

West Springfield Housing Production Plan



DECEMBER 2018

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Advisory Committee with assistance from the
Pioneer Valley Planning Commission.



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This plan was prepared according to the requirements of the state's Housing Production Program (HPP), <https://www.mass.gov/service-details/chapter-40-b-housing-production-plan>, which is a program administered by DHCD and authorized by Massachusetts Chapter 40B to encourage communities to take a proactive approach to affordable housing development and to meeting the 10% affordable housing goal for all municipalities in the Commonwealth. This HPP is valid for a five-year period from the approval date by DHCD. Upon expiration, the HPP may be renewed.

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Contents

Acknowledgements.....	iii
Executive Summary.....	1
Report Organization.....	5
Chapter 1: Introduction.....	5
Purpose	5
Housing Production Plans and MGL Chapter 40B.....	6
Planning Methodology	7
Data and Information Sources	14
Defining Affordable Housing.....	14
Fair Housing and Housing Discrimination	16
Chapter 2: Housing Needs Assessment.....	19
Community Overview	19
Demographic Characteristics	20
Housing Supply Characteristics	34
Chapter 3 Housing Development Constraints.....	46
Overview	46
Housing Market.....	46
Development Constraints, Limitations and Opportunities	54
Chapter 4: Housing Action Plan.....	64
Overview	64
Plan Goals.....	64
Affordable Housing Production Goals.....	64
Potential Locations for Affordable Housing Development	65
Recommended Actions	67
Schedule of Actions.....	74
Appendices.....	77
Appendix 1: Compliance with DHCD’s Housing Production Plan Approval Criteria	78
Appendix 2: Terms and Definitions.....	80
Appendix 3: Community Survey Results	84



Executive Summary

The Town of West Springfield is striving to ensure that all members of their community have access to safe, decent affordable housing in neighborhoods that allow them to prosper. This housing production plan presents data, analysis and recommended actions to achieve this vision and corresponding goals.

Currently, there are a variety of homeownership and rental options at varying price points in the Town of West Springfield. However, analysis of data from the community, the region, and the Commonwealth suggests that housing affordability will be a challenge in the community, the region and the state in coming years. A growing population, stagnation of housing production across the state in recent decades, aging baby boomers looking to downsize, and millennials entering the housing market sharing a preference for smaller, units in compact neighborhoods with easy access to community amenities and services are four significant factors that are projected to affect housing affordability.

Through data analysis and community engagement, the following key challenges have been identified in West Springfield.

1. One-third (34%) of all households living in West Springfield are “cost-burdened” meaning residents spend more than 30% of their income on housing costs (mortgage and taxes or gross rent). Approximately 43% of all rental households and 28% of all owner-occupied households are cost burdened. When a household spends more than 30% of their income on housing, it becomes more challenging for households to meet their other basic needs including medical expenses and transportation expenses.
2. There are not enough affordable housing units available for those earning at or below 80% of the Area Median Income (AMI)—the common income threshold for deed restricted affordable housing. There are currently approximately 429 units of subsidized housing in West Springfield. Approximately 58% of these units are restricted to seniors or individuals with a disability and there is a two to four year waitlist for these units. Another 27% of the units are for families and there is currently a three to six year waitlist for these units. The remaining 14% of “affordable units” are group homes. In order to reach the 10% community goal established in Massachusetts General Law Chapter 40B, another 834 units of income restricted affordable housing are needed in West Springfield. It should be noted that given the high number of cost-burdened households living in West Springfield, the need for affordable units is much higher than the 834 unit minimum required to achieve the 10% state requirement.
3. The Town of West Springfield, like most communities in the Pioneer Valley, is seeing its population age. By 2022 the segment of the population ages 65 to 74 is expected to grow by 22.6% and the segment of the population ages 75 to 84 is expected to grow by 44.7%. In addition, 13.4% of the current population has some type of disability. The aging of the population and the presence of those with disabilities points to a need to accessible units, which are lacking in both West Springfield and the greater Pioneer Valley region. In West Springfield, the Housing Authority has 12 wheelchair accessible units and the MassAccess registry showed only 4 accessible units available in the region, all of which are income restricted.

To address these three key challenges and others identified in the plan, the Town of West Springfield established six goals that guided the creation of the Housing Production Plan's action strategies and will guide the future implementation work. The goals are as follows:

1. Promote and create municipal programs and services that align with the needs of the community.
2. Ensure that a portion of the housing stock has features that make it accessible to those of all ages and abilities.
3. Create and preserve affordable housing that serves a broad spectrum of needs in the community. This includes providing rental and ownership opportunities for all income ranges and working to keep associated fees (taxes, utilities, etc.) at a level that does not price people out of the community, but still provides the needed services.
4. Encourage redevelopment and investment in neighborhood's that have existing services and infrastructure (water, sewer, sidewalks, transit access, etc.) in order to preserve the remaining natural and open space in West Springfield
5. Ensure that housing across the city is well maintained and safe.
6. Ensure fair access to safe, functional and affordable housing for all.

The plan evaluates a wide range of options to address the housing challenges in the community. Actions that would help address the six key goals and that were seen as achievable in the time frame of this plan's five-year implementation period were selected. In total, 21 strategies have been proposed, including:

1. Carry out ongoing public education on existing housing programs including Housing Rehabilitation, the Home Modification Loan Program (HMLP), and the Town's 1st Time Home Buyer program.
2. Explore ways to expand the senior citizen tax work-off program.
3. Pursue grants and public-private partnerships to help resolve infrastructure deficiencies and maintain infrastructure in Town to lower the cost-burden on residents.
4. Work to identify parcels that could be used for the development of homeownership opportunities by Habitat for Humanity of Greater Springfield.
5. Pursue development opportunities that have an affordable component for the parcels identified in Chapter 4 of this plan.
6. Continue to explore friendly 40B projects, like the recent Sisters of Providence development.
7. Reach out to local veterans groups to better assess the need for veteran's housing in the community and the possible solution to addressing it.
8. Amend zoning ordinance to allow Accessory Dwelling Units throughout town.
9. Amend zoning ordinance to allow infill development on vacant, smaller residential lots in the Merrick neighborhood that have been empty since the tornado.
10. Update zoning in existing built-out neighborhoods to ensure that zoning better aligns with the development patterns that currently exist.
11. Amend zoning ordinance to clarify that mixed use is allowed within the Main Street and Elm Street districts.
12. Integrate data and strategies from this plan into the forthcoming Merrick Master Plan to ensure consistency

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13. Explore funding sources beyond Community Development Block Grant (CDBG) funds to expand the housing rehab program into non-CDBG eligible neighborhoods, where there is need.
 14. Continue to participate in the Attorney General's Abandoned Housing Initiative (Receivership Program) to address blighted, vacant properties throughout Town.
 15. Continue code enforcement efforts throughout Town.
 16. Explore the feasibility of using Community Preservation Act (CPA) funds to create a buy-down program as a means of providing additional affordable homeownership opportunities.
 17. Partner with the Massachusetts Fair Housing Center or Wayfinders to host bi-annual fair housing information sessions with landlord and tenants.
 18. Participate in regional and/or sub-regional conversations about housing needs and solutions, including joining the Regional Housing Committee.
 19. To the extent feasible, use the Opportunity Zone program to invest in infrastructure and affordable housing within the identified zone.
 20. Create a housing partnership that will work to advocate for and advance housing projects in the community and educate the community on various housing needs.
 21. Consider forming a shared housing coordinator position with another community (ies) to advance housing projects in Town.



Chapter 1: Introduction

Purpose

A Housing Production Plan (HPP) expresses a community's proposed approach to assuring that there are enough homes at affordable prices and rents for people who wish to live there. Though other community plans and documents may address housing, it is the purpose of an HPP to present a clear strategy that will enable the community to meet its housing needs in a manner that is consistent with Massachusetts Chapter 40B statute and related state and federal regulations.

Since the real estate boom of the late 1990s, home sale prices and rents in Massachusetts have jumped significantly due to a stronger housing market, increasing consumer demand, and low interest rates. The average assessed values of residential properties in West Springfield increased 15.3% from 2000 to 2018 (after adjusting for inflation). Today, after some 20 years of upward pressure on home prices and rents, housing is less affordable in the communities of the Pioneer Valley, including West Springfield, than it has ever been. In fact, a community survey conducted for this report found that more than 1 in 2 residents of West Springfield say that today they could not afford to buy the home they currently live in.

During the 1960s, the Massachusetts housing market experienced similar, though not as intense, pressures on prices and rents, with the result being a shortage of affordable homes. In response, the Commonwealth enacted General Law Chapter 40B legislation in 1969, which set the now-familiar goal for municipalities to have at least 10% of their year-round housing units affordable to families or individuals earning 80% or less than the area median income. To encourage progress toward this 10% goal, the 40B law created a provision that grants a so-called comprehensive permit that allows developers who commit to building a sufficient number of affordable units the ability to by-pass local zoning laws. Communities that are making progress toward the 10% goal or have already achieved it are not subject to this provision.

As of September of 2017 (the most recent date for which information is available), there were 12,629 year-round housing units in West Springfield, of which 429 (3.4%) were considered affordable to individuals and families earning 80% or less than the area median income (AMI). This means West Springfield needs at least another 834 affordable homes to meet the 10% community goal established by

Report Organization

This Housing Production Plan has four major sections that are organized into the following chapters:

Chapter 1: Introduction—A summary of housing regulations and the process to produce this plan (*this chapter*)

Chapter 2: Housing Needs Assessment—An assessment of West Springfield's current housing needs, as well as demographics and the condition of existing housing stock

Chapter 3: Housing Development Conditions—A survey of conditions that affect future housing development, including the housing market, environmental and land use constraints, zoning and local land use policies, and the availability of public infrastructure and services

Chapter 4: Housing Action Plan—A prioritized set of 21 strategies for meeting West Springfield's housing needs and reaching the 10% affordable housing goal

Chapter 40B.

The people of West Springfield recognize that it is essential to the town's long term prosperity and social fabric that individuals and families of all ages and incomes have housing opportunities within the community. Therefore, the West Springfield Housing Plan Committee has produced this Housing Production Plan to address this need and move toward the 10% affordable housing goal for the community.

Housing Production Plans and MGL Chapter 40B

This section summarizes the state laws and regulations that apply to local housing production plans.

Under Massachusetts General Law Chapter 40B, municipalities are encouraged to ensure that at least 10% of their total housing stock qualifies as affordable to individuals and families who earn up to 80% of the area median income (AMI) for the region in which the municipality is located. Chapter 40B provides communities that have not reached this 10% goal with an incentive to do so: in these municipalities, a developer who proposes a significant number of affordable units is allowed to override most local zoning and wetlands laws and regulations by applying to the local zoning board of appeals for what is known as a "comprehensive permit," which the board is obligated by state law to issue.

A Housing Production Plan (HPP) is a proactive approach to help communities make progress toward the 10% goal, thereby avoiding the obligation to issue comprehensive permits and retaining their local control over housing development. The Massachusetts Department of Housing and Community Development (DHCD) encourages local governments to prepare and submit a Housing Production Plan (HPP).

The HPP program requires communities to:

- Complete a comprehensive housing needs assessment that takes into consideration both local and regional housing needs, and identifies opportunities and constraints to meeting those needs.
- Develop strategies to enable the community to meet its affordable housing needs, including an explanation of how constraints will be mitigated. Specifically, the HPP must show how the community will meet its annual affordable housing production goal of 0.5%.

The HPP must be approved by the local planning board, Town Council, and DHCD.

