

Uncovering Opportunities and Overcoming Barriers to Affordable Housing: A Western MA Coalition

Housing & Urban Development (HUD) Grant Application

Pathways to Removing Obstacles to Housing (PRO Housing) Grant Program

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Exhibit A: Executive Summary

The Greater Pioneer Valley region of western Massachusetts is home to some of the most important assets in the Commonwealth, including world class outdoor recreation and conservation sites, agricultural centers, educational institutions, places of historical importance, and urban suburban, and rural areas of concentrated social, cultural, and economic activity and home to 694,593 people, 218,404 (33.44%) of whom are people of color. Alongside these tremendous assets are numerous challenges and obstacles to affordable housing production, which ultimately constrains the economic growth and human and natural potential of this region. The Pioneer Valley, like the Commonwealth and the rest of the country, is grappling with a critical housing shortage, exacerbated by barriers including: a legacy of redlining that has resulted in segregated communities and inequitable access to opportunity especially for Black and Hispanic residents; aging and inadequate infrastructure; and restrictive regulations. The acute need for more housing is front of mind for leaders in the region as they hear from residents struggling to afford housing and as the press highlights worsening affordability and a dire need for additional housing. Research advanced by our coalition in 2022 highlighted that over half of renters in the region are cost-burdened and housing advocates, policy experts, municipal officials and developers recognize the immediate need for approximately 19,000 additional homes.

This proposal aims to address the Pioneer Valley's housing needs by targeting persistent obstacles to housing production in the region, including: 1) local regulations that prohibit multifamily housing in the locations most suitable for denser housing; 2) inadequate and aging infrastructure needed to support multifamily housing; 3) negative local perceptions of affordable housing and misinformation about impacts on schools and other infrastructure; 4) lack of quality data and information about development and preservation opportunities; 5) a mismatch between the prevailing subsidy programs for affordable housing production and the market dynamics, construction costs, and appropriate housing typologies of the region; and 6) lack of a cohesive and coordinated regional housing and integrated land use vision that recognizes the shared interests, needs, and opportunities of the of communities in the Greater Pioneer Valley.

To make headway on overcoming these obstacles, the activities proposed in this application will capitalize on strong, collaborative relationships that have been built among municipalities, regional planning agencies, non-profit organizations, researchers, and partners in state government. The receipt of grant proceeds from HUD will allow this coalition of actors to streamline and coordinate planning across dozens of municipalities in a short time frame, conduct deep community engagement, use insights about local production challenges and opportunities to inform regional plans, and pursue a policy and legislative agenda that will produce new strategies and secure funding streams tailored to the needs of the Pioneer Valley.

Below is a list of the organizations contributing to the proposed activities outlined in this application.

Regional planning agencies/MPOs with strong local relationships:

- **Pioneer Valley Planning Commission (PVPC)** (lead applicant)
- **Franklin Regional Council of Governments (FRCOG)**

Regional affordable housing leaders, advocates, and developers:

- **Way Finders:** the region's largest affordable housing organization

- **Rural Development, Inc. (RDI):** a non-profit affordable housing developer focused on rural communities
- **Western Massachusetts Housing Coalition (WMHC):** includes 55 organizations working together to advance housing

Data, research, and state policy partners:

- **University of Massachusetts Donahue Institute (UMDI):** a public service research institute committed to advancing equity and social justice
- **Massachusetts Housing Partnership (MHP) Center for Housing Data (CHD):** a quasi-public non-profit affordable housing organization and instrumentality of the state that works in concert with the Governor and the Executive Office of Housing and Livable Communities to increase the supply of affordable housing in Massachusetts

Exhibit B: Threshold Requirements and Other Submission Requirements

Threshold Requirements (Section III.D):

- **Resolution of Civil Rights Matters**
- **Eligible Applicant:** As the Metropolitan Planning Organization for the 43 cities and towns in Hampden and Hampshire counties, the Pioneer Valley Planning Commission is an eligible applicant.

Other Submission Requirements (Section IV.G): none

Exhibit C: Need

Progress to Overcoming Barriers

The Pioneer Valley region has a history of progress and resilience, shown through collaboration on regional and local housing plans, support for municipalities in enacting laws to preserve and produce affordable housing, and advocacy with the state legislature to advance supportive policies. The region consists of 69 municipalities across three counties. These municipalities are served by two regional planning agencies (RPAs), the aforementioned applicants PVPC and FRCOG, which are critical planning and policy partners for higher capacity cities and lower capacity rural and suburban communities alike. Strong non-profit affordable housing organizations and developers, such as Way Finders and Rural Development Inc., not only directly create affordable housing but also play an important leadership role by convening stakeholders around emerging needs and opportunities across the region, including through the Western Massachusetts Housing Coalition (WMHC). State level researchers and policy professionals, such as the UMass Donahue Institute and MHP's Center for Housing Data, have been brought in over the years to support these groups with data-driven insights and tools to illuminate obstacles and solutions and prepare materials to advocate for better outcomes.

Local Planning and Development Activity:

At the time of this application, there were at least 49 housing projects under development totaling at least 1,500 new homes and representing an investment of more than half a billion dollars in western Massachusetts. In terms of planning, ten municipalities have state-approved housing production plans; there are two regional housing plans; and numerous local pro-housing regulations have been enacted in various communities, including but not limited to: inclusionary zoning, accessory dwelling unit bylaws, flexible zoning to support rehabilitation of vacant buildings, mixed-use development bylaws, 40R districts, multi-family zoning, and analyses of impediments to fair housing choice.

This level of planning and development activity is the result of years of hard work, research, and critical financial support from regional, state and federal sources. Here is a selection of research and planning initiatives specific to the Pioneer Valley that have helped to spur these development activities:

- PVPC and the FRCOG secured regional sustainability planning grants from the Obama Administration in 2012 to 2014 to develop the region's first regional housing plans, support numerous other regional plans, and conduct Fair Housing Equity Analyses. This work demonstrated that the Pioneer Valley region was the most segregated in the country for white-Hispanic interaction and that some communities in our region had a legacy of discriminatory housing policies.
- Our region's four Gateway Cities¹ (Springfield, Chicopee, Holyoke and Westfield—accounting for 41% of the region's population) engaged the PVPC and UMDI to facilitate development of their Analysis of Impediments to Fair Housing Choice in 2020.

¹ Gateway Cities are midsize urban centers that anchor regional economies around the state and the list of gateway cities is defined by the Massachusetts legislature and the designation is used to prioritize these municipalities across a number of policies and funding mechanisms. <https://massinc.org/our-work/policy-center/gateway-cities/about-the-gateway-cities>

This work affirmed the pressing need for expanded housing choice, especially affordable housing, throughout our region.

- Between 2023 and 2024, FRCOG completed several planning studies at both local and regional levels to identify barriers and strategies for increasing affordable housing. These studies included a Housing Production Plan for Whately, a Housing Plan for Orange, a Comprehensive Plan for Montague, and a Franklin County Regional Housing Plan. Notably, several recommendations from the Whately and Orange plans have already been put into action. PVPC also facilitated HPPs for multiple communities.
- In 2021 Way Finders engaged UMDI to complete a Pioneer Valley housing study, following the example of the Boston Foundation’s Greater Boston Housing Report Card. Phase one of this study, Greater Springfield Regional Housing Analysis Report, published in 2021, examines issues of housing production, affordability, and accessibility across the Pioneer Valley, both prior to and during the COVID-19 pandemic. Top level highlights of this research include:
 - More than half of all renters in the Pioneer Valley are housing “cost burdened”, spending 30 percent or more of their income on housing. This trend is even worse for communities of color in the region.
 - An increasing housing supply gap could drive up prices further.
 - Housing instability pressures have remained serious since the Great Recession.
- The Greater Springfield Regional Housing Analysis has been used widely to inform strategies for solving the housing crisis. Cities and towns have cited the report to advance housing and related legislation (e.g., the 2024 Affordable Homes Act, the largest in state history). The report has also been used in the media and advocacy efforts, such as when Springfield City Council President Jesse Lederman cited the study as a basis for creating the city’s affordable housing trust fund in March 2022.
- Phase two of this report, Springfield & Pioneer Valley Housing, published in 2022, analyzes regional segregation and the important relationship between place and opportunity in our communities. It further examines the central role of affordable and accessible quality housing in upward mobility and quality of life in the Greater Springfield region. Since then, Way Finders has engaged UMDI to undertake a new study which will be published in summer 2025.

Statewide Research and Policy Proposals:

In addition to region-specific research, planning, and policy proposals, members of our team have a strong track record of producing statewide reports and policy recommendations that have led to meaningful change:

- In 2014, MHP published the [Unlocking the Commonwealth](#) report to the state legislature, demonstrating how underproduction of housing harms the Massachusetts economy and informing housing legislation for the next seven years. This report’s recommendations have shaped subsequent state policy changes including multifamily zoning reform, strategies to counter frivolous land use appeals, and linking housing development with infrastructure planning.

- In 2023, MHP published [Building Momentum](#) outlining eight policy recommendations and advocating for bold changes in addition to increased funding for affordable housing. These recommendations included reevaluating state policies, removing local barriers, rethinking transit and infrastructure investments, reducing construction costs, lowering legal hurdles, and ensuring equitable access to affordable rental housing. The report reflects MHP's objective to present digestible data and policy recommendations so that everyone, from experts to policymakers to the general public, can be inspired to advance conversations about housing.

Improved Local Land Use Policies

As an RPA, FRCOG has supported its member towns to amend zoning to promote affordable housing production and preserve existing housing stock. In 2024, FRCOG provided technical assistance to the Town of Whately's Planning Board to pass an inclusionary zoning bylaw, known as the [Community Housing Bylaw](#). That same year, FRCOG also assisted the Town of Buckland in creating a zoning bylaw to regulate short-term rentals, responding to a surge in such rentals that was significantly reducing the availability of year-round rental units. Approved by voters in May 2024, the new bylaw limits short-term rentals to mitigate neighborhood impacts and preserve more long-term housing for residents.

FRCOG also received a five-year grant in 2020 from the Massachusetts Community Health and Healthy Aging Funds to drive policy and systemic changes to improve access to affordable housing in the region. This grant enabled FRCOG planners to provide technical assistance for zoning bylaws, support towns in adopting the Community Preservation Act (which allocates a portion of local property tax revenue to affordable housing), foster local pro-housing advocacy groups, host workshops on housing rights, employ a Housing Navigator to assist low-income residents, and support local participation in the state Attorney General's abandoned and distressed housing program. This impactful grant is set to conclude in 2025.

PVPC has supported several member towns in creating Village Center Overlay Districts, which encourage denser residential development and increase the overall housing stock. PVPC has also assisted member communities in establishing Smart Growth Overlay Districts in accordance with Massachusetts General Law 40R, facilitating the development of affordable housing in walkable areas near amenities and job opportunities. The Commission developed a model bylaw for inclusionary zoning, adopted by multiple municipalities in its service area, including Amherst, Northampton, and Southampton. PVPC regularly conducts zoning bylaw reviews for interested municipalities, focusing on identifying exclusionary zoning regulations or other barriers to housing. These reviews often lead to collaborative efforts with municipalities to revise and rewrite zoning bylaws, removing obstacles to affordable housing production and preservation.

Improved State Laws and Regulations

The Affordable Homes Act

Since her election in 2022, Massachusetts Governor Maura Healey has prioritized housing as a top issue statewide. In October 2023, she introduced the \$4.1 billion Affordable Homes Act (AHA), a housing bond bill aimed at addressing the state's housing crisis. While the legislation proposed several key strategies, it lacked a regional approach tailored to the unique housing needs of western Massachusetts.

In response to this gap, PVPC, FRCOG, and Way Finders, along with other regional partners, formed the Western Massachusetts Housing Coalition (WMHC). This coalition, comprising public and private housing developers, municipalities, regional organizations, and housing advocates, is dedicated to one critical goal: increasing the availability of safe, affordable housing in the region. Currently consisting of 55 organizations, the WMHC has identified legislative priorities that address the specific challenges, opportunities, and needs of western Massachusetts, drawing on the collective expertise of its member organizations.

Together, the WMHC developed regional priorities and advocated for modifications to the AHA to better serve the needs of western Massachusetts. When the AHA was enacted in 2024, it included two key provisions the WMHC pushed for - Accessory Dwelling Units (ADUs) as a by-right use statewide and an amendment to the state receivership statute, extending receivership authority to nonprofits. As a result of this successful advocacy work to improve the AHA, Way Finders and Rural Development, Inc. (RDI), another coalition partner, are piloting receivership projects under this new framework.

