Boston, MA 02111

Telephone: (800) 882-1498

Website: 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.

Type of Organization: Non-profit/Not for profit

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

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

Telephone: (413) 545-4404

Website: www.mrdc.org

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

Type of Organization: Non-profit/Not for profit

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

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.

Type of Organization: Government

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

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

Type of Organization: Government

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

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.

Type of Organization: Government

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

Address: 100 Venture Way, Suite 400, Hadley, MA 01035

Telephone: (413) 587-2195

Website: 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 Alliance).

Type of Organization: Public/Private partnership

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

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.

Type of Organization: Government

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

Address: Springfield, MA

Telephone: (413) 785-0484

Website: 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.

Type of Organization: Government

Organization: **Western Massachusetts Enterprise Fund**

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

Telephone: (413) 774-4033

Website: 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.

Type of Organization: Non-profit/Not for profit

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

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

Type of Organization: Non-profit/Not for profit

APPENDIX C: Glossary

Broadband: The property of a circuit that has a bandwidth (the amount of data that can be passed along a communications channel in a given period of time) of greater than 4kHz (FCC Federal Standard 1037C and the American Heritage Dictionary). In general, the term broadband is often used to describe “always-on” Internet access that allows efficient download and upload of information, for example DSL or T1. The term broadband does not describe a specific form of transmission.

Class of worker: All people over the age of 15 who have been employed at any time are asked to designate the type of work normally done or the work performed most regularly. Occupations and types of work are then broken down into the following 5 classes (U.S. Census Bureau).

Private Wage and Salary Workers - Includes people who worked for wages, salary, commission, tips, pay-in-kind, or piece rates for a private-for-profit employer or a private-not-for-profit, tax-exempt, or charitable organization.

Government Workers - Includes people who are employees of any local, state, or federal governmental unit, regardless of the activity of the particular agency.

Self-Employed Workers - Includes people who worked for profit or fees in their own unincorporated business, profession, or trade, or who operated a farm.

Unpaid Family Workers - Includes people who worked 15 hours or more without pay in a business or on a farm operated by a relative.

Digital Subscriber Lines (DSL): Moderate speed broadband access (a rate sufficient to support Integrated Services Digital Network basic access) using existing copper lines. DSL service is limited by distance from the central office (FCC Federal Standard 1037C). In general, the term DSL describes a vehicle of transmission of moderate speed broadband Internet service.

Income: "Total income" is the sum of the amounts reported separately for wages, salary, commissions, bonuses, or tips; self-employment income from own non-farm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income; any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' payments, unemployment compensation, child support, or alimony (U.S. Census Bureau).

Industrial Classification: The Census Bureau classifies establishments according to the new North American Industry Classification System (NAICS), which replaced the Standard Industrial Classification (SIC) codes used in previous censuses (U.S. Census Bureau).

Industry: Information on industry relates to the kind of business conducted by a person's employing organization. Some examples of industrial groups shown in products include agriculture, forestry, and fisheries; construction; manufacturing; wholesale or retail trade; transportation and communication; personal, professional and entertainment services; and public administration (U.S. Census Bureau).

Per capita income: Average obtained by dividing the aggregate income by total population of an area (U.S. Census Bureau).

Poverty: Following federal guidelines, the Census Bureau uses a set of income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level" (U.S. Census Bureau).

T-1: A broadband digital transmission system operating at 1.544 Mbps (HEI Consulting). In general, the term T1 describes a vehicle of transmission that is a form of high speed, high capacity broadband service that allows

Internet access, data and/or telephone services. The vehicle of transmission can be a copper line, fiber or microwave.