There are two major benefits for a community to have an HPP that is certified by DHCD. First, communities with approved and certified HPPs are given preference over non-HPP communities for certain state grant funds. Second, a municipality can retain its local authority to require developers to comply with zoning and wetlands laws (and avoid the Chapter 40B comprehensive permit) so long as the municipality has an approved and certified HPP in place, and is making progress toward the 10% goal at a rate of at least 0.5% per year; therefore, any decisions by the local Zoning Board of Appeals to deny a comprehensive permit will be deemed consistent with local needs under Chapter 40B by the Massachusetts Housing Appeals Court, and the local zoning board of appeal's denial of a comprehensive permit application will be upheld, provided that the board complies with the requirements of 760 CMR 56.03(8). A developer may still appeal the denial of a comprehensive permit in such cases, first to DHCD and then to an interlocutory appeal with the Massachusetts Housing Appeals Committee, on an expedited basis.

Additional information about the HPP program, including information on compliance, is provided on the DHCD website: www.mass.gov/hed/community/40b-plan/housing-production-plan.html.

This HPP was prepared according to the requirements of the HPP program. Once this HPP is approved by the West Springfield Town Council, Planning Board, and DHCD, the Town of West Springfield will be eligible to become temporarily “appeal-proof” from the Chapter 40B comprehensive permit for one calendar year, so long as 63 (0.5% of 12,629) or more affordable housing units were created during the year prior to approval.

Planning Methodology

The Town of West Springfield worked with the Pioneer Valley Planning Commission (PVPC) to develop this HPP in accordance with the requirements of 760 CMR 56.03(4). An ad-hoc committee of Town officials and staff was created to guide the planning process. The committee met five times between July and November of 2018. The committee was responsible for reviewing, amending and approving draft chapters of the plan and was integral in completing the public engagement and action plan portion of this plan. The committee met from 9-10:30am at the West Springfield Municipal Operations Building on the following dates:

- July 17, 2018
- July 31, 2018
- September 12, 2018
- September 26, 2018
- October 18, 2018

Public Forums

The committee, in conjunction with PVPC, hosted two public forums—the first on September 6, 2018 and the second on October 11, 2018.

Public Forum #1

This first public forum took place on September 6, 2018 at 6:30pm at the West Springfield Senior Center. The purpose of the meeting was to share information about the planning process and gather input on the various housing needs and challenges in West Springfield from residents’ perspective. PVPC gave a short presentation on the planning process and some of the data collected to date at the beginning of the forum.

Next participants were asked to take four post-it notes and use them to describe each of the following: (1.) their childhood home, (2.) their first home as an independent adult, (3.) their current home and (4.) their next home. Residents then shared some of the different types of housing they have lived in throughout their lives and the types of housing they may need next. Responses to each phase of life highlighted the fact that participants have lived in a number of different types of housing including: single family houses, apartments, income restricted affordable housing and military housing in good



neighborhoods and bad neighborhoods. This activity was used to frame the remainder of the evening and served as a reminder that the home an individual currently lives in may not be the unit that would fit their needs throughout the different stages in their life. It was also a good reminder that if the community has a wide range of housing types at different price points, an individual or household could stay in the community they love as their housing needs change over time.

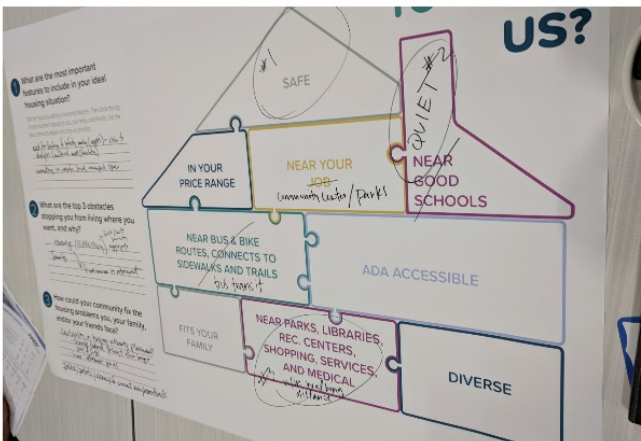
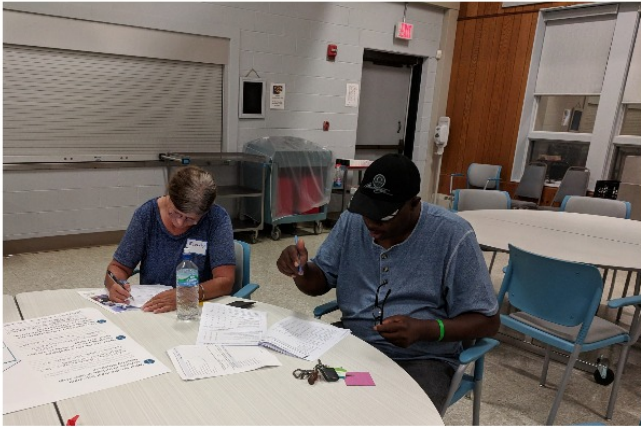
The meeting then transitioned into an interactive activity in breakout groups. In these groups, participants were asked to articulate the most important features in their ideal living situation. They could select pre-identified attributes or add additional ones that they considered more important. Almost every group

included the need for the house to be both safe and in their price range in the top three qualities that are most important. Accessibility and proximity to various amenities were also valued attributes selected by participants.

Next, participants were asked to identify the barriers that prevent them from living in their ideal situation and ways the community could address their housing challenges. In regards to the barriers limiting their ability to live where they would like, all groups listed a lack of options in their price range as an issue. Other barriers included location of family, lack of available units, not accessible, and the municipal expenses (taxes, water, sewer, etc.) that come with living in a certain community. The following were listed as ways the municipality could help remove some of the perceived barriers to housing in the community:

- Police Patrols and clean-up of current neighborhoods
- Look at industrial land to build affordable housing units/veteran's housing
- Modify/Update the City's zoning code to encourage more modest sized homes and homes on smaller lots
- Lower taxes
- Pursue more CDBG funding for housing rehab
- Change income guidelines for program and affordable housing eligibility

The forum ended with an open discussion about any housing challenges that had not been addressed in the meeting thus far. The following additional



challenges were surfaced:

- Concerns around lead paint
- Landlord requiring first month's rent, last month's rent and a security deposit can make getting an apartment extremely challenging
- A limited number of ADA accessible homes and apartments
- Rental and sale prices are too high
- Parking in many neighborhoods is limited
- Covering housing costs and saving for a down payment to buy a home can be challenging
- Limited transit access in the community
- Limited veteran's housing
- Concerns that landlords won't rent a studio to a family of 2 (couple)
- CDBG Housing Rehab funding is limited to only certain neighborhood (Merrick and Memorial) and is needed elsewhere

Public Forum #2

A second public form was held on October 11, 2018 at 6:30pm in the Auditorium at the Municipal Operations Building in West Springfield. The purpose of this meeting was to present the findings from the Housing Needs Assessment and Community Survey. The meeting also provided an opportunity for final input on housing challenges in the community and solutions to address identified barriers. This meeting was sparsely attended, but was recorded and live broadcasted on the Town's Social Media sites and local public access television. The recording is also available online and has been viewed many times.

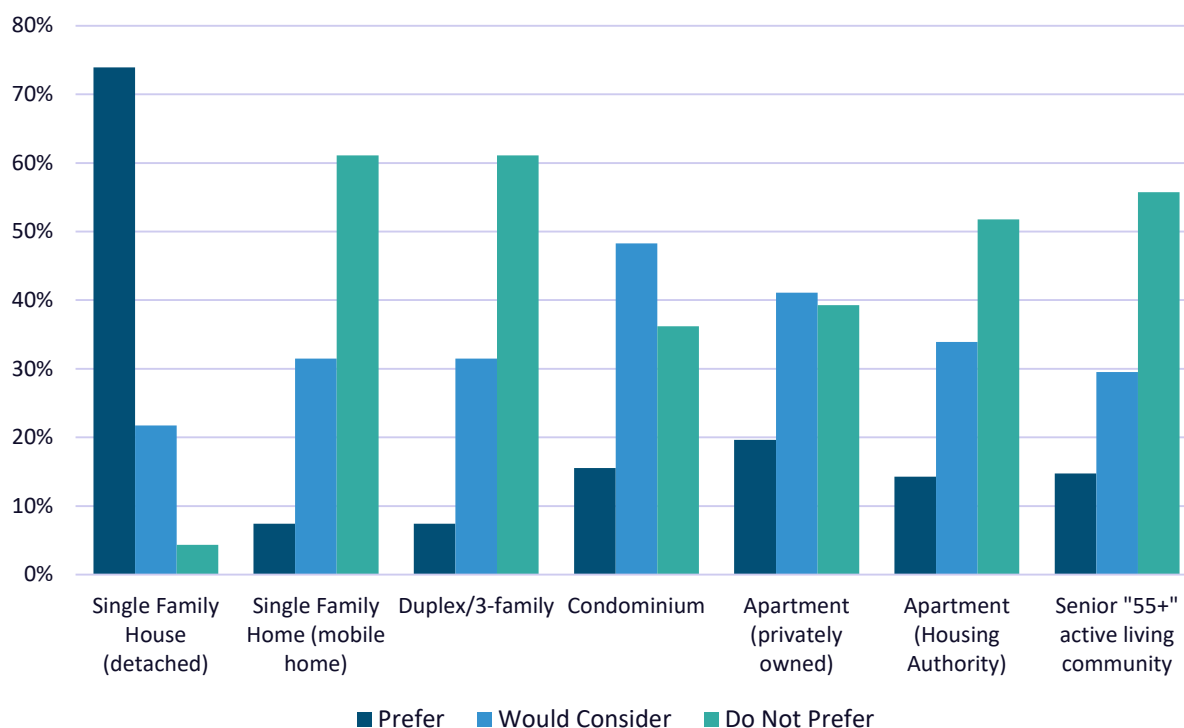
Community Survey

To capture the community's perspective on housing needs in West Springfield and the favorability of a variety of possible housing solutions, PVPC and the Town of West Springfield launched a community survey. The survey was translated into four additional languages—Russian, Spanish, Arabic, and Nepali. The English version of the survey was launched online and shared through social media. We also had paper versions of the survey in all languages available at the Town's library, senior center, planning office, the housing authority, at the refugee resource center and through Ascentria (formerly Lutheran Social Services)—a social services agency that assists with refugee relocation. Surveys were also available at our first public forum. In total there were 100 surveys completed; 69 online and 31 in paper. A large majority of the surveys were in completed in English, but there were 2 completed in Nepali, 4 in Arabic and 5 in Russian. Despite the small sample size, the survey results were fairly representative of the community demographics. A full summary of the survey results can be found in Appendix 3.

In the survey, we first tried to get a sense of if respondents intend to move in the next ten years and if so, where and what housing type would they consider or prefer. In West Springfield, almost 70% of survey respondents said their whole household or someone in their household plans to move in the next ten years. Of those, the vast majority would prefer to move to another house in West Springfield, but would consider relocating to another community in the region (within 30 minutes of West Springfield). This suggests that survey responds like living in West Springfield and would prefer to in the future even as their housing needs change.