Housing Choice

The Housing Choice Initiative is a state-led effort to make it easier to adopt pro-housing measures on the local level and incentivize production. One component of this initiative is an amendment to the Zoning Act, enacted in 2020, that reduced the local voting threshold for adopting pro-housing measures from a super majority to a simple majority. This change has resulted in the passage of many local housing policies that would not have moved forward otherwise. The Housing Choice Initiative also created the Housing Choice designation program, which provides eligible high-production municipalities access to a new capital program and awards designated municipalities bonus points on applications for other state grant sources.

MHP's Center for Housing Data played a critical role in the development of the Housing Choice Initiative. MHP has routinely advised state executive offices on numerous policy approaches, legislative strategies, and regulatory guidelines. From 2017 to 2020, MHP participated in the Housing Choice working group that included state leadership from multiple sectors – including housing, transportation, energy and environmental affairs, administration and finance, and others – to develop new strategies to spur housing development across the state. MHP's Center for Housing Data (CHD) provided research and analysis to inform the group of broad housing trends, identify effective policy solutions from across the nation, and analyze the impact of various proposed strategies.

The MBTA Communities Law

While not a policy that directly impacts the Pioneer Valley region, in 2021 Massachusetts adopted comprehensive zoning reform for the eastern part of the state as part of the MBTA Communities Act. This law requires 177 municipalities served by public transit to create at least one zoning district where multifamily housing is allowable by right at a gross density of at least fifteen units per acre. Currently under implementation, this law has already created new multifamily development opportunities in transit-rich locations.

CHD played a critical role in building support for this law. In 2019, CHD launched the web-based [Transit-Oriented Development Explorer \(TODEX\)](#) featuring a user-friendly tool that allows users to review densities at all 261 Greater Boston transit stations. TODEX is based on a novel methodology CHD developed to estimate the number of homes at the parcel and lot level.

In addition to this tool, TODEX includes a research brief that discusses the methodology and the potential for developing more housing around transit to help the Commonwealth address policy issues including the economy, equity, transportation, housing supply, and climate. The ideas and findings presented in this research brief were used by advocates and legislators to craft the MBTA Communities Act.

To support the law's implementation, CHD built a highly technical compliance model to estimate the multifamily development capacity of zoning districts and participated in the working group that created program guidelines for this landmark law. CHD provided research and analysis that created the quantitative requirements of the law and provided in-depth analysis to evaluate the potential impact of decisions made in the guidelines. CHD also partnered with MHP's Community Assistance Team to provide direct technical assistance to over 130 municipalities that are subject to the law, ensuring adequate understanding and utilization of available tools, effective community engagement, and buy-in from essential stakeholders.

Engaging Partners to Facilitate Collaborative Production and Preservation

In addition to the above work improving laws, regulations, land use policies, and effectively advocating for our region, our partnership has a track record of success with other policy changes, housing strategies, and new initiatives to increase housing supply and lower housing costs.

The WMHC actively engages with leaders and legislators statewide to support implementation of its recommendations. Notable efforts include a briefing with Lt. Governor Kim Driscoll and Secretary of Housing and Livable Communities Ed Augustus in October 2023 to present coalition priorities for the AHA, and another briefing with the Western Massachusetts State delegation in December 2023. The WMHC continues to strengthen ties with key statewide organizations such as CHAPA, MACDC, and MassInc to coordinate advocacy strategies, share information, and advance regional policy priorities. The Coalition has additionally fostered strong connections between affordable housing providers, local government entities, housing advocates, and state and local elected officials, ensuring that both local and statewide housing policies are tailored to meet the diverse needs of the region.

MHP's full organizational work includes revising exclusionary zoning regulations to allow more multifamily housing, enhancing public engagement, and fostering collaboration across sectors and levels of government. Acting as a convener, technical assistance provider, and data partner, MHP helps municipalities build capacity for zoning and regulatory changes while identifying opportunities and challenges for housing production and preservation.

Way Finders and MHP are currently collaborating to develop a comprehensive database of developable land in the region. By consolidating data from various sources, partners will be able to more efficiently identify parcels suitable for future development. This initiative aims to address a crucial aspect of the region's housing challenge: pinpointing locations where affordable construction is most feasible. This work builds on and advances comparable work PVPC and FRCOG completed in 2014 with their regional housing and land use plans.

Our partnership is focused on aligning tools and pooling resources to boost housing production. The 2025 update of the Springfield and Pioneer Valley Housing Report will identify the specific types and quantities of housing required in the region, while the MHP database will pinpoint

optimal development sites. We are also working to build a robust pipeline of projects and funding opportunities, supported by the Commonwealth.

Given this history of leadership on state and regional land use and production policies, this partnership is well suited to collaborate, conduct research, produce compelling materials and visualizations, and provide strategic support and expertise to produce a tailored regional housing policy and legislative advocacy approach for the Pioneer Valley.

Acute Need for Affordable Housing

The prior section detailed examples of our collaborative efforts to increase affordable housing production and preservation. While we celebrate this progress, our region still needs 19,000 additional units by the end of 2025, interventions to boost access to housing and affordability, improvements to housing stability, enhancements and expansion of key infrastructure, community engagement to improve local support for pro-housing land use regulations, and programs and policies to reduce development costs. This section will expand on these acute challenges that underscore the need for the comprehensive, collaborative efforts we are proposing.

Under-supply

Way Finders' 2021 Greater Springfield Regional Housing Analysis Report, developed by the UMass Donahue Institute (UMDI) projects a 19,000-unit housing shortage in the Pioneer Valley by the end of 2025. Way Finders is currently partnering with UMDI on an updated study to provide a clearer picture of current trends, likely showing development of even greater need since the COVID pandemic and shifting economic forces.

FRCOG recently completed a Franklin County Regional Housing Plan in October 2024, identifying a deficit of 4,333 units affordable to households earning up to 100% of the Area Median Income (AMI). With a current housing stock of 35,000 units, Franklin County would need to increase affordable housing by 12% just to meet existing demand. This need is expected to grow further as the number of households in Franklin County continues to rise, currently increasing at a rate of one household every five days.

Our partnership is collaborating to assess the region's housing supply capacity, currently managing a pipeline of 1,500 units across 49 projects in 19 cities and towns, representing an investment of half a billion dollars. However, to address the existing supply gap, an estimated \$7 billion will be needed for housing production, preservation, and rehabilitation, alongside enhanced organizational capacity to support this work. Further collaboration will be required to advocate for the resources needed to meet this challenge.

Unaffordability

The 2021 UMDI study also highlighted the region's affordability crisis, revealing that the Pioneer Valley makes up 17% of the state's need for affordable rental housing. More than half of Pioneer Valley households are cost-burdened, and more are cost-burdened than in the state overall at most income levels. Housing cost burdens are worse in the region than the state overall and are particularly problematic for renters, who are disproportionately households of color. Hispanic households in the Pioneer Valley face the most affordability challenges, with 56% of Hispanic renters being cost burdened. More than half of Black renters in the Pioneer Valley are cost burdened (53%).

Way Finders is acutely aware of the need for housing support in the region, reflected in the significant increase in client contacts at its housing centers in Springfield, Holyoke, and Northampton. In FY24, these centers recorded 80,700 client contacts, nearly doubling from FY22, indicating a deepening housing crisis and more complex housing needs. Clients frequently seek assistance through emergency assistance programs like the State's Residential Assistance for Families in Transition (RAFT), affordable housing options, and other critical services. In FY23 and FY24, Way Finders distributed RAFT funds to over 14,000 households across the region. These statistics underscore the urgent need to expand affordable housing in the region.

Homelessness

According to HUD's 2022 Annual Homeless Assessment Report, Part 1, Springfield has the fourth largest number of homeless families in the nation of cities of its size. Although Hampden County's population is 70% of Boston's, the rates of family homelessness are similar: Hampden County's rate is .0038 and Boston's rate is .0044. This demonstrates that the need for affordable housing and housing choice in one Western Massachusetts county is equal to that of the largest city in the state. The most recent report from the Western Massachusetts Network to End Homelessness (WMNEH) found a 150% increase in homelessness in our region over the past two years; that figure is growing with the rapid influx of migrant families in need of services and support. WMNEH also found that homelessness among Black people in our area is 4.6 times higher than the rate for white people, and among Hispanics the rate is 2.9 times greater than for whites. In total, more than 3,300 people in western Massachusetts are without a home; Hampden County alone has nearly 2,100 homeless families.

Housing Instability

Springfield faces serious housing stability challenges since Covid eviction and foreclosure protections were removed. Among homeowners, foreclosures remain a persistent issue: According to the Massachusetts 2023 Foreclosure Trends Report, Hampden County had the third highest number of foreclosure petitions in 2022 and 2023 and second highest in foreclosure sales. Springfield has the highest number of foreclosure petitions and sales in the state.

Housing Segregation

Segregation exists in the Pioneer Valley not just historically but in the present day, and segregation of white and Hispanic communities in the region is among the highest in the nation. Housing costs, deficits, and regulations are reinforcing and continuing to perpetuate segregation across our communities. We aim to work regionally on cost and availability of housing to begin to change these trends.

People of color in the Pioneer Valley, particularly Black and Hispanic populations, are heavily located in places that also tend to score low on access to opportunity measures. Housing costs can limit lower income households to places with high poverty rates, more air toxins, low homeownership rates, and low job proximity. Many neighborhoods with these cross-cutting qualities also have limited access to public transportation needed by those without a car. While segregation overall in the region, measured by the dissimilarity index, has slowly decreased since 2000, it is still at a very high level. Segregation has many causes at different levels of geography, including zoning laws and municipal individualism, which will require coordinated regional efforts to mitigate.

Discrimination in Homeownership

There is substantial evidence of discrimination in home financing. Little has changed since the Massachusetts Attorney General settled an unfair lending and discriminatory practices lawsuit in 2011 that found that Black and Hispanic borrowers paid more in broker fees than similarly situated white borrowers.

The legacy of redlining and systemic racism has largely confined low-income and BIPOC residents to underserved neighborhoods and poor-quality housing, as evidenced by the concentration of poverty and people of color in western Massachusetts towns and cities. Black and Hispanic households own their own homes at less than half the rate of the white population in the Pioneer Valley.

Aging Housing Stock

Stabilizing and improving an aging housing stock is also a critical issue in the Pioneer Valley. Sixty-three percent of homes in the region were built prior to 1970. Families with young children face discrimination and limited housing options because lead contamination is likely in older homes and remediation is costly. In 2022, Springfield and Holyoke were ranked second and third highest risk cities for cases of childhood lead poisoning in the state, with children in low-income communities and non-white children at highest risk.

Transportation

The Pioneer Valley has extensive transportation challenges that limit housing choice and opportunity. Way Finders recently partnered with MassINC Polling Group (MPG) and the Massachusetts Department of Transportation (MassDOT) to study the impact of transportation on low-income households in the region. Preliminary analysis of the research found that the majority of low-income Hampshire and Hampden County residents are both housing cost-burdened and transportation cost-burdened, compounding barriers to the achievement of household wellbeing and thriving communities. These findings will be part of a long-term effort to educate policymakers and local stakeholders about how they can link housing and transportation to build not only affordable housing but thriving communities.

Barriers to Housing

Restrictive Zoning and Land Use

Across the Pioneer Valley, a significant barrier to affordable housing production is the predominance of exclusively single-family residential districts embedded in our zoning and land use controls. The large majority of the housing stock in the Pioneer Valley consists of single-family, detached homes. Nineteen communities in the PVPC service area completely prohibit the development of multifamily housing, including through the persistence of longstanding formalized development moratoriums.

Relatedly, many municipalities require excessively large minimum lot sizes for residential development. In rural communities in particular, minimum lot size per residential unit is regularly over two acres. Larger lots encourage larger homes and can add to the cost of constructing and maintaining a residence by adding to land and land improvement costs. PVPC has conducted analyses to demonstrate how even towns without public water and sewer could allow for more flexible development to reduce these excessive lot size requirements.

In addition to use restrictions and minimum lot sizes, requirements for minimum parking spaces per unit can have a considerable effect on housing production capacity. Many communities in the

region require two parking spaces per residential unit, regardless of the number of bedrooms within the unit, and do not allow for shared parking agreements or the inclusion of nearby on-street parking to meet site plan requirements.