We also asked those who plan to move to choose the type of housing they would prefer to move into next. Almost 70% of survey respondents selected a detached single family home as the housing style they would prefer. This aligns with the long-standing national trends of Americans striving for homeownership opportunities in detached single family home units. Other unit types that people would most prefer included privately owned apartments (19%) and condominiums (15%). When asked to select housing types that they would consider, condominiums (48%), privately owned apartments (41%) and housing authority apartments (34%) were the most popular responses. In the “Do Not Prefer” category, mobile homes and duplexes/3-family homes were the least popular followed closely by senior active living communities. Mobile homes and duplexes/3-family housing types may have been unfavorable because the existing stock in the community today isn’t well-maintained and the lack of preference for senior housing may be tied to survey respondents not being quite old enough to be considering this as a viable option.

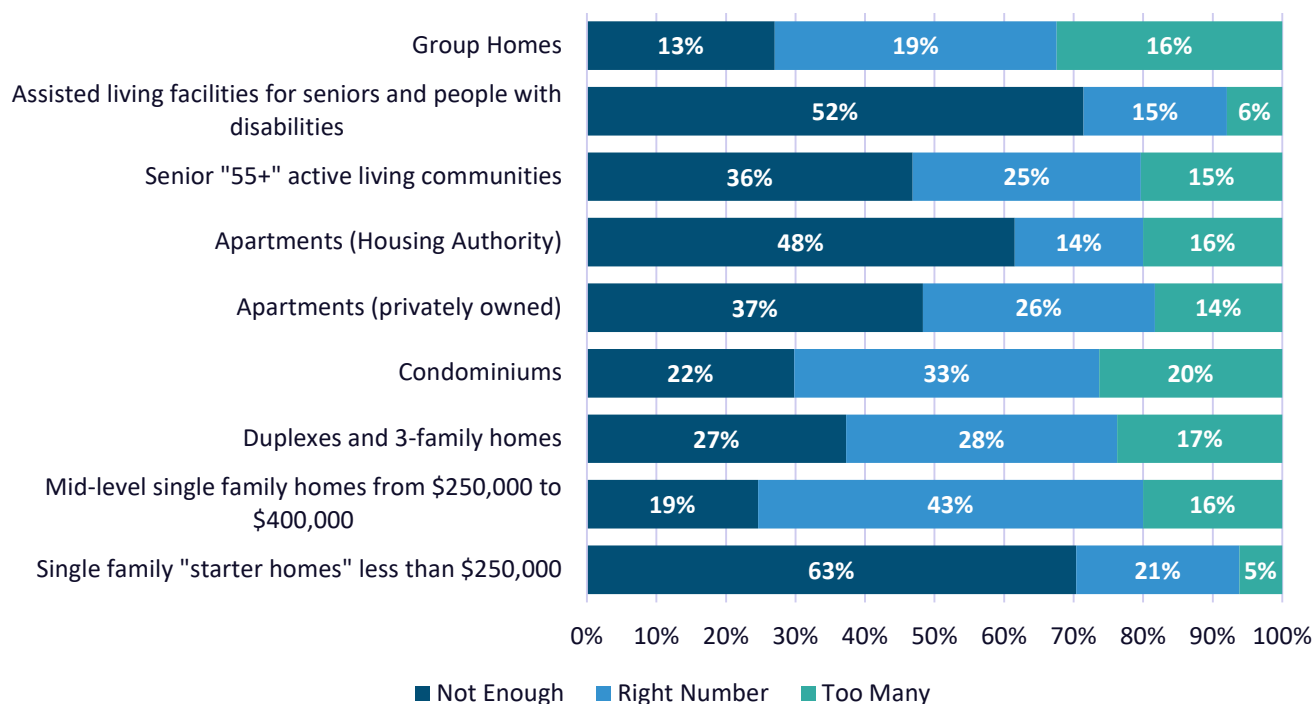
FIGURE 1-1: SURVEY QUESTION #3-WHAT TYPE(S) OF HOME(S) WOULD YOU, OR THE PEOPLE WHO ARE LIKELY TO MOVE, PREFER FOR YOUR NEXT HOME?



Source: West Springfield Housing Production Plan Community Survey, Fall 2018.

We then asked survey respondents if they felt there was “Not Enough,” a “Right Amount” or “Too Many” of each housing type. Top responses for types of housing where there aren’t enough of each in the community included single family “starter homes” that cost less than \$250,000, assisted living facilities for seniors and people with disabilities and Housing Authority Apartments. It’s noteworthy that in regards to assisted living facilities and housing authority units, that most survey respondents would not prefer to live in these units, but they recognize the greater need for them in the community.

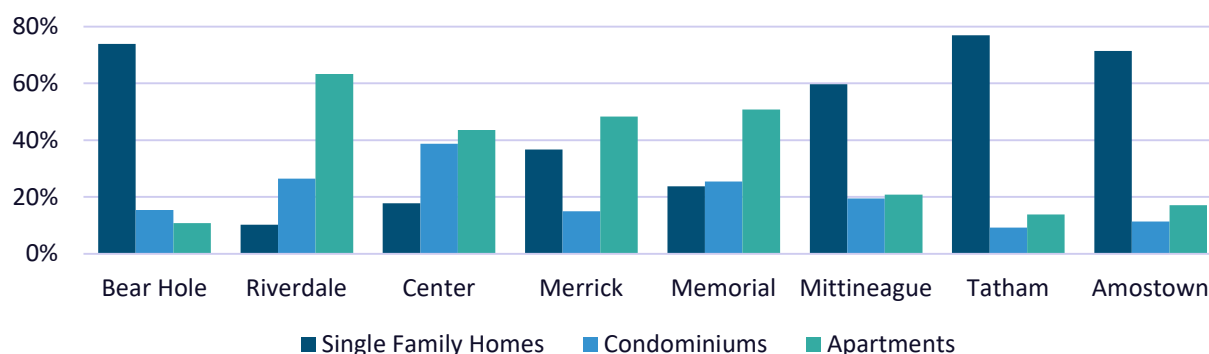
FIGURE 1-2: SURVEY QUESTION 4: DO YOU THINK THERE ARE ENOUGH OF THE FOLLOWING TYPES OF HOMES IN WEST SPRINGFIELD?



Source: West Springfield Housing Production Plan Community Survey, Fall 2018.

We next asked survey respondents where they felt new homes, condominiums and apartments should be located. Survey respondents suggested that single family homes should be located in the Bear Hole, Mittineague, Tatham and Amostown neighborhoods, while apartments should be located in the Riverdale, Mittineague, Memorial and Center neighborhood. In many ways, this highlights the desire to maintain the development patterns that exist across the community today. It's noteworthy that out of all the neighborhoods where people felt apartments should be located, there is a fair amount of interest in new homeownership opportunities in the Merrick Neighborhood.

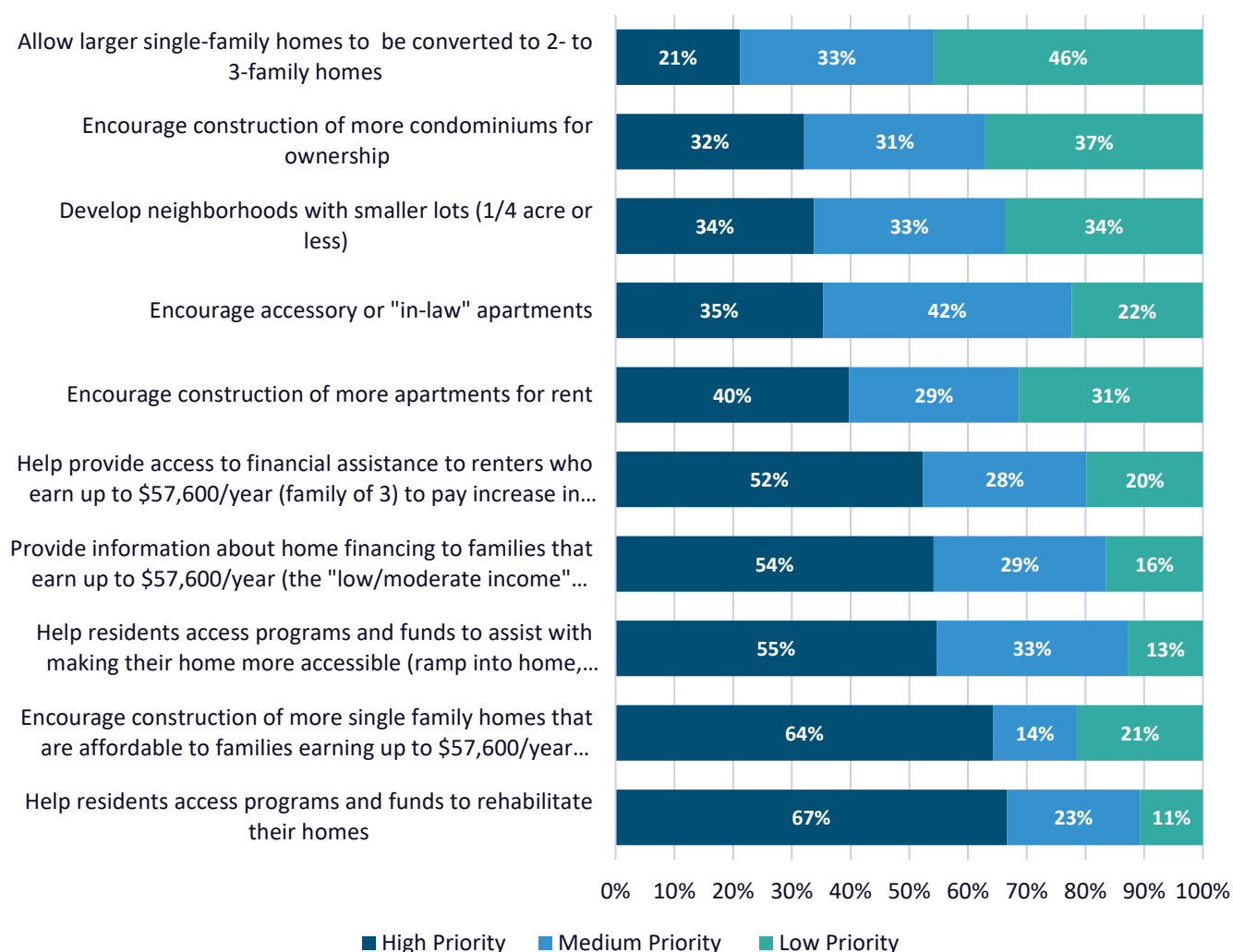
FIGURE 1-3: SURVEY QUESTION 6: WHERE DO YOU THINK MOST NEW HOMES, CONDOS AND APARTMENTS IN WEST SPRINGFIELD SHOULD BE LOCATED?



Source: West Springfield Housing Production Plan Community Survey, Fall 2018.

We also asked residents to prioritize a number of strategies that could be used to keep homes affordable and in good condition. The strategies that were ranked as the highest priority were all strategies that worked to help keep existing households in their units. These included; (1) Helping residents access funds to rehabilitate their homes and (2) Helping residents access programs and funds to assist with making their homes more accessible. Other extremely favorable priorities/strategies included: (1) encouraging the construction of single family homes that are affordable to families at the 80% AMI threshold, (2) providing information about home financing to families at the 80% AMI threshold, and (3) providing access to financial assistance to renters at the 80% AMI threshold to help pay increases in rent.

FIGURE 1-4: SURVEY QUESTION 8: WHAT SHOULD OUR PRIORITIES BE FOR HELPING TO KEEP HOMES AFFORDABLE AND IN GOOD CONDITION FOR PEOPLE WHO LIVE IN WEST SPRINGFIELD OR WHO MAY WANT TO MOVE HERE?



Source: West Springfield Housing Production Plan Community Survey, Fall 2018.

Data from survey question 8 was further distilled to understand how high and low priorities varied across the neighborhoods in West Springfield.

Neighborhood	High Priorities	Low Priorities
Amostown	<ol style="list-style-type: none"> 1. Funding for Housing Rehab 1. Funding to improve Accessibility in Homes 2. Encourage affordable single family home construction 2. Provide financing information for families earning up to 80% of the AMI 	<ol style="list-style-type: none"> 1. Encourage construction of new condominiums 1. Allow single family homes to be converted into 2- and 3-family homes 2. Encourage Apartment Construction 2. Develop Neighborhoods with smaller lots
Bear Hole	<ol style="list-style-type: none"> 1. Encourage construction of new condominiums 1. Funding for Housing Rehab 2. Funding to improve Accessibility in Homes 	<ol style="list-style-type: none"> 1. Allow single family homes to be converted into 2- and 3-family homes 2. Develop Neighborhoods with smaller lots. 2. Provide financing information for families earning up to 80% of the AMI
Center	<ol style="list-style-type: none"> 1. Provide financing information for families earning up to 80% of the AMI 2. Encourage affordable single family home construction 	<ol style="list-style-type: none"> 1. Encourage accessory or “in-law” apartments 1. Allow single family homes to be converted into 2- and 3-family homes 1. Encourage construction of new condominiums 2. Develop Neighborhoods with smaller lots
Memorial	<ol style="list-style-type: none"> 1. Encourage affordable single family home construction 1. Provide financing information for families earning up to 80% of the AMI 2. Encourage Apartment Construction 2. Funding for Housing Rehab 2. Provide financial assistance to renter’s to help cover rent increases 	<ol style="list-style-type: none"> 1. Develop Neighborhoods with smaller lots 1. Allow single family homes to be converted into 2- and 3-family homes 2. Encourage construction of new condominiums
Merrick	<ol style="list-style-type: none"> 1. Encourage affordable single family home construction 1. Funding for Housing Rehab 1. Encourage accessory or “in-law” apartments 	<ol style="list-style-type: none"> 1. Allow single family homes to be converted into 2- and 3-family homes 1. Encourage construction of new condominiums
Mittineague	<ol style="list-style-type: none"> 1. Encourage affordable single family home construction 1. Provide financing information for families earning up to 80% of the AMI 2. Funding for Housing Rehab 	<ol style="list-style-type: none"> 1. Allow single family homes to be converted into 2- and 3-family homes 2. Encourage construction of new condominiums
Riverdale	<ol style="list-style-type: none"> 1. Encourage affordable single family home construction 1. Provide financial assistance to renter’s to help cover rent increases 2. Encourage Apartment Construction 2. Develop Neighborhoods with smaller lots 2. Funding for Housing Rehab 	<ol style="list-style-type: none"> 1. Encourage construction of new condominiums 2. Provide financing information for families earning up to 80% of the AMI 2. Allow single family homes to be converted into 2- and 3-family homes 2. Develop Neighborhoods with smaller lots
Tatham	<ol style="list-style-type: none"> 1. Funding for Housing Rehab 2. Funding to improve Accessibility in Homes 	<ol style="list-style-type: none"> 1. Allow single family homes to be converted into 2- and 3-family homes 2. Encourage Apartment Construction

Data and Information Sources

Data and information was gathered from the following sources and plans to inform this planning process.

Plans:

- Town of West Springfield Master Plan
- Town of West Springfield Open Space and Recreation Plan
- Town of West Springfield Hazard Mitigation Plan
- Keeping Tradition Alive in the Merrick Neighborhood Plan
- Pioneer Valley Regional Housing Plan

Data Sources:

- U.S. Census Bureau: 2000 Census, 2010 Census
- U.S. Census Bureau: American Community Survey 2012-2016
- The Warren Group
- The UMass Donahue Institute Population Projections
- U.S. Department of Housing and Urban Development: Comprehensive Housing Affordability Strategy Data. (2011-2015)
- Experian Inc, Data Projections

Defining Affordable Housing

In most contexts, housing is considered “affordable” if the individual or family (hereinafter known as “households”) that occupies, or wishes to occupy, the home pays no more than 30% of their income on “housing,” which includes mortgage, or rent, and any property taxes. Households that pay more than 30% of their income on housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation and medical care, as well as saving for their future. A moderately cost-burdened household pays 30% to 50% of its income for housing. Households that pay more than 50% of their income are considered to be severely cost-burdened.

This is also the generally accepted definition of housing affordability used by the U.S. Department of Housing and Urban Development (HUD) and the Massachusetts Department of Housing and Community Development (DHCD) in the calculation of the Area Median Income (AMI) and promotion of income-restricted housing. The AMI is the median family income for the Springfield Metropolitan Statistical Area (MSA), which includes all communities in Hampshire and Hampden County. HUD calculates the AMI annually, based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. The Springfield AMI in 2017 was \$67,700.

Table 1-1: FY2017 Income Limits for Springfield Metro Area (includes West Springfield)

Area Median Income \$67,700	FY 2017 Area Median Income Limit Category	Persons in Family				
		1	2	3	4	5
	"Low" Income (80% of AMI)	\$44,800 (\$861/wk)	\$51,200 (\$984/wk)	\$57,600 (\$1,107/wk)	\$64,000 (\$1,230/wk)	\$69,150 (\$1,329/wk)
	"Very Low" Income (50% of AMI)	\$28,000 (\$538/wk)	\$32,000 (\$615/wk)	\$36,000 (\$692/wk)	\$40,000 (\$769/wk)	\$43,200 (\$830/wk)
	"Extremely Low" Income (30% of AMI)	\$16,800 (\$323/wk)	\$19,200 (\$369/wk)	\$21,600 (\$415/wk)	\$24,600 (\$473/wk)	\$28,780 (\$553/wk)

Source: www.huduser.gov/portal/datasets/il/il15/index.html and <https://www.mhp.net/writable/resources/documents/2017-2018-Income-Limits.pdf>

Affordable housing in Massachusetts usually refers to housing that is reserved for households with incomes at or below 80% of the area median income. This is because the Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all subsidized housing developments in a community that includes units reserved for households with incomes at or below 80% of median under long-term legally binding agreements and are subject to affirmative marketing requirements. In 2017, 80% of the area median income for the Springfield MSA was \$64,000 for a family of four.

Additional important housing terminology can be found in Appendix 1.

The key federal fair housing statutes informing housing affordability are:

- Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended)
- Title VI of the Civil Rights Act of 1964, as amended
- Section 504 of the Rehabilitation Act of 1973, as amended
- Americans with Disabilities Act of 1990, as amended

The key state fair housing statutes in Massachusetts are:

- Massachusetts fair housing law (M.G.L. Chapter 151B)
- Massachusetts public accommodation law (M.G.L. Chapter 272, section 98)
- Massachusetts lead paint law (Chapter 111, section 199A)

Under both of these groups of laws and regulations, the “Protected Classes” of people are

- Race
- Color
- National Origin
- Religion
- Sex
- Disability/Handicap
- Familial Status; Children
- Marital Status
- Age
- Sexual Orientation
- Gender Identity
- Military Status (veteran or member of the armed forces)
- Public Assistance/Housing Subsidy Recipient
- Genetic Information
- Ancestry

Fair Housing and Housing Discrimination

This HPP, as well as Massachusetts Chapter 40B regulations, are rooted in society’s broader efforts to assure access to fair housing choice and combat housing discrimination for all. This section summarizes key federal and state statutes and regulations applicable to these topics.

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale or financing of a home based on race, color, national origin, religion, sex, familial status and mental or physical handicap. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies.

Under Federal law, state and local governments that receive federal housing funds are not only required to refrain from discriminatory practices, they must also take steps to advance the goals of fair housing and use their policies and programs to help promote open and inclusive patterns of housing (also referred to as “affirmatively furthering fair housing.”) HUD defines “affirmatively furthering fair housing” to include the following:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;
 - Promote housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
 - Foster compliance with the nondiscrimination provision of the Fair Housing Act.

Massachusetts Executive Order 526 (2011), an “Order Regarding Non-Discrimination, Diversity, Equal Opportunity, and Affirmative Action,” provides that “Equal opportunity and diversity shall be protected and affirmatively promoted in all state, state-assisted, and state-regulated programs, activities, and services.” All state funded programs, including Community Preservation Act funds, fall under this Executive Order.

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact (negative impact) on members of a protected class compared to the general population. Disparate impact is an important legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest?

Examples of municipal policies and programs that would have a disparate impact include:

- Municipal plans or zoning ordinances that prioritize 1-bedroom units or strictly limit number of bedrooms by unit rather than by development or lot.
- Single-family or large lot size requirements.
- Requirements for unlimited local residency preferences in communities with limited racial/ethnic diversity.
- Plans to fund affordable housing for elders only.
- Planning or zoning approval processes that mandate or prioritize townhouses.

Housing Discrimination in the Pioneer Valley

Sources of housing discrimination can be landlords or realtors, or other entities associated with housing-related transactions, programs or policies, such as municipalities, lenders and insurance companies. Local research, studies, audits, and input from the Massachusetts Fair Housing Center (MFHC), Way Finders, and the Massachusetts Commission Against Discrimination (MCAD) shows that illegal discrimination continues to persist throughout the Pioneer Valley and limits housing choice.

Housing discrimination data specific to West Springfield was not available to be included as part of this HPP, however, interviews conducted with staff at the MFHC, Way Finders and MCAD during development of the Pioneer Valley Regional Housing Plan 2014 found that housing discrimination occurs in every community in the region. Following are the most prevalent examples of discrimination that affect housing siting, access to housing, and/or access to housing services in the region:

- Predatory lending, redlining, and active steering of home buyers of color towards certain areas of a community based on race/ethnicity, economic characteristics, and familial status.
- Rental discrimination against families with children and particularly against families with young children due to the presence or potential presence of lead-based hazards.
- Municipal zoning that restricts housing choice and mobility in the region by not allowing or restricting uses that favor more affordably priced homes and rents, particular prohibitions on multi-family housing. (While such regulations are not in violation of housing laws and can be well-intentioned, they also have the effect of disproportionately reducing housing choice for people with specific demographic characteristics, such as race, ethnicity, religion, sex, economic status, familial status, disability and national origin.)
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.

-
- Landlords who refuse to make reasonable accommodations, changes in rules or policies to allow an equal opportunity to use and enjoy housing, or reasonable modifications, structural changes to allow an equal opportunity to use and enjoy housing, for individuals with disabilities.
 - Landlords who refuse to accept housing subsidies, such as a Section 8 housing choice rental voucher, as a source of rental payment.

Chapter 2: Housing Needs Assessment

Community Overview

The Town of West Springfield, located in Hampden County, Massachusetts, is a close-knit community of approximately 28,600 residents. The community is situated in the heart of the Connecticut River Valley, and takes pride in its small town charm, great natural character, and recreational resources. Governed by a Mayor and 9 Town Councilors, West Springfield is a City by charter but retains its identity as a Town due to its more suburban character and feel.

Often referred to as the “Crossroads of New England”, West Springfield is traversed by several major highways which allow residents to enjoy the benefits of small town living while still having convenient access to job opportunities, transportation, entertainment, and recreation. The Town is approximately 17.5 square miles in area, and is located roughly 90 miles from Boston, 50 miles from Worcester, 25 miles from Hartford, 90 miles from Albany, New York and 135 miles from New York City. The Town has a major intermodal rail facility and supports the CSX rail line between Albany, NY and Boston, MA.