Overly Complex Permitting Processes

The review and permitting process for development applications often requires significant time and effort, particularly when managed by an all-volunteer local Board. Additionally, instances have been identified where multiple permit-granting authorities may create redundancies or conflicts with existing zoning bylaws and regulations, posing challenges to a streamlined and predictable permitting process. This can create barriers for communities seeking to efficiently approve development projects.

Limited Infrastructure

The lack of public sewer infrastructure is a critical barrier in rural communities to increasing housing production. A typical lifespan of a regularly maintained septic system is about 20-30 years and can cost \$30,000-\$60,000 to be replaced. In general, having a septic system can be an expensive aspect of homeownership, particularly for those on limited incomes.

Statewide efforts to improve affordable housing production need to include strategies for overcoming this significant hurdle in order to meaningfully impact this region. For example, the recent state legislation that enabled ADUs to be created by-right across the Commonwealth should theoretically allow an increase in this affordable and flexible type of housing – particularly in rural areas with large parcels. But because of septic regulations in which the addition of one bedroom (or ADU) requires a very expensive septic system upgrade or replacement, the actual application of this law means that it is very unlikely that ADUs will be created in rural areas without further policy and legislative action.

High Construction and Renovation Costs

The rural nature of much of western Massachusetts means that most new development is at a smaller scale to fit in with the existing neighborhood context and constrained public water and sewer. However, smaller scale development for subsidized affordable housing is costly and it is very difficult to assemble the needed financing. Affordable housing developments in rural areas must compete for funding, usually for Federal Low Income Housing Tax Credits (LIHTC), against larger developments in suburban and urban communities. Because of the soft costs required to obtain LIHTC, a general rule is that a housing project should be a minimum size of 30 units to make the financing equation work. But a typical housing development that fits within the context of rural communities usually ranges between 5-15 units in size.

In a [2024 research brief](#), MHP analysis built off reporting from the Boston Globe's Spotlight Team to show that less than 20% of renter households in the state can afford to live in new market-rate housing built in eastern Massachusetts, in large part due to high construction costs. These high costs are an equally substantial challenge in western Massachusetts, compounded by the lower state reimbursement rates for affordable housing projects in rural areas. High material prices combined with infrastructure challenges in the rural places where roads, sewer, and broadband are not yet built out means that large residential developments can be a challenge to build even when funding and local support are secured.

Moreover, the financial investment required to bring buildings up to current codes can be substantial, and these codes are often unfamiliar to new investors, especially following property

acquisition. To address these challenges, some communities have implemented pre-development meetings where Building Department staff offer guidance, and general training sessions are made available to the public. These proactive measures help to educate stakeholders and facilitate a smoother development process.

Underrepresented Pro-Housing Voices

Because, in most of the Pioneer Valley communities, decisions on zoning must be approved by a supermajority (a majority if related to affordable housing) of Town Meeting attendees in which *any* eligible voter may attend, speak, and vote, it is crucial that there is public support and an understanding of housing issues in our region to make actionable change at the local regulatory level. Too often a small but vocal minority attends public hearings on affordable housing projects and sways the local permitting authorities with negative comments ([Einstein, Palmer and Glick-Boston University 2018](#)).

Exhibit D: Soundness of Approach

Vision

Our vision for this work is to build compelling materials, knowledge, and a shared understanding of what we need to create a region where everyone is housed in a safe, affordable home that meets their needs. This project will better position western Massachusetts from a policy and planning perspective while actively overcoming identified barriers to building new housing.

First, we have already highlighted some of the challenges and opportunities that are unique to the region, such as pervasive affordability issues, local opposition to new development, rising costs, and infrastructure limitations. To better document and highlight these issues, we will introduce both novel methods and standardization in existing data work to create consistency in the way these challenges get measured on the local level. This consistent approach to analyzing local needs and opportunities will allow us to more easily identify differences and similarities across municipalities. Identifying these common high-level trends will allow us to ensure local realities feed up into a regional perspective.

Second, we know that many funding sources for affordable housing, such as low-income housing tax credits, are hard to make work in many western Massachusetts contexts because they often require larger project sizes to be financially feasible, and this scale may not always be appropriate in some parts of the region. We envision quantifying these (missed) opportunities and understanding how much development could potentially take place if we can find funding streams that are a good match and that this could be a powerful foundation of information to push for different and more abundant resources.

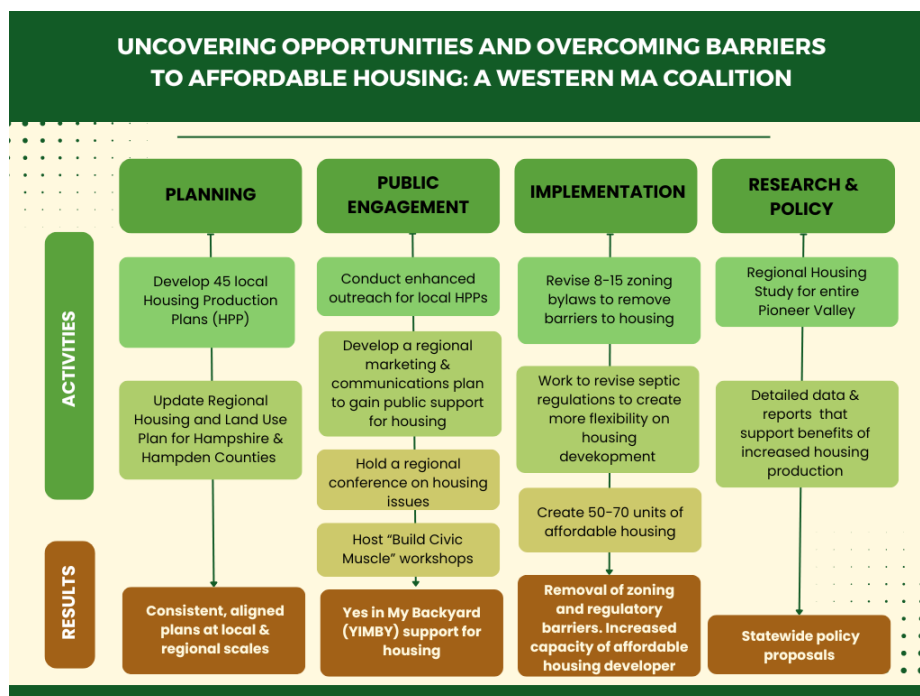
Third, we have strong partnerships between regional planning agencies and organizations like Way Finders, RDI, consulting group UMDI and others working in western MA, and there have been years of work to get to where we are and create the level of understanding of housing issues that we have. This proposed project is a unique opportunity to build on that work and keep developing and realizing a comprehensive housing vision for the region. We are energized about the prospect of having so many municipal housing plans come together at the same time as regional plans, and we think this would be a tremendous opportunity to amass these concurrent planning efforts into a set of priorities and policy solutions that can be a rallying point for advocacy and action.

Lastly, as home to 10% of the Massachusetts population, the Pioneer Valley has an important role to play in addressing the statewide housing crisis, especially in light of the recent passage of the Affordable Homes Act, the state housing bond bill that promises unprecedented investment in housing across the state over the next decade. Our proposed enhanced community outreach and engagement, targeting populations too often left out of traditional planning processes, is designed to build support for affordable housing both locally and in the State House. Our aim is to transform NIMBYs (Not In My Back Yard) into YIMBYs (Yes In My Back Yard), creating communities that actively support the development and preservation of affordable housing. To achieve this, PVPC and FRCOG will leverage the extensive data, tools, and expertise of all our partners—Way Finders, MHP, RDI, and consultant group UMDI—to inform local housing production plans, launch a regional education campaign, and eliminate regulatory and other barriers.

To further unify and empower local advocates, we will host two regional housing conferences during the grant period to foster education, align organizations, and strengthen our collective capacity to meet the region's housing demand. Additionally, we will train local housing advocates, equipping them with the skills needed to influence housing policy and engage in both local and statewide advocacy through extensive community outreach across the region.

Proposed Activities

To realize our vision, we propose working on four key groups of activities. These activities will encompass work across all partners in close collaboration to bring the right balance of skills, technical expertise, and local knowledge to maximize the value of our partnership. The following graphic provides an overview of the proposed activities.



Local Housing Production Plans

PVPC will engage all 43 municipalities in Hampden and Hampshire Counties to develop local Housing Production Plans (HPPs), while FRCOG works with two of its largest communities to update their HPPs. In Massachusetts, HPPs are community-driven strategies designed to develop affordable housing that meets the needs of low- and moderate-income residents. These plans are state-regulated and must be approved by the Massachusetts Executive Office of Housing and Livable Communities. Up-to-date HPPs provide a tailored vision of the type and character of affordable housing each community needs, along with specific strategies for development, all validated through local public outreach. This process helps ensure that housing aligns with community needs and receives local support.

To strengthen these plans and ensure inclusive participation across communities, Way Finders will deploy their community engagement expertise to broaden outreach to underrepresented populations, educate the public, and expand understanding of affordable housing. Way Finders will develop targeted outreach plans and conduct a mix of in-person and virtual meetings to involve disenfranchised residents in the development of HPPs in 24-30 communities in Hampden

and Hampshire counties. From this, they will identify cohorts of residents in 4 communities for further engagement and training with in-depth support, to build a coalition of local housing advocates ready to advance local and statewide housing goals. Through a deep public engagement process, including ‘Flexing Your Civic Muscle’ and Resident Leadership training workshops, residents too often left out of traditional planning processes will be supported and offered capacity building to advocate on their own and their neighbors’ behalf for more affordable housing.

UMDI is a vendor to PVPC for technical assistance and data support for HPP development, drawing on the 2025 Western Mass Housing Study and conducting additional data analysis as needed.

MHP will provide key data support through parcel-level analysis leveraging its developable land database. MHP has worked in partnership with Way Finders since 2023 to create and deploy this database covering every parcel in western Massachusetts. Through the database, the team will identify parcels meeting criteria for development potential including vacant lots, underutilized commercial land, areas near transit infrastructure, areas free of environmental hazards, existing affordable housing at risk of speculation, and single-family lots with space to support ADUs now allowed by-right under state law. This is a novel and comprehensive data set that few other places in the country have at their disposal and will provide a unique opportunity to use a common, data-driven process to identify development opportunities in a comprehensive way across many different municipal contexts. MHP created its developable land database pro bono through close coordination with Way Finders, an effort valued at \$150,000. MHP will leverage that ongoing work by supporting exploration and analysis of this database through custom queries and further refinement of the database’s search and filter capabilities to maximize its utility to all project partners.

MHP will also leverage its other comprehensive proprietary data tools – [DataTown](#) and [Residency](#) – to provide supplementary information on current local housing demographics and metrics needed for HPPs. Through these tools and the construction of additional data pipelines, MHP will work to institutionalize analysis supporting HPPs and streamline how communities use data to inform local decision making, improve housing strategies, and facilitate affordable housing production. These standardized and formatted data tables, graphics, visualizations, and maps will provide some consistency in information across municipal borders, allowing for the identification of common trends, challenges, and opportunities for policy intervention that would lead to greater production and preservation outcomes.

Regional Plan Development and Implementation

PVPC will use insights from the local HPPs to update its 2014 Regional Housing Plan, providing a broader understanding of regional housing needs. This update will be complemented by a revision of PVPC’s Regional Land Use Plan, recognizing the critical connection between housing and land use. Between these PVPC planning efforts and FRCOG’s recently completed Franklin County Regional Housing Plan, the full Pioneer Valley area will have current, data-driven, locally informed, actionable regional plans.

FRCOG will begin implementing its 2024 Franklin County Regional Housing Plan, which identifies key barriers to housing production: lack of public support, zoning and infrastructure constraints, and insufficient capacity and financing for affordable housing development. To

address these challenges, FRCOG will work with 8-15 communities to amend zoning regulations, focusing on:

- Removing restrictions on manufactured housing
- Reducing minimum lot sizes and frontage requirements
- Allowing a broader range of housing types by-right
- Updating bylaws related to Accessory Dwelling Units (ADUs)
- Creating inclusionary zoning bylaws

FRCOG will also collaborate with partners to revise septic system regulations, currently a major barrier in rural areas due to rigid uniform state standards that do not account for regional soil and water table variations. Amending these standards could enable more housing production and diverse housing types.