Residential Neighborhoods:

The Town of West Springfield is comprised of eight (8) distinct neighborhoods that include a variety of housing types. The neighborhoods are delineated by natural features—topography, river, streams, etc.—and manmade features—highways, railroads, etc.

These neighborhoods include:

- **Bear Hole:** a residential area in the western portion of town near the Interstate Drive Industrial Park. It is characterized by larger single family homes.
- **Riverdale:** a mixed residential and commercial area. Residential uses in the neighborhood primarily include multifamily housing located just off of Riverdale road, although small pockets of single family homes remain today.
- **Center:** a mixed residential and downtown area. This neighborhood includes a mix of modest single family homes, duplexes and multifamily housing along with small business and civic uses.
- **Merrick:** a mixed residential and commercial area. The neighborhood is traditionally a transient one, hosting recent immigrants and refugees for over 100 years. It is defined by its international supermarkets and shops along Main Street, running parallel to Route 5 and has a wide variety of housing types.
- **Memorial:** an area with residential, commercial and industrial uses. This neighborhood includes housing, rail road yards, and the Big E Fairgrounds.
- **Mittineague:** a predominantly single family residential neighborhood.
- **Tatham:** a dense residential area. Housing in this neighborhood include single family, duplexes, and multifamily.
- **Amostown:** the largest neighborhood by land area. This neighborhood is comprised primarily of single family homes.

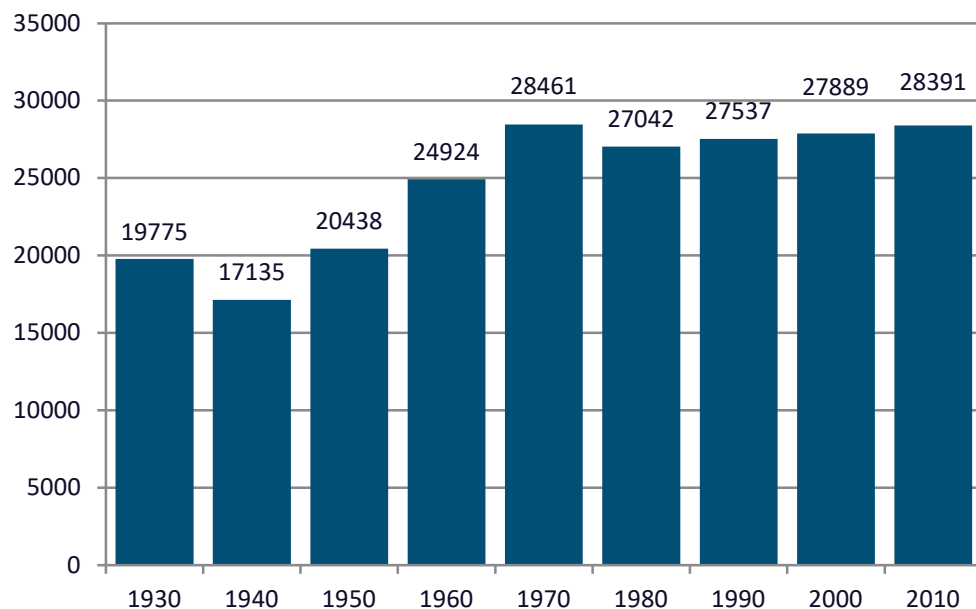
Demographic Characteristics

This section presents demographic information about the population of West Springfield. A key emphasis is placed on the household information and the housing stock.

Population and Household Trends

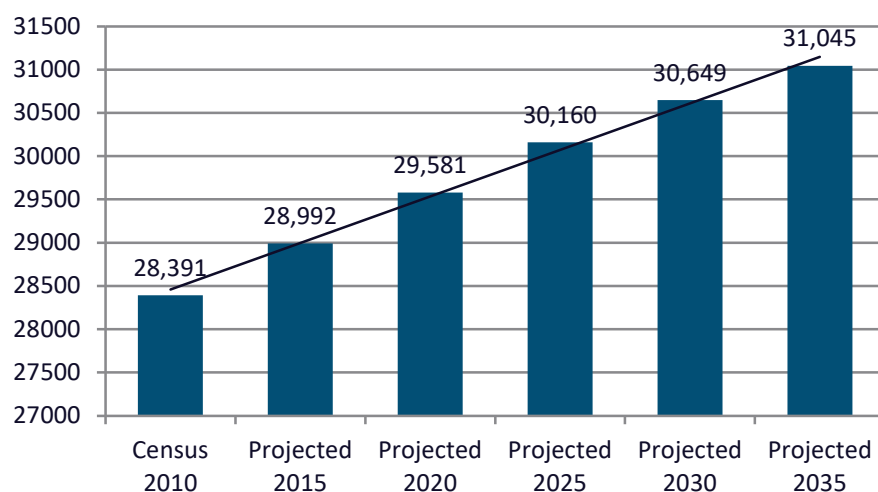
West Springfield's population grew rapidly between 1940 and 1970, likely due to the post-World War government programs that funded homeownership growth in suburban communities. Between 1970 and 1980, West Springfield's population declined by almost 5% (1,419 people). This may be attributed to the closure of a number of manufacturing businesses that employed significant numbers of West Springfield residents. (Industries that left include Strathmore Paper Mill and Gilbarco.) Since this decline, the population has slowly grown—and is almost back to the peak 1970 population of 28,461. Between 1980 and 2010 West Springfield's population grew by approximately 4%. This rate of growth is fairly consistent with growth across the region during this time frame, but lags behind the state's population growth rate (9%). Population projections prepared by the UMass Donahue Institute suggest that West Springfield's population will continue to grow. They project that by 2035, 31,045 people will reside in West Springfield—a 9.3% increase from 2010.

FIGURE 2-1: WEST SPRINGFIELD POPULATION (1930-2010)



Source: US Census Bureau

FIGURE 2-2: WEST SPRINGFIELD POPULATION PROJECTION TREND



Source: UMass Donahue Institute < <http://www.pep.donahue-institute.org/>>

Household Types

According to the 2012-2016 American Community Survey, West Springfield had 11,630 households (defined as all the people who occupy a housing unit, regardless of their relationship, including individuals living alone). Of these, approximately 58% were considered “family” households, meaning there were two or more people living in the home who were related to each other by birth, marriage or adoption.¹ Approximately 36.2% of all the households in West Springfield were single persons living alone and the remaining 5.8% were households in which the members living there were not related to one another. These proportions are very similar to those of the entire region. The average household size in West Springfield is 2.45 persons.

TABLE 2-1: HOUSEHOLD TYPES IN WEST SPRINGFIELD

Households by Type	Number	% of all Households	% of Families with Children
Total Households	11,630	100%	N/A
Family Households	6,805	58.5%	N/A
Family Households with own children under 18 years	2,935	25.2%	100%
Male Householder, no wife present with own children under 18 years	350	3%	11.9%
Female Householder, no husband present with own children under 18 years	879	7.5%	29.9%
Nonfamily Households	4,825	41.4%	N/A
Householder Living Alone	4,210	36.2%	N/A

Source: American Community Survey 2012-2016 five year estimates

¹ Households with unmarried same-sex couples in the “family households” category if there is at least one additional person who is related to one member of the couple by birth or adoption.

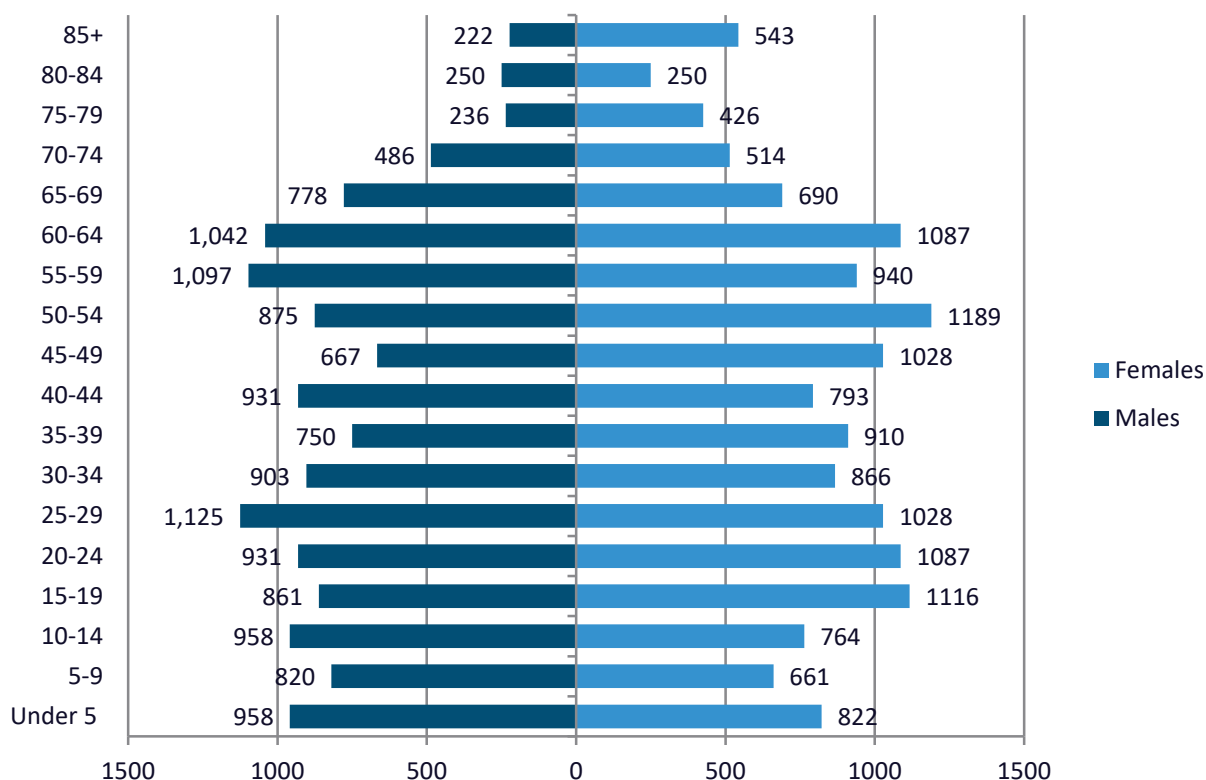
Group Quarters

People who do not live in a family or non-family household are classified by the U.S. Census as living in “group quarters.” Group quarters include correctional facilities, nursing homes, hospitals, college dormitories, military barracks, group homes, missions and shelters. According to the 2012-2016 American Community Survey, there are 216 people in West Springfield living in group quarters. Approximately 60 of these individuals are people residing in group homes. The additional 150 people living in group quarters include people in nursing homes and those seeking assistance at a substance abuse facility.

Age

The age distribution of a community’s population has important implications for planning and the formation of public policies related to housing and community development because different age groups have different demands and preferences. In addition, age is a protected class under Massachusetts state law.

FIGURE 2-4: WEST SPRINGFIELD AGE COHORTS (POPULATION PYRAMID) 2014



Source: American Community Survey 2012-2016 five year estimates

As shown in Figure 2-4, West Springfield has a relatively stable population with residents spread fairly evenly throughout the various age cohorts. There is, however, a rather sizable number of people aged 50-64. These age cohorts are much larger than the cohorts they are following. Thus, as they age, there may be a shortage of housing ready to meet the needs and income limitations of this aging population in town.

West Springfield is the sixth youngest community in the region with a median age of 39.1². Younger communities in the region include: Amherst (21.4 years), Springfield (32.6 years), Holyoke (34.4 years), Westfield (38) and Northampton (38.7 years). All of these towns have at least one college or university that is likely driving down the age of the community, while West Springfield does not have a college or university within its town borders. Instead, affordable rent, community amenities and proximity to major employment centers may be enticing younger individuals to locate here.

TABLE 2-2: AGE OF WEST SPRINGFIELD POPULATION AND CHANGES IN AGE COHORTS

	2000 Census		2010 Census		2012-2016 ACS		2022 Projections		2000-2010	2017-2022
0 to 4	1,657	5.9%	1,675	5.9%	1,771	6.2%	1,707	6.0%	1.1%	-3.6%
5 to 14	3,617	12.9%	3,209	11.3%	3,200	11.2%	3,027	10.7%	-11.3%	-5.4%
15 to 19	1,730	6.2%	1,787	6.3%	1,971	6.9%	1,429	5.0%	3.3%	-27.5%
20 to 24	1,725	6.2%	1,905	6.7%	2,028	7.1%	1,743	6.2%	10.4%	-14.1%
25 to 34	3,743	13.4%	3,772	13.3%	3,914	13.7%	4,288	15.1%	0.8%	9.6%
35 to 44	4,484	16.0%	3,588	12.6%	3,400	11.9%	3,298	11.6%	-20.0%	-3.0%
45 to 54	3,919	14.0%	4,435	15.6%	3,743	13.1%	3,471	12.3%	13.2%	-7.3%
55 to 64	2,559	9.2%	3,736	13.2%	4,171	14.6%	3,935	13.9%	46.0%	-5.7%
65 to 74	2,246	8.0%	2,077	7.3%	2,486	8.7%	3,048	10.8%	-7.5%	22.6%
75 to 84	1,734	6.2%	1,518	5.3%	1,143	4.0%	1,654	5.8%	-12.5%	44.7%
85+	524	1.9%	689	2.4%	771	2.7%	726	2.6%	31.5%	-5.8%
Median Age:										
	38.6		40.5		39.1		40.8		5%	4%

Source: US Census Bureau 2000 Census, 2010 Census, 2012-2016 ACS and Experian Inc. Projections

As shown in the table above, West Springfield's population has continued to age and is projected to continue to do so. Data points of interest include:

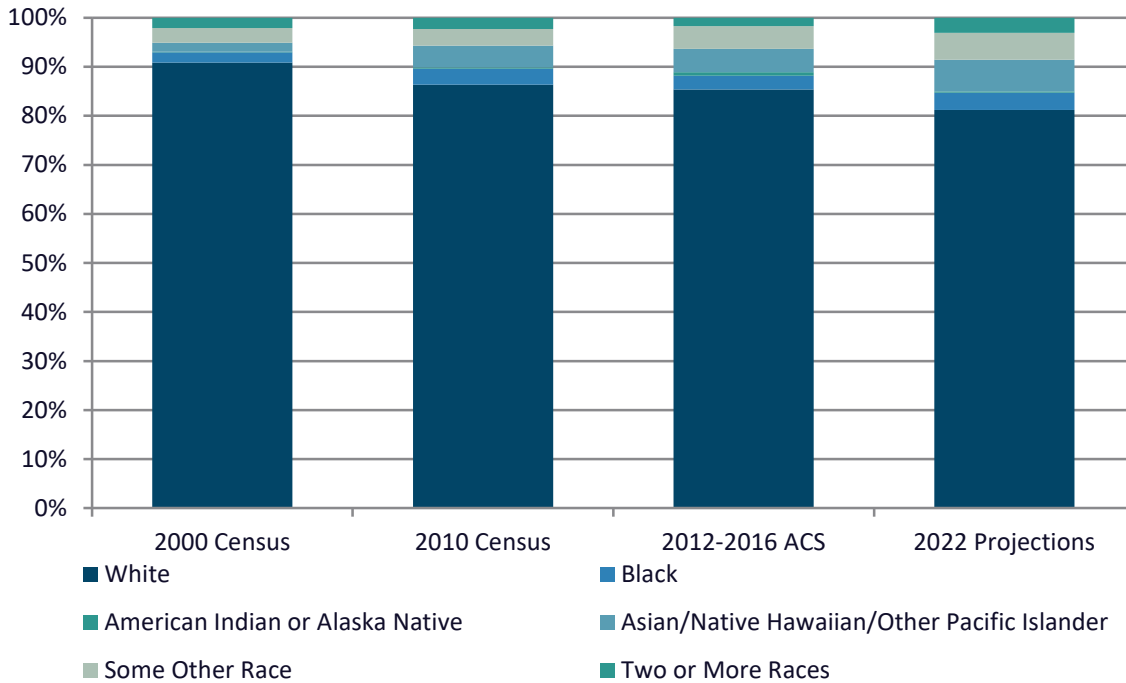
- By 2022, those aged 75 to 84 are expected to grow by 44.7%. Individuals in this age cohort typically have a need for small housing units, may have mobility issues and have a fixed retirement income. There may not be enough small, affordable, and accessible units to meet the needs of this growing age group.
- The segment of the population ages 25 to 34 is expected to grow almost 10% between 2017 and 2022. This age group is typically looking to form households and start families. They may be looking for affordable starter homes.

² US Census Bureau ACS 2012-2016

Race and Ethnicity

Race is a protected class under national and state fair housing laws. The Town of West Springfield continues to be primarily white (85.3% of the population); however the Town is to slowly diversifying. The Town has seen its non-white racial groups grow slowly since the 2000 Census.

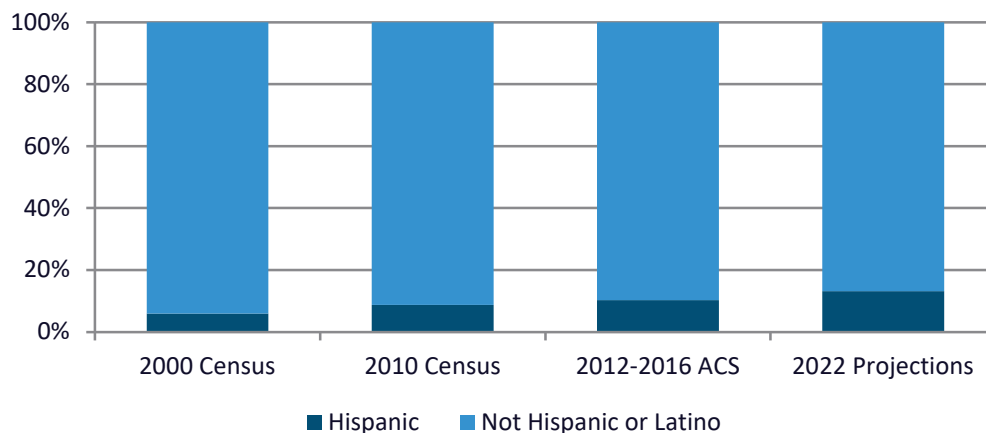
FIGURE 2-5: WEST SPRINGFIELD POPULATION BY RACE OVER TIME



Source: US Census Bureau 2000 Census, 2010 Census, 2012-2016 ACS and Experian Inc. Projections

The Town has also continued to see a growth in populations with Hispanic ethnicities. There were 2,924 Hispanic people in West Springfield in 2017—a 43.1% increase since the 2000 Census. The majority of individuals with Hispanic ethnicity (75%) are from Puerto Rico.

FIGURE 2-6: HISPANIC V. NON-HISPANIC POPULATION IN WEST SPRINGFIELD OVER TIME



Source: US Census Bureau 2000 Census, 2010 Census, 2012-2016 ACS and Experian Inc. Projections

National Origin

National Origin is a protected class under both federal and state fair housing laws. Discriminatory actions, based on language, appearance, and cultural practices, can often present a significant challenge to finding safe, decent, and affordable housing.

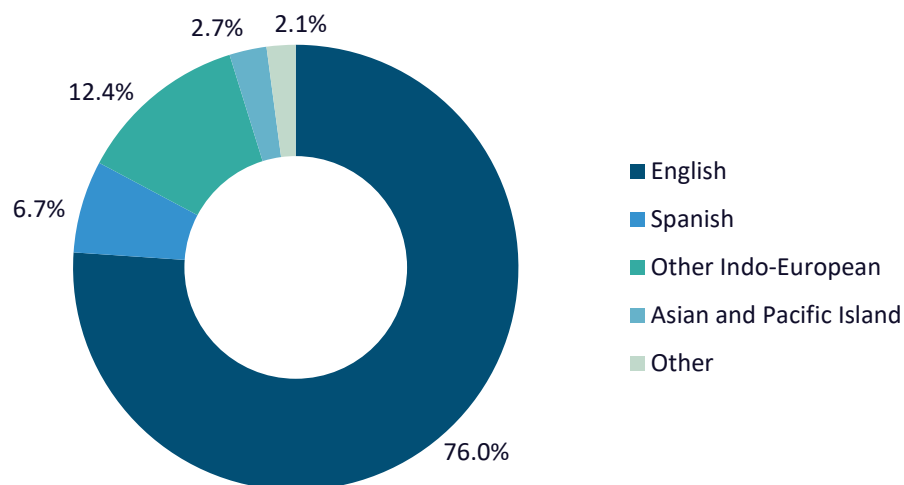
According to the 2012-2016 American Community Survey, approximately 15% of West Springfield's population is foreign born. To many, this is not a surprise as West Springfield and the Merrick neighborhood in particular has always had a large immigrant and refugee population. Of these 4,417 individuals, 1,792 were born in European countries, 1,856 in Asian countries, 300 in African countries, 302 in Latin American countries, and 167 in North American countries.

Additionally, according to data from the US Department of State, West Springfield welcomed 2,356 refugees—19% of the total refugees entering the state—between 2010 and 2017. Only the cities of Worcester and Boston saw greater numbers of refugees join their communities. The refugees in West Springfield have predominantly come from Asia (Bhutan-769, Burma-194), the Middle East (Iraq- 492, Syria- 38, Iran- 4), the countries that make up the former Soviet Union (Ukraine-195, Moldova-187, Belarus-23, Kazakhstan-35, Kyrgyzstand-29, and Russia-27) and Somalia (242). It is important to note that these numbers reflect only the populations that have come to West Springfield through a refugee program. They do not capture the community members that may have come to West Springfield because other family members had relocated there.

Language Access

According to the 2012-2016 American Community Survey, 24% of people over the age of five spoke a language other than English at home. The most common languages spoken in town include English, Spanish, Russian, Arabic, and Nepali.

FIGURE 2-7: LANGUAGES SPOKEN AT HOME (AGES 5 AND UP)



Source: American Community Survey 2012-2016 five year estimates

Populations with Special Needs

Populations with special needs are considered to be residents who require specialized housing and/or support services. Included in this category are:

- People with physically disabilities
- Elderly and frail elderly
- Veterans
- Survivors of domestic violence
- Youth aging out of foster care and at-risk youth
- People with psychiatric or cognitive disabilities
- People with substance use disorder
- Ex-offenders
- People living with HIV or AIDS
- People who are homeless

In many cases, the needs of these subpopulations overlap, as do the institutions that serve them, although their priorities may differ. Due to lower incomes, and the need for supportive services, special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate housing, and often require enhanced support services. These populations often move through temporary placement, to transitional programs, and eventually seek permanent and stable housing options.

Disability

People that have a disability are also a protected class under state and federal fair housing laws. The US Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. These conditions can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. These conditions can also make it challenging for individuals to go outside of the home or to work at a job or business. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and/or physically accessible.