Additionally, following the completion of its Regional Housing Plan, FRCOG will work with its 26 member communities to implement key strategies, aiming to cultivate YIMBY advocates who will champion housing production policies. This support is critical as RDI, another key partner, continues to expand affordable housing through its receivership program and other ongoing development projects. Specifically, RDI will work with Franklin County towns to enhance their capacity as nonprofit affordable housing developers. Focused on rural community needs, RDI will:

- Support the development of a Permanent Supportive Housing and Shelter project in Greenfield, providing 36 studio apartments and a 40-bed shelter for chronically homeless individuals
- Partner with the Massachusetts Attorney General's Office on non-profit receivership projects to create moderate-income homeownership opportunities
- Secure financing and permitting, and complete construction of over 50 new rental units for low- and moderate-income households
- Provide technical assistance to towns on affordable housing development opportunities
- Expand a pipeline of new affordable housing projects

Way Finders will collaborate with FRCOG and PVPC, informed by UMDI and MHP research, to create a regional engagement and advocacy strategy. This effort will:

- Engage local residents in HPP development through relationship building and education.
- Utilize community feedback from HPP development to shape a region-wide housing policy tailored to western Massachusetts' unique needs
- Develop a marketing and communications plan to promote regional housing advocacy and engage statewide partners
- Host a regional housing conference, combining insights from research, HPPs, and local practitioners to educate and mobilize stakeholders
- Connect residents to local advocacy opportunities and coordinate efforts across the Western Massachusetts Housing Coalition to support housing policies at both the local and state levels
- Share key data and insights across the region to identify effective policies for expanding affordable housing

These initiatives will produce actionable housing production plans across the region, while strengthening local advocacy and support for new affordable housing projects and zoning

reforms. The Pioneer Valley coalition's comprehensive approach addresses the scarcity of affordable housing by building public support, advancing local and regional planning, removing zoning and regulatory barriers, and supporting innovative housing production programs that target low- and moderate-income families.

Coordinated Research and Analysis

Under contract for Way Finders, UMDI is undertaking a third phase of its regional housing study, planning to complete it and publish their report in 2025. Building on its two previous studies of housing in Franklin, Hampden, and Hampshire Counties (the Springfield MSA), published in 2021 and 2022, the new study will broaden to include Berkshire County, thus encompassing all of western Massachusetts. The new 2025 study will result in a powerful, easily accessible tool for local housing advocates that includes a detailed report, graphical summaries, and customizable data resources. While the primary focus will be on western Massachusetts, the methods, insights, and strategies can be replicated by organizations and municipalities across the state.

As with the two previous studies, the new study will empower communities and advocates to take meaningful action at the local level, where housing decisions such as zoning, development of affordable housing, and advocacy often occur. The study will tackle and shed light on the complex relationships between the region's history, geography, housing affordability, economic conditions, environmental justice, and the intersection of race and culture. By framing housing as a critical social determinant of health, the study will highlight its universal impact on individual and community well-being and, as such, will serve as a crucial asset for fundraising, educational outreach, and advocacy efforts aimed at addressing housing and other resource inequities.

To support local HPP efforts, MHP will provide consistent data and analysis across local and regional boundaries, enhancing the study's effectiveness. By closely coordinating with community engagement initiatives during the development of local and regional plans, MHP will maintain a clear and comprehensive understanding of the project's data needs. This ongoing involvement will help MHP identify regional trends and opportunities, ensuring that the study remains a dynamic and responsive resource that informs effective housing strategies across western Massachusetts and the state.

MHP will also produce regional data analyses and studies driven by partner needs that crosscut individual production plans. Study topics could include mobility and housing location patterns, infrastructure resources and siting, and other considerations for responsible and sustainable growth. These studies will complement other MHP and partner analysis by providing granular geographic data.

Policy and Legislative Strategy

MHP will utilize both internal and external resources to support synthesis of data from local Housing Production Plans into materials and tools to support partner efforts to create a regional strategy backed by data insights. MHP's expertise in both generating and interpreting data will help partners identify meaningful commonalities and trends across plans that can be strategically weaved together. As needed, MHP will engage with its peers and partners within state government to ensure a western MA policy strategy aligns with other state priorities and will leverage its role as a state agency to build receptivity and awareness of the ideas being generated and presented in the regional strategy.

MHP's Policy and Community Assistance teams will complement partner efforts by connecting with key stakeholders, hosting local listening sessions, and supporting all partners to deliver a community-driven, data-informed policy approach. These teams are well-established conveners statewide and will contribute both technical expertise and logistical support to engagement and planning efforts.

Overcoming Barriers

Local Housing Production Plans

To help mitigate **high construction and renovation costs**, identifying appropriate development sites is paramount to creating a workable affordable project. MHP's extensive work in partnership with Way Finders and the Western Massachusetts Housing Coalition to build a database mapping every land parcel in western Massachusetts will be leveraged throughout this project to help municipal and regional partners identify sites, understand constraints, and find opportunities for both production and preservation. By creating a centralized, searchable resource consolidating data on site conditions, current land use, access to infrastructure and transit, environmental considerations, historical significance, neighborhood demographics, and market factors, MHP will support partners to make the process of identifying opportunities more streamlined and efficient, helping to lower development costs. This method will also ensure a systems approach to siting multifamily housing by incorporating information on transit access and mobility, land use patterns and sustainable development, and neighborhood form and residential density.

Our proposed work will also address community opposition and misinformation about affordable housing that often stymies development. Creating local housing production plans that meet community needs cannot be accomplished without deeper community engagement to overcome misinformation and fear. By beefing up engagement and amplifying **underrepresented pro-housing voices**, we can ensure that residents who typically are not part of the process are in the room while building their knowledge and strengthening their messaging. In addition, community engagement efforts will be deepened, particularly in targeted communities, during the HPP development process.

In addition to building public support, we will also work to address **restrictive zoning and land use** regulations that predominantly support single family homes on large lots, limiting new housing development to expensive homes that do not meet many residents' needs. This proposal will conduct the foundational planning necessary to understand the specific zoning barriers at the municipal level and then work with communities to amend and/or add zoning bylaws that promote housing production and the creation of affordable housing. These bylaws can then serve as models for other communities within the Springfield MSA/Pioneer Valley region.

Regional Plan Development and Implementation

The Pioneer Valley has some of the oldest housing stock in Massachusetts and is in critical need of rehabilitation and preservation. RDI and Way Finders have begun pilot receivership programs to convert abandoned and distressed housing into affordable homes. RDI's program, Rural Homes, is about to complete its first home rehabilitation and embark on a second project. Now that the pilot has successfully completed its first project and staff better understand the intricacies of the receivership process, this proposal will allow RDI to **overcome high construction and renovation costs** and will provide RDI with the financial capacity to scale its receivership

program and preserve existing housing, while continuing to work on affordable housing development projects in various stages of the development process.

MHP will identify potential development sites, the overall scale of existing development opportunities in each town and region, and pervasive barriers to new development to help make **overly complex permitting processes** and development stages more efficient. Impacts of unnecessarily large minimum lot sizes, single-family only zoning, and development caps can be quantified in order to understand the potential of mitigating these barriers. This analysis will also support partners to find appropriate sites for preservation and rehabilitation work to help focus resources and fend off potential speculative purchases by investors. For example, occupied affordable rental properties with outstanding capital needs that might be at risk of speculation will be identified for preservation strategies.

Coordinated Research and Analysis

Community fears and misconceptions about how new developments might alter the character of their neighborhoods also create a significant barrier to affordable housing production. To address this challenge and further help bolster **underrepresented pro-housing voices**, we will transform data from Way Finders' UMDI Housing Study and the MHP parcel data into actionable tools that promote a pro-housing agenda across the region. These tools will help localities pinpoint housing needs and identify suitable parcels for development, creating a clear pathway for increasing affordable housing.

Policy and Legislative Strategy

However, having data alone is not sufficient to advance needed policies. To truly drive change, we will engage both elected officials and residents, helping them see the tangible benefits of affordable housing and inspiring them to actively support these initiatives. Through targeted education, outreach, and storytelling, we will demonstrate how affordable housing can enhance communities—by providing homes for local workers, supporting vibrant and diverse neighborhoods, and boosting local economies. We will also hire marketing consultants to develop messaging, marketing materials, and advertising campaigns that will build greater consensus in favor of building more affordable housing and to preserve our aging housing stock. This messaging not only builds local support, but will advance our work at the state level in promoting policies and programs to advance our regional housing needs.

Our goal is to shift perceptions and foster a positive mindset toward housing development, turning “Not In My Back Yard” sentiments into enthusiastic “Yes In My Back Yard!” support. By building excitement and understanding around affordable housing, we aim to cultivate local champions who will advocate for policies at all levels of government that make our neighborhoods more inclusive and resilient.

In all three counties of the Pioneer Valley, there are many rural areas with **limited infrastructure** not served by public sewer. We will examine ways to create more flexibility in the state septic regulations so that housing production potential can be unlocked not only in the rural communities of the Pioneer Valley but across the state as well. FRCOG staffs the state's Rural Policy Advisory Commission, which was created by the State legislature and serves as a research body for issues critical to the welfare and vitality of rural communities. The constraint of current septic regulations on housing production is an issue that this group has also recognized as vital to the sustainability of rural Massachusetts.

Lessons Learned and Similar Efforts

As MPOs, FRCOG and PVPC have a long history of providing planning and technical assistance to our member cities and towns. This experience has taught us that any policy change requires broad public support, which is garnered through thoughtful and deliberate public engagement. Both PVPC and FRCOG have worked with member communities first on housing plans or studies and then on recommended regulatory improvements to overcome identified barriers to new affordable housing. Building on what we have learned, we are proposing an extensive multi-faceted public information and outreach and education engagement campaign across the region to shift the public narrative around increased housing production and the creation of affordable housing.

All partners have experience and history engaging our residents and other stakeholders. An example of current practice is the collaboration between PVPC and Way Finders facilitating development of targeted neighborhood investment plans in Springfield. Way Finders' Resident Engagement Specialists work with PVPC planners to promote, publicize, design and run community meetings, workshops and engagements in targeted underserved neighborhoods. This effort has been in-person and virtual and provides a great knowledge base for work in other communities to engage residents in the development of local Housing Production Plans. These activities demonstrate our capacity to engage residents who do not typically participate in Housing Plans or advocacy efforts. It also includes outreach efforts to small business owners and other non-traditional stakeholders, to ensure wide outreach to build a broad base of local support. Our history of providing spaces for resident engagement and removing barriers to participation such as transportation, food, and childcare will help deepen residents' involvement in plan development, potentially unearthing new ways to overcome barriers to housing.

Both FRCOG and PVPC have experience ensuring that vulnerable populations are included in traditional planning processes through the Massachusetts Municipal Vulnerability Preparedness Program (MVP) and MVP 2.0. The [MVP program](#) seeks to build social resilience and explores the factors that create vulnerability or resilience for people living or working in our communities. The process centers on connecting and collaborating with community members and expanding their voices. Thanks to the capacity and abilities of PVPC and FRCOG to effectively reach out and listen to residents and other stakeholders who may not typically participate, we have been engaged by our member municipalities to facilitate these inclusive planning processes.

In supporting the formulation of a regional housing strategy and list of policy recommendations for the Western Massachusetts area, MHP will rely on its experience doing similar work in the Greater Boston region. The team's work supporting the implementation of the multi-family zoning requirement for eastern Massachusetts communities has underscored the importance of robust community engagement and co-creation of a housing agenda with residents and local leaders. All partners in this proposed work are experienced with and value a high level of community engagement throughout our planning and policy development projects which will be critical to finding production and preservation solutions that align with regional imperatives while meeting local expectations and contextual constraints.

Advancing and Building on Existing Work

Our proposal advances many existing planning initiatives at the local, regional, and state levels. The 2021 Greater Springfield Housing Study revealed a need for 19,000 units in the Springfield MSA region (also known as the Pioneer Valley). This need is reiterated in the 2024 Franklin

County Regional Housing Plan as well as in many local Housing Production Plans over the last 10 years. Our proposal also complements the recently passed Affordable Homes Act at the state level, which points out that at least 200,000 new units are needed across Massachusetts.

Both PVPC and FRCOG update their Regional Transportation Plans every four years and incorporate the latest population projections developed by UMDI. The projections show that the region is expected to lose population over the next decade but gain in households. To combat this population loss and ensure a sustainable, vibrant community, the Pioneer Valley needs to create more affordable housing both for its current population to attract new residents.

The proposed activities are in direct support of local land use policies. MHP's contributions will bring consistent, high-quality data, visualizations, and insights to housing production plans for 45 municipalities. Additionally, in supporting a regional analysis and policy strategy, MHP will be responsive to ongoing efforts around mobility and transportation networks, sustainable development patterns, infrastructure capacity and quality, economic development and mixed-use centers, and priorities around municipal fiscal impacts and capital needs.

FRCOG's Regional Housing Plan identified the lack of public support for affordable housing as a significant barrier. To address this, FRCOG secured funding from Massachusetts in 2023 to design and begin implementation of a public engagement campaign aimed at building public awareness and support for increased housing production. This proposal will allow this existing initiative to be fully implemented at an even larger scale.

Environmental Risks and Community Resilience

Because PVPC and FRCOG have been facilitating Hazard Mitigation plans, Green Communities certification and Municipal Vulnerability Preparedness work for our 69 cities and towns, we are well aware of the significant environmental risks facing our region. As summarized in the Massachusetts 2023 Resilient Mass Plan, more frequent severe rain events accompanied by flooding, more frequent droughts, and more frequent heat waves are our main concerns. All 69 communities in the three-county region have created Municipal Vulnerability Preparedness plans, which assess their vulnerability to climate change, outline ways to prepare for its impacts, and determine how to build community resilience. This proposal complements this resiliency planning in several ways. The first is that every local Housing Production Plan has to identify appropriate sites for housing in each community. These locations will be cross-checked with the MVP plans to ensure that they are in resilient locations. The MVP plans have also identified the most vulnerable populations in each community. These populations will be targeted for enhanced outreach during the HPP engagement process to ensure that housing needs are holistically incorporated into the concept of community resilience.

One environmental risk is the potential misalignment between higher intensity land use (density) and existing infrastructure and transportation networks. In analyzing potential development sites and in providing research support for a regional analysis, MHP will evaluate existing patterns of housing density relative to best practices such as transit-oriented development, walkability, and availability of water and sewer infrastructure, among other factors, to determine strategies for development and neighborhood design that would improve alignment between housing and these regional systems and ultimately reduce the amount of time residents spend driving.

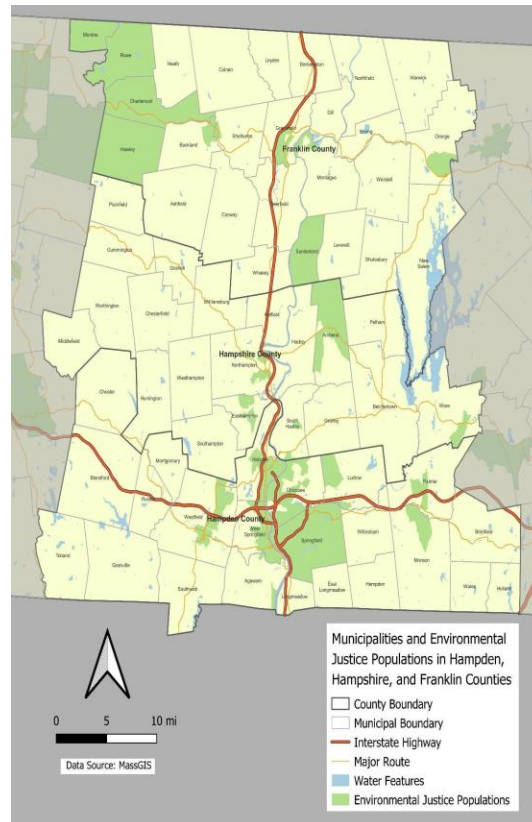
Potential Roadblocks

Aside from the need for \$7 billion to fund new housing development for our region, the second largest and most pervasive roadblock to removing pro-housing barriers is the availability of public support for increased housing production and diversification. Public support is particularly critical to the successful production of affordable housing for low- and moderate-income individuals. For this reason, the coalition partners will be conducting public education, engagement, and outreach as part of every activity of this proposal. A strong, grassroots pro-housing advocacy that is YIMBY is foundational to change in the Pioneer Valley.

While there are no major roadblocks on the data and research components of the proposal, there are some data sets that might impede work on certain analytical approaches. For example, the availability of data on the location and quality of water and sewer infrastructure is only partially known. This project will collect some of this data, but if there is no identifiable source or collection is infeasible, it could result in less granular findings and a more generalized research approach.

Geographic Scope

Our proposal will advance housing development in the 69 cities and towns in the geographic region of western Massachusetts known as Hampden, Hampshire and Franklin counties. This area encompasses 694,593 people (10% of Massachusetts population), 40% of whom are housing cost burdened. The Pioneer Valley Planning Commission serves the 43 cities and towns in Hampden and Hampshire counties and the Franklin Regional Council of Governments serves the 26 cities and towns in Franklin County. Our proposal will lead to preservation and creation of housing units in both high-opportunity areas and underserved communities through the development of Housing Production Plans, regulatory advocacy, and a region-wide campaign to educate people about their housing rights as called for in the Core Cities Analysis of Impediments to Fair Housing Choice (AI) completed in 2020. The Fair Housing Equity Analyses that PVPC and FRCOG completed in 2014 showed that many of our member municipalities have discriminatory zoning in place. Working carefully and thoughtfully with our member communities to revise local zoning regulations to facilitate and advance housing production is a cornerstone of our proposed collaborative work.



Geographic Scope: Hampden, Hampshire, and Franklin Counties

Key Stakeholders

Our key stakeholders are the housing officials, planners, elected officials, developers, small businesses, and residents of our 69 cities and towns, focusing on persons with unmet housing needs, residents living in affordable housing, and people from protected class groups. Our stakeholders also include the community-based organizations, housing authorities and other advocacy organizations working to assure housing for all in our region. We have engaged these stakeholders throughout our proposal development process, and we will continue to engage them throughout the five years of PRO Housing funded work. We will engage key stakeholders including city and town planners, housing professionals including housing developers and municipal staff and volunteers via our regional housing committees and regional land use working groups, as well as through participation on the WMHC and in interviews and focus groups as needed. Way Finders will be working closely with PVPC and FRCOG to engage residents too often left out of traditional planning processes, working to strengthen housing stability and economic mobility, and to build thriving neighborhoods in our communities throughout western Massachusetts.

We worked with our regional housing committees, which include housing developers, housing advocates and housing planners, to develop this proposal and we shared the proposal with all affected parties as a draft for public comment weeks before submission. We personally emailed or called each community and worked with Way Finders and MHP to assure input from our housing development community. We incorporated input from these key stakeholders into the proposal, shared the draft publicly for two weeks and while we did not receive any written

comments, we modified the draft based on input received during one of our two public input sessions.

Affirmatively Further Fair Housing

Knowledge and advancement of fair housing issues has been integrated into the work of all of the proposal's partners. PVPC and FRCOG have collaborated with our member municipalities on analyses of impediments to fair housing choice, fair housing equity assessments and local and regional housing production plans. Way Finders has continuously provided fair housing education and guidance throughout the western Massachusetts region since its inception in 1972. In 2004, Way Finders partnered with sister agencies in Franklin County and since then have operated ten Fair Housing Education and Outreach Programs, funded by HUD. PVPC facilitated development of Springfield's AI in 2013, Northampton's AI in 2019 and our core cities AI in 2020. PVPC also completed a regional Fair Housing Equity Assessment in 2014 as did FRCOG for Franklin County.

With the goal of reducing housing discrimination to promote housing choice and equitable opportunities for all, we continue to use data and factual information in our outreach and education activities so that residents, business owners, service providers, landlords, real estate professionals and others understand the reality of continued discrimination against protected classes and the ways they reproduce racial segregation and economic inequities, contribute to homelessness, and impact the health of communities.

The recent influx of immigrants in the region increases the urgency for outreach and education for newcomers, many of them experiencing homelessness. These immigrants will encounter cultural and language barriers as well as the overt and subtle discrimination that people of color experience in our country. One participant in our public feedback meeting expressed this urgency in their own community, sharing a story about Haitian refugees struggling to find adequate housing. This proposal's task of conducting a regional marketing and communication campaign will help build support for increased affordable housing for those most in need in our region.

A goal of this project is to identify opportunities for multifamily affordable housing development and preservation and then create planning and policy momentum to generate the tools needed to take advantage of those opportunities. The achievement of this goal is directly tied to affirmatively furthering fair housing by providing financially sustainable housing options for renters and low-and moderate-income households. By focusing on areas with infrastructure, transit availability, and some degree of walkability, new housing resulting from this strategy will be in areas with more resources providing community stability and opportunity for renters living in affordable rental properties. Lastly, while several communities in the project's area of geographic interest are rural and have concentrations of poverty, there are patterns of exclusion and segregation across the region. Creating permissive zoning in areas that had previously prohibited multifamily housing will create a more diverse housing stock that will lead to a more diverse and integrated community.

Removing Barriers

Hampshire County is in the middle of the Pioneer Valley region. It is identified by HUD as a targeted geographic area and has a number of well-resourced areas of opportunity. Many communities in Hampshire County, including Amherst and Northampton have pro-actively worked to advance affordable housing. Supporting these and other well-resourced areas of

opportunity, including Longmeadow and Monson in Hampden County and others, to implement the priority recommendations of their HPPs and AIs is an essential element of our proposal to remove barriers to the development of affordable housing in well-resourced areas. For the well-resourced areas without HPPs, facilitating development of an HPP, in collaboration with Way Finders for enhanced outreach, will assist these cities and towns to develop community-specific strategies to remove barriers to affordable housing.

Our proposal is multi-pronged in its objective to remove barriers to the development of housing that would promote desegregation. First, we will work with our member municipalities to develop local HPPs to identify these barriers at the municipal level. The information gathered during these planning processes and enhanced public outreach to underserved groups will be used to create Regional Housing and Land Use Plans for Hampshire and Hampden Counties. At the same time, we will be working with communities to implement the recommendations from the Franklin County Regional Housing Plan and other completed local plan recommendations. The resulting revised bylaws can then be used as models for other communities. At all stages of planning processes and implementation, we will be conducting robust education, outreach, and engagement work, as well as creating decision-making tools that will assist in removing barriers impeding the development of affordable housing.

The recommendations to undo the impacts of segregation included in our Fair Housing Equity Analyses (FHEA) will be incorporated into all planning levels and policy setting:

- Investments in infrastructure, such as bus rapid transit systems, rail service, highway maintenance, bike and pedestrian facilities, broadband service, and water and sewage treatment facilities can improve the quality of life of the region's residents, promote integration, and make the region more economically competitive.
- Infrastructure investments in RCAP/ECAP communities can result in raising the level of opportunity in those areas from low opportunity to moderate or high opportunity. In addition, some types of infrastructure investments in areas with the lowest ratio of actual to predicted share of people of color may increase the population of color living in that region and thus decrease the levels of segregation.
- Economic development investments will change the demographics of the region and provide greater access to opportunity if the jobs brought in or created offer a living wage with appropriate benefits, increase employment and job training opportunities for low-income communities and communities of color, are located in areas easily accessible by public transportation, do not displace residents from low-income communities or communities of color, and do not contribute to urban sprawl.
- Because of the intersection of race, ethnicity and poverty, creation of affordable housing is likely to have the greatest impact on access to opportunity and eradication of segregation in the region.

Our core cities are especially excited about this proposal as it is designed to advance affordable housing across the entire region. Affordable housing has been concentrated in Springfield, Holyoke, Chicopee, Greenfield, and Montague. Many of our well-resourced communities are eager to expand their affordable housing to accommodate people who work in their cities and towns. Municipal staff and volunteers recognize the need for a variety of housing options, including affordable housing, and changes to local ordinances will be necessary to make this possible.

Zoning and septic infrastructure constraints have long acted as barriers in many rural communities to keeping out low- and moderate-income residents. Removing these barriers will increase housing choice by expanding the neighborhoods in which residents who need affordable housing can live. This will also help prevent further concentration and segregation in historical low-opportunity areas.