According to the US Census Bureau's 2012-2016 American Community Survey, approximately 12% of West Springfield's population of residents age 18 to 64 (2,101 people) have reported having one or more disabilities. Those ages 18 to 64 are considered "working age residents." Ambulatory and cognitive difficulties were the most prevalent type of disability reported for this age group.

An estimated 35.7% of West Springfield elderly population (those 65 years of age and older) reported having one or more disabilities. Most prevalent disabilities among this age group included ambulatory difficulties, independent living difficulties, and hearing difficulties. As the Baby Boomer generation continues to age, older individuals with disabilities may continue to grow in West Springfield. Thus, the demand for affordable and accessible housing will continue to rise.

TABLE 2-3: POPULATION BY DISABILITY STATUS

	Estimate	% with Disability
Total Non-institutionalized Population	28,473	--
With a disability	3,822	13.4%

Population 18 to 64 years	17,896	--
<i>With a disability</i>	2,101	11.7%
With a hearing difficulty	496	2.8%
With a vision difficulty	473	2.6%
With a cognitive difficulty	812	4.5%
With an ambulatory difficulty	1,186	6.6%
With a self-care difficulty	428	2.4%
With an independent living difficulty	909	5.1%
Population 65 years and over	4,296	--
<i>With a disability</i>	1,535	35.7%
With a hearing difficulty	598	13.9%
With a vision difficulty	593	6.8%
With a cognitive difficulty	436	10.1%
With an ambulatory difficulty	908	21.1%
With a self-care difficulty	459	10.7%
With an independent living difficulty	675	15.7%

Source: US Census American Community Survey 2012-2016

The 2014 Pioneer Valley Regional Housing Plan notes that there is a critical need for more accessible housing to meet an existing and growing demand in our region. The plan notes the following:

- The range of disabilities present in our region requires different types of accessible housing to serve the needs of person with disabilities
- The need for more concerted efforts to integrate accessible housing and housing with supportive services into our planning for market-rate and affordable housing development
- Many existing units with accessibility features are often rented to people who do not need them or do not need all of the features that are included in the unit.

Homelessness

Homelessness affects every community in the Pioneer Valley. The causes of homelessness are complex, including both societal factors—such as housing costs that have outpaced income growth and the loss of manufacturing jobs—and individual factors—such as long-term unemployment, domestic violence, chronic illness, and substance use. Housing discrimination can also play a role in perpetuating homelessness. Research has indicated that the chronically homeless³ are actually a small subset of the homeless population. The reality is that most people who experience homelessness have a single episode of homelessness and then recover and regain housing stability. Local data aligns with the research that suggests the chronically homeless are a small subset of the population. The 2018 Point in Time Count in Hampden County, which aims to count all individuals and families experiencing homelessness on one particular day, found that there were 59 chronically homeless individuals, 39 chronically homeless families (157 people), and 2,321 homeless individuals—of these 1,047 individuals were disaster placements that had been displaced by Hurricane Maria in Puerto Rico.

There are emergency shelter programs for homeless families in Amherst, Holyoke, and Springfield, which combined can serve up to 214 families at any given time. If these resources are unavailable, homeless families

³ HUD defines an individual as chronically homeless if they have a disability and/or have been living in a shelter, safe haven or place not meant for human habitation for twelve continuous months or four separate occasions in the last three years that totals 12 months.

who seek housing are directed to the Department of Transitional Assistance intake center in Holyoke and are then placed temporarily in housing, usually motels. Springfield, Holyoke, Northampton and Westfield have larger populations of people experiencing homelessness because of the social service providers located in these communities. Springfield, Northampton and Westfield have night shelters for homeless individuals and combined have enough beds to serve 202 homeless individuals at any given time.

The West Springfield School Department reported that there were 195 students considered homeless during the 2017-2018 school year. It should be noted that approximately 90 of these students were with families fleeing the destruction of Hurricane Maria in Puerto Rico. Many arrived in West Springfield and the school system in December of 2017 and have since been housed.

Veterans

There are approximately 2,031 veterans residing in West Springfield according to the 2012-2016 American Community Survey. This is approximately 9% of the civilian population over the age of 18 in the Town. A large segment of these veterans are old, with 66% over the age of 55.

TABLE 2-4: VETERANS BY AGE COHORT

	Estimate	Percentage
Total Veterans	2,031	100%
18 to 34 years	282	13.9%
35 to 54 years	404	19.9%
55 to 64 years	380	18.7%
65 to 74 years	505	24.9%
75 years and over	460	22.6%

Source: American Community Survey 2012-2016 five year estimates

It is also estimated that approximately 9.6% or 193 veterans in West Springfield had an income in the past 12 months that was considered below the poverty levels and 26.4% or 531 veterans in West Springfield have some type of disability.

Income

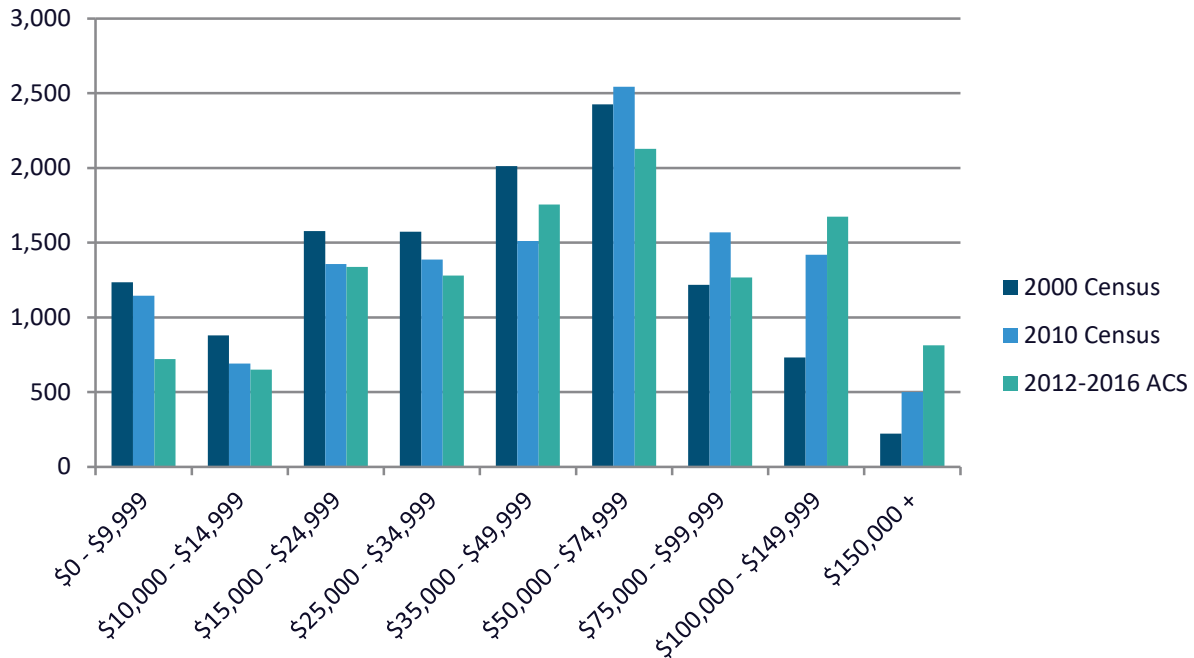
The ability to exercise housing choice bears a strong relationship to the amount of money a household can afford to spend on housing. Housing that is affordable for low-income and moderate-to-middle income or “working class” households are major regional and state priorities. Housing that is affordable to lower income households is critical to creating household stability and economic self-sufficiency. Housing that is affordable to “working class” and middle-income households is critical to building and retaining talent and for improving the region and state’s overall economic competitiveness.

FIGURE 2-5: WEST SPRINGFIELD HOUSEHOLD INCOME OVER TIME

	2000 Census	2010 Census	2012- 2016 ACS
Average Household Income	\$48,826	\$63,441	\$67,971
Median Household Income	\$40,211	\$49,733	\$50,649
Per Capita Income	\$20,685	\$27,166	\$28,438

Source: US Census Bureau 2000 Census, 2010 Census and 2012-2016 American Community Survey

FIGURE 2-8: WEST SPRINGFIELD HOUSEHOLD INCOME OVER TIME



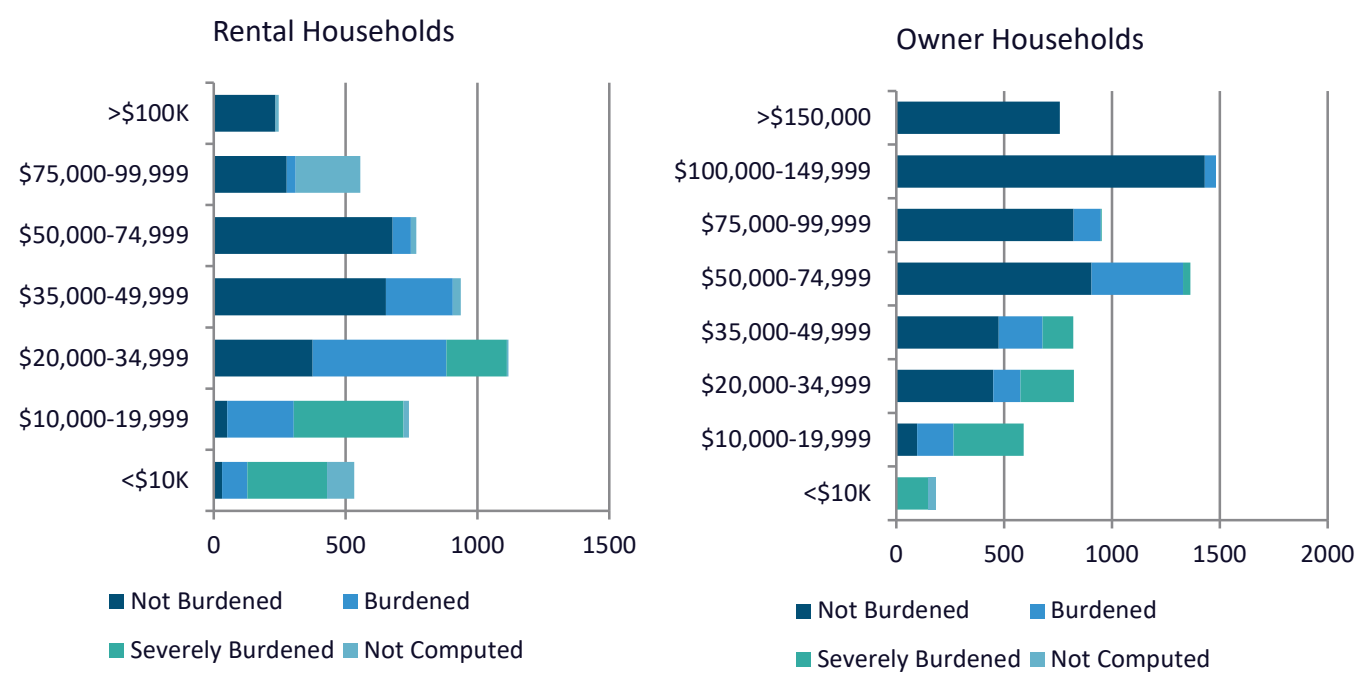
Source: US Census Bureau 2000 Census, 2010 Census and 2012-2016 American Community Survey

The Town of West Springfield has seen the average household income in town increase by 38% between 2000 and 2016 from \$48,826 to \$67,691. The town has also seen the number of extremely low to low-income households in town decline over this same time period. This decline may be a result of households gaining higher paying jobs or leaving town. Because the town has not seen substantial gains in households earning more of a moderate to middle income wage, it may be that these household have not stayed in West Springfield and have instead moved to other towns for affordable housing or job opportunities. At the same time that West Springfield has seen a decline in extremely low and low-income households, it has seen extremely sharp increases in households that are earning high incomes (greater than \$100,000 annually). The growth in these income brackets can be attributed to two trends: a higher number of households with two incomes, and wealthier households finding West Springfield an attractive place to live. In the last 15 years a number of subdivisions with home values over \$500,000 have been built in the Bear Hole area (Morgan Road and Piper Road).