In all our region's AI's and FHEA's, discrimination is still identified as a major ongoing problem. Despite protections in the State and Federal housing laws, illegal housing discrimination remains a barrier to access to housing in a variety of locations. Discrimination complaints to both public and private entities reveal that disability and lawful source income are the two highest protected bases on which people are rejected from housing in our region. In addition to individual acts of discrimination, systemic issues such as zoning, placement of public and subsidized housing, and the lasting effects of redlining in the mortgage market prevent access to areas of opportunity and prevent areas that are lower in opportunity from increasing their opportunity level.

Our proposal is designed to address the unique needs of protected class groups, including a focus on:

- Local affordable housing development regulatory reform
- Site specific data-driven recommendations in local HPPs
- "What-if" scenario tools for local decision-making that include data reports detailing topics such as "what impact would new affordable homes have on our school budget? or police department?"
- Informational and educational campaigns that will build YIMBY support for affordable housing for our most vulnerable residents and provide advocacy skill building.
- Creation of affordable housing units in areas near amenities and resources.

Our proposal has been heavily informed by the recommendations of our cities AIs and our regional FHEAs. The development of regional specific policies, regulatory improvements, data-driven decision tools, what-if scenarios, and robust public information and education are long-standing recommendations in these important fair housing documents. We are excited about the possibility of robust funding to implement all these ideas at once collaboratively and over time.

Most of our partners' activities will be focused on planning and policy work. RDI will be the partner developing affordable housing. All proposed development projects that RDI will be undertaking to create new affordable units will occur on either currently vacant buildings or undeveloped land. These projects will not displace any current residents, but instead focus on infill and preservation of existing vacant or abandoned units.

One key feature of the developable land database MHP and Way Finders developed and will leverage for this work is the ability to identify properties at risk of speculative purchase by investors or redevelopers unconcerned with displacement. By considering multiple risk factors related to individual properties, neighborhood dynamics, and market conditions, we can identify properties that municipalities, non-profits, and other key partners can target for reinvestment, heading off potential speculation and displacement.

Through our community engagement efforts, we will be working to reach out to and include people who may not be typically reached in a public planning process and bring in voices of residents who may otherwise be marginalized in these processes. Through our civic advocacy

training, we will empower these residents to ensure their input is shaping the future housing vision for their community.

With the funding from this proposal, RDI will assist in developing a Permanent Supportive Housing and Shelter project in Greenfield. The project is planned to have 36 studio apartments for chronically homeless individuals and a 40-bed shelter. It is located in downtown Greenfield near several bus routes for transportation options within the region. The project will be managed by Clinical Support Options, which will provide supportive services to its residents. Construction on the project should begin within a year. All other development projects RDI is pursuing will be located near transit routes and downtown amenities allowing residents to live independently with access to public services. In addition, all units created by RDI with PRO Housing funds will be affirmatively marketed broadly throughout the Franklin County region.

MHP will provide partners with data insights and analysis to identify potential development sites close to transit and other key resources that can improve access to supportive services, community connection, and independent living for residents with disabilities.

Through our inclusive community engagement effort, we will be working to include all residents - including people with disabilities - to ensure that their input is incorporated in the Housing Production Plans and including them in building resident-led housing advocacy.

PVPC and FRCOG's experience facilitating development of the Fair Housing Equity Assessments in 2014 informed this proposal. Additionally, PVPC staff are required to take the Undoing Racism and Healing Racism training and FRCOG staff have recently taken a 4-month long course in Diversity, Equity, and Inclusion training. These trainings have provided valuable insight to the ongoing impact of redlining, related segregation, and disparate access to opportunity. This is especially critical as the Pioneer Valley region is the most segregated in the country for white Hispanic interaction. MHP's work as an organization is firmly rooted in improving equitable housing access and outcomes for all residents in the Commonwealth. The data tools we develop and support, including Residency, TODEX, DataTown, and our new developable land database give partners crucial information on how our current land use patterns and housing decisions impact equity. These tools will be a resource to communities and partners throughout this work to inform development of local and regional housing plans and strategies.

Supporting MBE/WBE Businesses

As part of its usual business practices, RDI will strive for 15% of the total project costs to be paid towards MBE/ WBE contractors, subcontractors, and suppliers. RDI will also seek to utilize MBE / WBE businesses for project related services such as printing and marketing materials. RDI utilizes the Massachusetts Supplier Diversity Office's Directory of Certified Businesses to target contractor solicitations to MBE/WBE businesses in our greater region. RDI will also use the directory as the first place to search for local suppliers for the project, engaging them early in the process. Finally, RDI will encourage local current contractors that are not certified but are eligible for certification to apply.

For all our Community Building and Engagement activities, Way Finders is dedicated to identifying local enterprises (MWBE if possible) to provide food for engagement and other resources where possible.

PVPC and our collaborators are committed to awarding work under this project to minority and/or women business enterprises. We anticipate doing so through a variety of direct costs

necessary to complete the work described, including but not limited to printing and production of materials, interpretation and translation services, provision of food, childcare and other services at public meetings, other types of meeting support and other sub-consulting services identified as necessary as we advance this work.

Diversity, equity, inclusion, and belonging (DEIB) are core values for all of our partners. PVPC, FRCOG, Way Finders, and MHP have intentionally created DEIB trainings and processes for their staff to foster a community of respect and belonging. In order to build that community, we seek to lead our colleagues to a better understanding of and appreciation for our many differences including race, gender, ethnicity, class, ability, religion, sexual preference, gender expression, language, family circumstances, age, and cultural backgrounds. Our organization-wide educational work, while internally focused initially, will ultimately inform our external work and partnerships. Throughout this ongoing process we seek to be conscious of and address deeply entrenched practices, cultural norms, and decision-making structures that perpetuate inequities in our organization and in the communities that we serve. While we acknowledge that many forms of oppression exist, we will concentrate much of our focus on racial inequities given the historic injustices related to housing. Racial discrimination is a legacy of our nation's painful history; bias and institutional racism persist. We understand equity to mean receiving what one needs to succeed and acknowledge that we are not all born with the same opportunities.

Measuring Progress towards Desegregation

Because PVPC and other partners have completed Analyses of Impediments to Fair Housing Choice as well as regional Fair Housing Equity Assessments, we have quantified the impact of segregation and disparate access to opportunity. After we are funded, we will work with MHP and with research from UMDI to establish a benchmark of equitable access to opportunity and we will measure our work against that benchmark as we work together to advance affordable housing and promote more equitable access to opportunity. MHP will support all partners to evaluate the impacts of our work by tracking the inclusion of development sites in well-resourced areas of opportunity in local Housing Production Plans, regional plans, and other proposed documents.

Affirmatively Marketing Affordable Housing

RDI will ensure that all affordable housing units created will be affirmatively marketed according to Massachusetts' [Affirmative Fair Housing Marketing and Resident Selection Plan Guidelines](#), including the following requirements:

1. Advertisements should be placed in local and regional newspapers, and newspapers that serve minority groups and other groups protected under fair housing laws. Notices should also be sent to local fair housing commissions, area churches, local and regional housing agencies, local housing authorities, civic groups, lending institutions, social service agencies, and other non-profit organizations.
2. Units must be listed with Housing Navigator, for rental properties, and MyMassHome, for ownership properties, whenever they become available (including upon turnover).
3. Marketing should also be included in non-English publications based on the prevalence of particular language groups in the regional area.
4. All marketing should be comparable in terms of the description of the opportunity available, regardless of the marketing type (e.g., local newspaper vs. minority newspaper). The size of the advertisements, including the content of the advertisement, as

well as the dates of the advertising unless affirmative advertising occurs first, should be comparable across regional, local, and minority newspapers.

5. All advertising and marketing materials should indicate resident selection by lottery or other random selection procedure, where applicable.
6. All advertising should offer reasonable accommodations in the application process.
7. Advertisements should run a minimum of two times over a sixty day period and be designed to attract attention. Marketing of ownership units should begin approximately six months before the expected date of project occupancy.
8. Pursuant to fair housing laws, advertising/marketing must not indicate any preference or limitation, or otherwise discriminate based on race, color, disability, religion, sex, familial status, sexual orientation, gender identity, national origin, genetic information, ancestry, children, marital status, or public assistance reciprocity. This prohibition includes phrases such as “active adult community” and “empty nesters”. Exceptions may apply if the preference or limitation is pursuant to a lawful eligibility requirement.
9. All advertising and marketing materials portraying persons should depict members of classes of persons protected under fair housing laws, including majority and minority groups as well as persons with disabilities.
10. The Fair Housing logo and slogan (“Equal Housing Opportunity”) should be included in all marketing materials

Budget and Timelines

For the detailed project budget, please see the Grant Application Detailed Budget Worksheet included in this submission, summary below.

Pioneer Valley PRO Housing Budget Overview							
	PVPC	FRCOG	Way Finders	UMDI	RDI	MHP	Totals
Project Management	438,750	8,000					446,750
Project Coordinating Meetings	23,000	12,000					35,000
Update Pioneer Valley Regional Housing Plan	135,000						135,000
Update Pioneer Valley Regional Land Use Plan	125,000						125,000
Housing Production Plans for 45 Communities	950,000	60,000					1,010,000
Zoning & Permitting Technical Assistance	200,000	300,000				274,000	774,000
Region-Wide Public Engagement Campaign	48,250	70,000	2,682,870				2,801,120
RDI Development Activities					400,000		400,000
Rollout Stakeholder Data Tool & Reports				552,563			552,563
Direct Costs: Mileage, Materials, Outreach	67,031	12,500					79,531
TOTALS	1,987,031	462,500	2,682,870	552,563	400,000	274,000	6,358,964
LEVERAGED FUNDS	740,032	101,000	657,560		515,000	150,000	2,163,592
							34%

The proposed project budget includes all applicable costs, including leveraged funds based on current rates and averages of project costs utilized for current planning efforts, such as recently completed Housing Production Plans. Industry-standard rates were used to estimate expenses related to data acquisition, mapping, stakeholder engagement (e.g., community meetings and

surveys), and the drafting of 45 local HPPs. HPPs will occur in years one through five after identifying the sequence of communities' that have expired HPPs. Communities that currently have no housing plans will likely see the work occur in the first two years of the program. Subtasks will include community engagement activities and routine stakeholder meetings, including drafting of the plans, within the given 9-12 months of each community's planning process.

With the information collected during the HPPs, PVPC will update its Regional Land Use and Housing Plans in years one to three.

FRCOG will immediately begin implementation of its Franklin County Regional Housing Plan by assisting communities with zoning and regulatory revisions. PVPC will begin work on zoning amendments in years three through five to account for strategies identified during the planning process of the regional plans.

Funding is allocated for public outreach with our partners as part of enhanced outreach for the HPP development and for the public engagement campaigns aimed at raising awareness and support for housing development and affordability efforts.

RDI will use funding to fill gaps on development activities to create affordable units in Franklin County. MHP and UMDI will also conduct specific research and data analysis to support the regional plans and statewide policy-setting throughout years one through.

The effort discussed above is budgeted to cost a total of \$6.36 million to be spent throughout the five years and is based on best practices from our partners and our own experiences with larger planning projects. We included salary increases of the project team in this timeframe as well.

If HUD awards less funding than initially proposed, certain regulatory review components and/or the facilitation of a number of housing production plans may be postponed to later years and prioritized for the highest-need communities. Staff will work to identify efficiencies in data collection and presentation for smaller communities, potentially streamlining efforts. The project could also be scaled by reducing the scope of community engagement activities, such as fewer in-person meetings or fewer, more targeted surveys. If awarded 50% of the requested funds, PVPC would refine the scopes of work for the Regional Housing and Land Use Plans, potentially combining a limited public engagement campaign to address both documents in joint meetings. Regulatory reviews and zoning amendments could be applied to multiple communities with similar needs, and some local HPPs may be postponed until additional funding is secured, with high-need communities prioritized.

Project Timeline

Year	2025				2026				2027				2028				2029				2030			
Quarter	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
Project Management Start Date: 02/10/2025 End Date: 09/30/2030																								
Project Meetings																								
Update Regional Housing Plan																								
Update Regional Land Use Plan																								
Complete and/or update Housing Production Plans or Housing Assessments																								
Zoning and Permitting Technical Assistance																								
Conduct Public Engagement Campaign																								

Exhibit E: Capacity

The Pioneer Valley Planning Commission will lead the implementation of proposed PRO Housing activities. PVPC's role as lead entity in this regional partnership includes the responsibility of coordinating all PRO Housing activities throughout the partnership, ensuring that each partnering entity properly manages their respective PRO Housing activities as well as ensuring that each partner maintains adequate capacity to bring PRO Housing activities to completion.

The staff experience needed to coordinate the various entities that will be participating in the PRO Housing activities has been cultivated over decades of combined years of applying for and managing federal, state, local and non-profit funding. In 2012 PVPC collaborated with the Capitol Region Council of Governments in Hartford Connecticut to secure a \$4.2M regional sustainability planning grant. While CRCOG was the lead, PVPC engaged robustly with HUD and complied with all administrative and project reporting and management responsibilities. Elements of our HUD-funded regional sustainability planning grant included collaborating with the cities of Springfield and Holyoke on HUD-funded catalytic projects. Simultaneously PVPC secured a \$1.2M grant from the US CDC on behalf of the LiveWell Springfield coalition, and both grants were effectively and competently managed by PVPC's Land Use & Environment staff including coordinating with multiple partner agencies, public, private and non-profit. PVPC staff effectively managed multi-million-dollar EPA grants, numerous million-dollar community development block grants and our Transportation department serves as the pass-through for tens of millions of federal funds via MassDOT.

Partnering with the Franklin Regional Council of Governments (FRCOG), PVPC will manage PRO Housing activities on behalf of 69 municipalities. As commissions made-up of public officials representing each member municipality, PVPC and FRCOG have long-standing and active relationships with leaders in all communities of the greater Pioneer Valley. These relationships will be critical to advance PRO Housing activities where local Select Boards, Planning Boards, Boards of Health, Housing Authorities, Housing Trusts, Housing Committees, and others will need to be supportive of our efforts to advance and preserve affordable housing.

For PRO Housing activities addressing state-wide Title 5 septic regulations or state-certified Housing Production Plans, collaboration with Massachusetts Department of Environmental Protection and the Executive Office of Housing and Livable Communities respectively will be needed for successful implementation. PVPC and FRCOG, as Regional Planning Agencies, have long-standing working relationships with both state-level entities. Through the partnership of the regional and state-wide non-profits of Way Finders, Rural Development, Inc., UMass Donahue Institute, and Massachusetts Housing Partnership, PVPC will leverage successful relationships with state agencies and policymakers to implement PRO Housing activities with the broadest possible impact.

Way Finders and its regional partners have growing capacity through the WMHC and its current Community Building and Engagement activities. These coordinated efforts will enable the partnership to build on its current relationships with state and local policymakers and past advocacy successes to increase our shared impact on the region and state.

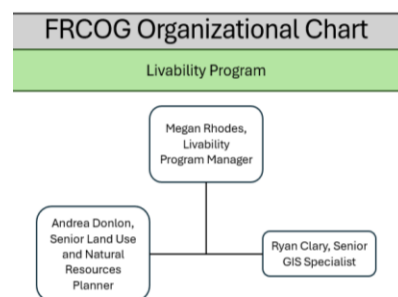
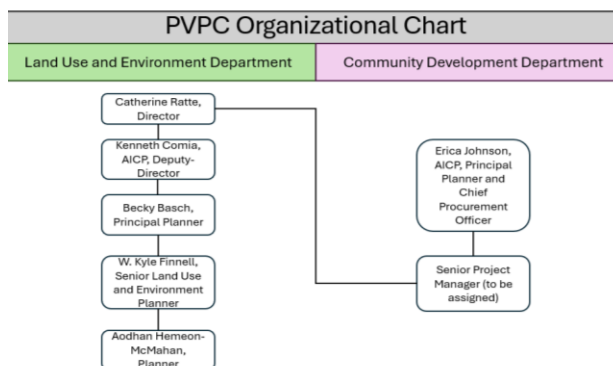
Partner Organizations and Experience with Civil Rights and Fair Housing

A total of seven (7) full-time staff from PVPC will be working part-time on the proposed PRO Housing activities with one half-time Project Manager. PVPC has experience working to advance fair housing and equitable access to opportunity working on our core cities Analyses of Impediments to Fair Housing Choice and the Fair Housing Equity Assessment for the region. The existing management of PVPC's Land Use and Environment Department, including Catherine Rattè, Director of Land Use and Environment,

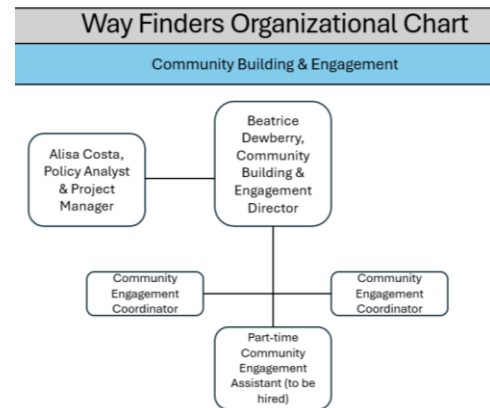
and Kenneth Comia, AICP, Deputy-Director of Land Use and Environment, will manage staff assigned to the PRO Housing activities while focusing on broader activities, including coordination of partnerships, relevant timeframes, budgets and implementation. Senior Staff from Land Use and Environment, including Becky Basch, Principal Planner, and W. Kyle Finnell, Senior Land Use and Environment Planner, will be assigned PRO Housing tasks with deliverables, budgets, and timelines. Additionally, Aodhan Hemeon-McMahan, Planner, will be assigned PRO Housing tasks with deliverables and timelines. One half-time staff member from PVPC's Community Development Department will support PRO Housing activities, with Erica Johnson, AICP, Principal Planner and Chief Procurement Officer, managing all subcontracts with partnering entities, assuring compliance with state and federal regulations throughout the grant timeframe. A Senior Project Manager, to-be-determined, will be assigned overall project management of all PRO Housing activities, coordinating and facilitating regular meetings with PRO Housing partners and ensuring that required reporting is completed.

Three (3) Senior Staff from the FRCOG's Livability Program will be managing various PRO Housing activities. Megan Rhodes, Livability Program Manager, will manage staff assigned to the PRO Housing activities while focusing on the broader activities, relevant timeframes, budgets, and implementation. Andrea Donlon, Senior Land Use and Natural Resources Planner, and Ryan Clary, Senior GIS Specialist, will be assigned PRO Housing tasks with deliverables, budgets, and timelines.

Way Finders anticipates four (4) full-time staff will be managing various PRO Housing activities. Alisa Costa, Policy Analyst & Project Manager, will



be assigned PRO Housing tasks with deliverables, budgets, and timelines and will focus on assigned activities. Beatrice Dewberry, Community Building and Engagement Director, will manage PRO Housing activities related to community engagement, including budgets, timelines, and deliverables, overseeing all activities and tasks performed by two (2) Community Engagement Coordinators & one (1) Community Engagement Assistant (to be hired for this grant). The CB&E Director will oversee the Coordinators and Assistant in performing community outreach, to support the development of Housing Production Plans in Hampden and Hampshire counties. The Policy Analyst & Project Manager will also work closely with the CB&E Director to align the regional and grassroots advocacy work in this proposal.



With existing locations in Springfield, Holyoke and Northampton, Way Finders is embedded in underserved and marginalized communities in Massachusetts in which our communities live, work and play. Way Finders is a trusted partner of the state, and we have worked with state offices since our inception in 1972, including the Executive Office for Health and Human Services (EOHHS) and the Executive Office of Housing and Livable Communities (EOHLC). We are also members of Hampden County and Three County Continuum of Care, an important gateway to housing for homeless families. In the past five years alone, we have successfully managed 108 Federal, State, Local and privately funded contracts delivering a range of publicly funded programs.

Way Finders also works to advocate for housing at the federal, state and local levels, and has a strong history of meaningful community engagement in Springfield and Holyoke. Way Finders' Community Building & Engagement department (CB&E) has provided Resident Leadership, Health Advocate, and Community Advocate Training Programs in Holyoke and Springfield since 2013. Our programs, which now also include Digital Literacy and Equity initiatives, are resident-driven, using input and feedback from community members so that we address issues and provide training that residents identify as most important to them. CB&E engaged over 1,000 residents in 2023, including municipal leaders and elected officials, through its programs and events. Its accomplishments have been honored by NeighborWorks® America, MACDC, Point32Health Foundation, and LISC Massachusetts.

Knowledge of fair housing issues has been integrated into the Way Finders service approach since our inception in 1972. Since then, we have continuously provided fair housing education and guidance throughout the western Massachusetts region. In 2004, we partnered with sister agencies in Franklin and Berkshire Counties and since then have operated ten Fair Housing Education and Outreach Programs, funded by HUD.

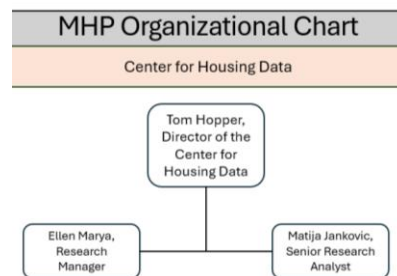
The majority of Way Finders services are provided in neighborhoods that are racially/ethnically concentrated areas of poverty. We work closely with neighborhood and community groups to reach the region's minority groups, including the growing population of recent immigrants, whose needs have triggered a State of Emergency declaration from Governor Healey. Way Finders' Housing Center is strategically located in proximity to several of Springfield's

underserved neighborhoods and is adjacent to a transportation hub, facilitating access to all residents from our service area.

With the goal of reducing housing discrimination to promote housing choice and equitable opportunities for all, we use data and factual information in our outreach and education activities so that residents, business owners, service providers, landlords, real estate professionals and others understand the reality of continued discrimination against protected classes and the ways they reproduce racial segregation and economic inequities, contribute to homelessness, and impact the health of communities. We teach about the responsibility to uphold the rights of protected classes in their business dealings and service provision. We also inform the public about the pressures of the housing market that reinforce discriminatory practices that favor high earners who are primarily white.

Way Finders also leads an annual Fair Housing and Civil Rights Conference, first started in 2005. The Conference provides an opportunity for experts, stakeholders, and the general public to participate in educational and discussion sessions on a wide variety of fair housing topics. More than 1,399 people, representing 26 states, the District of Columbia, Puerto Rico, and Samoa, attended the 2023 conference. Although Way Finders remains the lead agency, it has recruited the Western New England University School of Law, the Equal Employment Opportunity Commission (EEOC), the Department of Education (DOE), the Department of Labor (DOL), and the Boston Housing Fair Housing Center, together with Massachusetts Fair Housing Center, to join us as partners in this event.

Massachusetts Housing Partnership anticipates three (3) full-time staff will be managing PRO Housing activities. Tom Hopper, Director of the Center for Housing Data, will be managing all staff assigned PRO Housing activities, focusing on broader activities, budgets, relevant timeframes, and project collaboration with partnering entities. Ellen Marya, Research Manager, and Matija Jankovic, Senior Research Analyst, will be assigned PRO Housing tasks with deliverables, budgets, and timelines and will be focused on activities with those parameters.

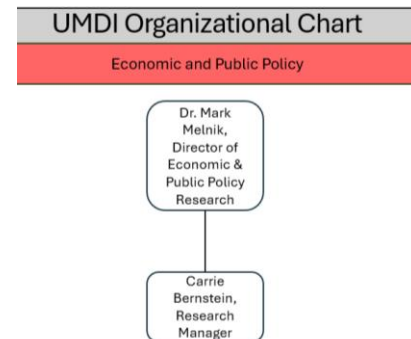


All of MHP's teams work toward the common goal of furthering fair housing. MHP's Homeownership team offers the ONE Mortgage Program for first-time homebuyers across Massachusetts. Through this low downpayment, low fixed interest rate, no PMI mortgage, over 25,000 families have become homeowners. ONE Mortgage borrowers have a median income of \$56,000 and overwhelmingly live in neighborhoods traditionally underserved by conventional credit - one-third of loans have originated in the City of Boston, and another third across the Commonwealth's gateway cities. In addition, over half of all ONE Mortgage borrowers are households of color, and the program is the only statewide housing mechanism designed to address the racial homeownership gap.

MHP's Community Assistance Team also offers numerous trainings and direct technical support to communities to advance fair housing. These include how municipalities can and should use resources from their Community Preservation Act Funds and Affordable Housing Trust Funds to affirmatively further fair housing, what communities' obligations are under federal and state fair housing laws, and how to appropriately structure marketing and resident selection processes.

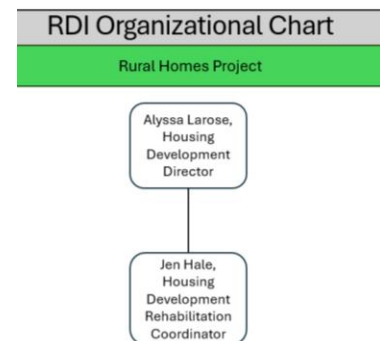
Through MHP’s Center for Housing Data tools, community members, local and regional leaders, and advocates have access to key granular data to understand the impacts of housing decisions on their neighborhoods. Through DataTown, users can access local-level information on topics including race and ethnicity, income, tenure, and housing affordability, inventory, and production. Through TODEX and Residency, users can explore residential density patterns around transit stations and other key community assets. These data points help tell the story of who is able to live where, and how communities can act to improve access and equity.

UMass Donahue Institute anticipates two (2) full-time staff managing PRO Housing activities. Dr. Mark Melnik, Director of Economic & Public Policy Research, will manage staff assigned to the PRO Housing activities while focusing on broader activities, including coordination of partnerships, relevant timeframes, budgets and implementation. Carrie Bernstein, Research Manager, will be assigned PRO Housing tasks with deliverables, budgets, and timelines and will be focused on activities with those parameters.



The UMass Donahue Institute is a public service, research, and economic development arm of the University of Massachusetts, with a mission to advance equity and social justice, foster healthy communities, and support inclusive economies that alleviate poverty and promote opportunity. The Institute’s Economic & Public Policy Research (EPPR) group produces numerous studies of economic and racial equity and opportunity, including state and local level Analyses of Impediments to Fair Housing, as well as other housing, workforce, and other economic studies intended to provide the necessary information to decision-makers, leaders, and residents to identify and impact fair housing and equity issues.

Rural Development Inc. (RDI) anticipates two (2) full-time staff assigned PRO Housing activities. Alyssa Larose, Housing Development Director, will be managing the various development projects. The Director will focus on overall timelines, budgets, and deliverables. Jen Hale, Housing Development Rehabilitation Coordinator will be assigned tasks to complete within the set timelines and budgets.



Rural Development Inc. has been a nonprofit development arm of the Franklin County Regional Housing and Redevelopment Authority since its incorporation in 1991. Since it started developing affordable housing, it has created over 100 affordable homeowner units, and 9 rental housing projects totaling 151 units.

RDI has also provided development consultation to numerous other historic and mixed-use projects in Franklin County. It has recently hired additional staff to grow its pipeline of projects as well as begin a pilot receivership program, which successfully just completed its first project. RDI has deep knowledge of the development issues and constraints within a rural context.

RDI’s mission is to advance the right of all people in Franklin County to occupy environmentally responsible, energy efficient, affordable housing and to improve economic independence. When affordable units are created, RDI follows Massachusetts’ Affirmative Fair Housing Marketing

and Resident Selection Plan Guidelines to ensure that all people have an opportunity for affordable housing. Additionally, RDI is the non-profit corporation of the Franklin County Regional Housing and Redevelopment Authority (HRA), which provides training to landlords on Fair Housing and is the Housing Consumer Education Center, which is the one-stop source of information, education and referrals on housing-related issues for all residents of Franklin County regardless of income.

PVPC, as lead entity and applicant, will draw on the combined experience of senior staff to assure sound financial and project management including compliance with local, state and federal procurement requirements. PVPC has all the necessary internal controls in place to assure quality management, oversight, and administration of these federal funds.

This application was written in collaboration among all partnering entities, who met regularly for the last few months and weekly for seven (7) consecutive weeks to develop proposed PRO Housing activities and coordinate efforts to ensure a complete and successful application narrative. From PVPC, Catherine Rattè, Director of Land Use and Environment, Kenneth Comia, AICP, Deputy-Director of Land Use and Environment, W. Kyle Finnell, Senior Land Use and Environment Planner, and Aodhan Hemeon-McMahan, Planner, all contributed substantially. From FRCOG, Megan Rhodes, Livability Program Manager, contributed to the application narrative. From Way Finders, Alisa Costa, Policy Analyst & Project Manager, contributed to the application narrative. From Massachusetts Housing Partnership, Tom Hopper, Director of the Center for Housing Data, and Ellen Marya, Research Manager, provided content for the application narrative. Mark Melnik and Carrie Bernstein from UMDI, the entity selected by the Commonwealth of MA to facilitate development of the State's Housing Plan, contributed as well. The collaborative effort to develop a cohesive and ambitious application for PRO Housing funding along with the regular, full-team meetings for coordination of the shared effort will continue with the proposed PRO Housing activities.

During one of our public meetings to engage residents and other key stakeholders in the development of this proposal one of our core cities Housing staff reminded us that times have changed. In the past an individual city might have been able to manage its own local housing needs, but this is no longer true in our region, in our Commonwealth or in our country. Cities and towns cannot accomplish this work of preserving and advancing affordable housing on their own. Housing in our region, the Commonwealth and the country has come to such a critical juncture that no sole community can solve the affordable housing crisis. Our affordable housing crisis demands a regional approach that unites the right organizations with the necessary knowledge, skills, abilities and mission to work together to overcome barriers to affordable housing. We are the answer to our region's housing need and HUD's Pro Housing funding is the missing element.

Exhibit F: Leverage

In total PVPC and our partners are pledging \$2,163,592 in leveraged funds which is 34 percent of our \$6.36M request. MHP has firmly committed to leveraging staff time for this project. In addition to time already invested in creating the databases and automated data pipelines that will be used in this project, MHP is committing an additional 600 hours of further refinement and development to its land database, a contribution of time and resources valued at \$150,000.

The FRCOG commits \$101,000 for this project. This funding comes from three grants that the FRCOG has secured to advance housing in Franklin County and will be available to enhance our work to revise zoning bylaws and conduct public engagement in the region.

RDI commits \$515,000 to this project. \$500,000 of this funding comes from an earmark in the Massachusetts Affordable Homes Act that was just passed by the State Legislature in August 2024. The funding is set aside for RDI to provide technical assistance for local housing initiatives. An additional \$15,000 of leverage comes from a grant that RDI has secured to specifically support its pilot receivership program. This leverage will more than double the amount of funding that RDI is seeking with this proposal to continue to develop affordable housing for low- and moderate-income individuals.

Way Finders will be leveraging approximately \$658,000 for nearly 1,000 hours of senior leadership time to help advance the regional advocacy activities described in this grant. This grant will also build on the past 2.5 years of regional coalition building, in forming the Western Massachusetts Housing Coalition, and leverage existing tools in development through MHP and the 2025 UMDI Western MA Housing Study.

PVPC commits \$20,000 for senior leadership and staffing of the regional housing committee and regional land use committee. PVPC has also secured an additional \$720,342 from the Commonwealth of Massachusetts's Executive Office of Administration and Finance for this project. The substantial commitment from the Commonwealth is a testament to the state's focus on addressing the affordability challenges and barriers to housing production in our region.

Exhibit G: Long-term Effect

This proposal is unique and exciting because while each of the different partners have been diligently working on advancing housing individually and jointly over the last decade, this is a rare opportunity to come together to collectively create a holistic picture of the housing needs in the Pioneer Valley and make actionable progress at: removing barriers to affordable housing; creating strong public support that says “Yes! In My Backyard! (YIMBY);” and ultimately, crafting local and statewide policies that will not only help the Pioneer Valley, but also the Commonwealth of Massachusetts, solve its housing crisis. As a coalition, we will leverage each partner’s strengths and build on one another’s work, multiplying the impact of our proposed efforts and ensuring their sustainability beyond the 5-year grant period. Analyses of conditions and capacities using data and through deep community engagement will result in identification of the most sustainable and equitable pathways to positive, long-term effects.

This proposal includes the development of local Housing Production Plans that will identify community-specific housing needs and strategies. The data for these plans will be tailored and streamlined by MHP. Way Finders will enhance our community outreach and engagement so we better understand the needs of vulnerable populations, especially communities of color. PVPC will then build on these findings to create a regional housing and land use plan for Hampshire and Hampden Counties. FRCOG will begin tackling zoning and regulatory barriers based on the findings of its recently completed Regional Housing Plan for Franklin County. MHP will elevate the findings from all of these planning efforts to conduct targeted research that will assist the partners as they enact policy changes and build community support for increased affordable housing production and preservation, and research from UMDI under contract with PVPC will also support this objective. RDI will develop affordable units in innovative ways that seeks to preserve housing. RDI will also harness the public outreach that all of the partners will have conducted to gain support for affordable housing projects they have in the development pipeline. Finally, Way Finders and partners will synthesize the lessons learned, and strengths and weaknesses identified through the different activities, to create policy proposals at the state level to advance housing in the Pioneer Valley and in Massachusetts.

By interweaving solid data analysis and deep, focused public outreach throughout all elements of the proposal, this collective project will create a grassroots YIMBY advocacy to ensure that barriers to housing are removed and that more affordable and resilient housing is welcomed and celebrated in the Pioneer Valley. Being able to complete such a comprehensive local housing production plan process will also allow the partners to craft statewide policy proposals that are based on the actual needs and realities of our communities and vulnerable populations. This will create a solid foundation to continue sustained production.

Based on extensive experience with this work over the last decade, the partnership anticipates that by the end of the grant period, it will have accomplished the following outcomes:

- Create or update 45 local Housing Production Plans bringing the voices of residents from underserved neighborhoods and communities into these planning processes.
- Revise or create 8-15 zoning bylaws that promote housing production that can then be used as models for other communities in the Pioneer Valley, but also across the state.
- Update Pioneer Valley Regional Housing Plan and Regional Land Use plan.

- Make actionable progress on revising Massachusetts DEP's Title 5 regulations on septic systems to create more flexibility for housing production in rural communities of the Pioneer Valley, as well as other rural areas of the state.
- Establish robust public support for housing in 24-30 communities through enhanced public outreach, with extended support and advocacy training for 4 cohorts of at least 5 residents each with an emphasis on low-income and BIPOC voices.
- Construct 50-70 units of affordable housing in Franklin County.
- Identify opportunities for multifamily affordable housing development and preservation.
- Craft statewide policy proposals that will allow for sustained housing production and are tailored to benefit the unique needs of the region.
- Produce detailed data and reports that support the benefits of affordable housing and increased housing production in the Pioneer Valley.

The overarching goal of these outcomes is to remove barriers that have prevented the production of housing and affordable housing in ALL communities, particularly in neighborhoods of opportunity to stop the cycle of segregation and expand housing access to protected classes and vulnerable populations.

We believe this model of regional cooperation, especially because we have brought together such a strong team of two regional planning agencies/MPOs, our region's largest community development corporation and affordable housing agency in Way Finders, a rural housing developer, RDI, the Commonwealth's affordable housing entity, MHP and the university connected think and do arm, UMDI, that is just now facilitating development of the Commonwealth's statewide housing plan, paired with strategic data collection and coordination can serve as a model for other regional partnerships in how to identify, and overcome, barriers and identify, and build on, opportunities to advance housing production. Exercising deep and meaningful resident led community engagement to assure understanding and integration of community needs, we will build local enthusiasm that will serve as a catalyst for change.

Looking out past the grant period, we believe the outcomes and deliverables itemized above will be a catalyst for longer term progress providing a coherent and coordinated housing strategy to build on for many years to come. It is taking time to reverse prevailing patterns of economic and racial segregation, but our approach of planning at multiple levels to identify and create affordable housing opportunities in communities of all types, combined with robust public engagement and a messaging campaign, is an important prerequisite for addressing and correcting the history of harm and discrimination in housing access and affordability.

Another long-term effect is an increased level of coordination and cooperation between the Pioneer Valley and the rest of the Commonwealth. Western Massachusetts has often been seen and treated as a separate entity from eastern Massachusetts and the metro Boston region. However, we know that the Pioneer Valley region is essential to the Commonwealth's identity, and if properly coordinated and connected to the rest of the state, the region can play a critical role in the solution to Massachusetts' chronic housing crisis. By creating more development opportunities and highlighting connections between housing in the Pioneer Valley and statewide systems such as transportation infrastructure and climate/environmental planning, we will leverage the work proposed in this application to introduce new statewide strategies that connect eastern and western Massachusetts strategies. Through this proposal, change can occur not only in the 69 towns of the Pioneer Valley, but also across the Commonwealth.