Examining housing costs as a percentage of a household's income gives us an idea of the portion of households in West Springfield that are likely to be cost burdened (defined as those spending more than 30% of their income on housing costs) or extremely cost burdened (defined as those spending more than 50% of their income on housing costs). Approximately 34% of all households (4,160 households) in West Springfield are cost burdened or severely cost burdened. When looking at rental households, 1,210 households in West Springfield are cost burdened and 948 households are severely cost burdened; this means that almost 43% of all rental households are paying more than 30% of their income on housing costs. A large majority of these rental

households (1,803 households) that are cost burdened earn below \$35,000 annually and would be eligible for subsidized affordable housing. There are only 492 affordable units within the Town—meaning only 27% of the need for low-income rental households is being met.

FIGURE 2-9: HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME BY HOUSEHOLD INCOME



Source: US Census Bureau 2012-2016 American Community Survey

When affordable housing is discussed, many fail to recognize that many homeowners (and not just renters) are also cost burdened. In West Springfield, 2,002 households (28% of all owner households) are cost burdened or severely cost burdened. A large percentage of those that are cost burdened earn below \$50,000 a year, but there are still households that are earning between \$50,000-\$100,000 that are spending more than 30% of their income on housing costs.

The US Department of Housing and Urban Development analyzes Census and American Community Survey data in order to understand the demand for affordable units by family type. The data that they release, known as CHAS (Community Housing Affordability Strategy) data, is useful for determining the types of affordable units that might be needed in town.

Owner-occupied households of all types that earn below 80% of the area income are likely to be cost burdened or severely cost burdened. Further, small family households—defined as 2 person neither person 62 years or over, or 3 or 4 person households— in general are most likely to spend greater than 30% of the household income on housing costs (52% of small family households). The next owner- occupied household type most likely to be cost-burdened—regardless of income classification—is elderly non-family households, with 49% of these households paying more than 30% of their income in housing costs.

TABLE 2-6: OWNER-OCCUPIED HOUSING COST BURDEN BY FAMILY TYPE AND INCOME

Household Income					
≤ 30% of	30%-50% of	50%-80% of	80%-100% of	≥ 100% of	Total

Household Type	HAMFI		HAMFI		HAMFI		HAMFI		HAMFI		HAMFI		HAMFI	
	Housing Cost Burden	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	
Small Family	≤ 30%	10	14%	40	20%	55	30%	205	57%	160	1	470	48%	
	30%-50%	10	14%	60	30%	50	27%	150	42%	0	0	270	28%	
	≥ 50%	50	71%	100	50%	80	43%	4	1%	0	0	234	24%	
Large Family	≤ 30%	0	0%	20	33%	15	14%	100	100%	325	93%	460	74%	
	30%-50%	0	0%	20	33%	85	82%	0	0%	25	7%	130	21%	
	≥ 50%	10	100%	20	33%	4	4%	0	0%	0	0%	34	5%	
Elderly Family	≤ 30%	0	0%	95	39%	265	79%	125	78%	25	100%	510	60%	
	30%-50%	0	0%	95	39%	45	13%	10	6%	0	0%	150	18%	
	≥ 50%	80	100%	55	22%	25	7%	25	16%	0	0%	185	22%	
Elderly Non-Family	≤ 30%	25	7%	90	49%	185	67%	0	0%	230	96%	530	51%	
	30%-50%	95	28%	75	41%	50	18%	0	0%	10	4%	230	22%	
	≥ 50%	220	65%	20	11%	40	15%	0	0%	0	0%	280	27%	
Other Household Types	≤ 30%	4	3%	30	35%	105	53%	15	50%	370	94%	524	62%	
	30%-50%	100	78%	10	12%	70	35%	15	50%	25	6%	220	26%	
	≥ 50%	25	19%	45	53%	25	13%	0	0%	0	0%	95	11%	

Source: US Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data. (2011-2015)

Renter-occupied households follow a similar trend to the owner-occupied households in regards to cost burden, with small families (57%) and elderly non-family households (52%) being the household types most likely to be paying more than 30% of their household income in housing costs. The data suggests that there is a high need for family units targeted at those earning less than 30% of the area’s median income. Almost 75% of small families and 100% of large families in this income bracket are severely cost-burdened—meaning that housing costs make up 50% or more of their income. Additionally, almost 90% of the “other household types” that earn less than 30% of the area income are severely cost burdened. The majority of all renter-occupied household types earning between 30 and 50% of the area income are also likely to be cost burdened or severely cost burdened. All renter-occupied household types earning above 50% of the area income are less likely to be cost burdened suggesting the need for deeply affordable housing units targeted at families, individuals and elderly earning at or below 60% of the area median income.

TABLE 2-7: RENTER-OCCUPIED HOUSING COST BURDEN BY FAMILY AND INCOME

	Household Income												
Household Type	≤ 30% of HAMFI			30%-50% of HAMFI		50%-80% of HAMFI		80%-100% of HAMFI		≥ 100% HAMFI		TOTAL	
	Housing Cost Burden	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Small Family	≤ 30%	4	1%	15	5%	290	81%	240	100%	245	83%	549	44%
	30%-50%	85	25%	115	37%	70	19%	0	0%	0	0%	270	22%
	≥ 50%	250	74%	185	59%	0	0%	0	0%	50	17%	435	35%
Large Family	≤ 30%	0	0%	0	0%	35	100%	40	100%	35	100%	75	75%
	30%-50%	0	0%	15	100%	0	0%	0	0%	0	0%	15	15%

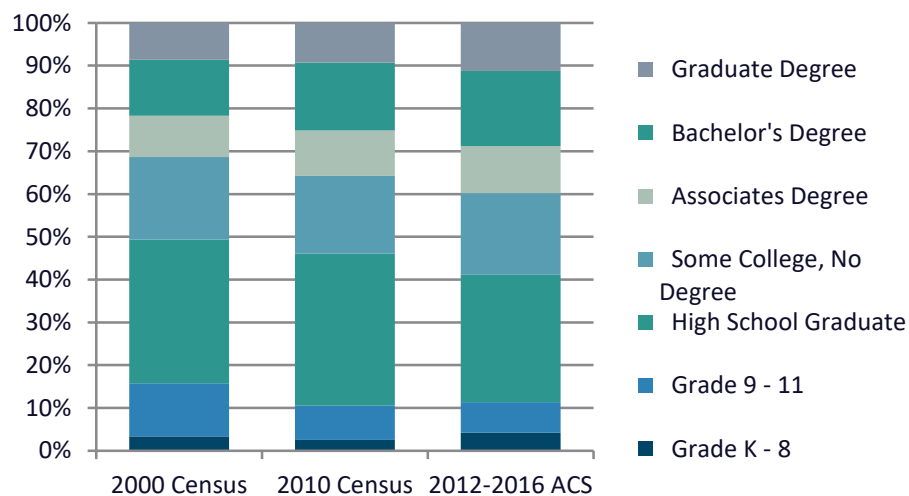
	≥ 50%	10	100%	0	0%	0	0%	0	0%	0	0%	10	10%
Elderly Family	≤ 30%	130	63%	15	25%	50	100%	4	100%	45	100%	199	62%
	30%-50%	35	17%	45	75%	0	0%	0	0%	0	0%	80	25%
	≥ 50%	40	20%	0	0%	0	0%	0	0%	0	0%	40	13%
Elderly Non-Family	≤ 30%	0	0%	125	54%	40	44%	30	100%	40	57%	195	48%
	30%-50%	35	64%	90	39%	10	11%	0	0%	30	43%	135	33%
	≥ 50%	20	36%	15	7%	40	44%	0	0%	0	0%	75	19%
Other Household Types	≤ 30%	25	8%	85	28%	395	77%	95	100%	320	93%	600	49%
	30%-50%	15	5%	205	68%	115	23%	0	0%	25	7%	335	27%
	≥ 50%	285	88%	10	3%	0	0%	0	0%	0	0%	295	24%

Source: US Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data. (2011-2015)

Education and Employment

Many studies recognize a relationship between the concentration of lower income households in a community and lower levels of educational attainment of its residents. In today's economy, a high school education has become a minimum requirement to participate in the job market. According to the 2012-2016 American Community Survey, almost 89% of West Springfield's residents over the age of 25 had attained a high school degree or higher. Approximately 18% of the town's residents have earned a bachelor's degree and 11% have earned an advanced graduate degree. The segments of the population achieving this higher level of education has increased steadily since 2000, while those earning less than or just a high school diploma has decreased, suggesting that the town's residents continue to become more educated.

FIGURE 2-10: EDUCATION ATTAINMENT OF WEST SPRINGFIELD'S RESIDENTS (OVER 25 YEARS OF AGE)



Source: US Census Bureau 2000 Census, 2010 Census and 2012-2016 American Community Survey

According to the Bureau of Labor Statistics, the unemployment rate in West Springfield during March of 2018 was 4.5% this is down considerably from the 11% peak in January of 2010. The US Congressional Budget Office considers a fully employed economy (formally known as the non-accelerating inflation rate of unemployment-NAIRU) to be an economy with an unemployment rate of 4.6%. According to this metric, West Springfield's population would be considered to be at full employment. The unemployment rate, however, fails to capture

those who are working a part-time job because they can't find full-time employment or those that have dropped out of the labor market all together. The largest percentage of West Springfield residents are employed by the following industries: (1.) Educational services, health care and social services-27.1%, (2.) Retail Trade-13.7%, and (3.) Manufacturing-11.4%.

It's estimated that 2,249 people live and work in West Springfield, while 10,910 individuals live in West Springfield and commute out of West Springfield to work. Almost 90% of those commuting to work travel in an automobile, while smaller percentages walk, bike or rely on public transportation. It's important to note though that 83.7% of workers that reside in renter-occupied housing units use public transportation to commute to work. Due to this reliance, it may make the most sense to locate future affordable rental housing in close proximity to transit lines.

FIGURE 2-8: EMPLOYED WEST SPRINGFIELD RESIDENTS BY INDUSTRY

Industry	Number of residents employed	Percentage
Agriculture, forestry, fishing and hunting, and mining	0	0%
Construction	693	4.9%
Manufacturing	1,602	11.4%
Wholesale trade	312	2.2%
Retail trade	1,920	13.7%
Transportation and warehousing, and utilities	803	5.7%
Information	166	1.2%
Finance and insurance, and real estate and rental and leasing	1,095	7.8%
Professional, scientific, and management, and administrative and waste management services	998	7.1%
Educational services, and health care and social assistance	3,809	27.1%
Arts, entertainment, and recreation, and accommodation and food services	1,109	7.9%
Other services, except public administration	872	6.2%
Public administration	679	4.8%

Source: US Census Bureau 2012-2016 American Community Survey

Housing Supply Characteristics

The purpose of this section is to review the characteristics and types of housing in West Springfield to assess how its housing stock is responding to changing demographics, affordability pressures and market conditions. Local land use policies, the strength and weakness of the housing market, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure dictate where homes have been built and will continue to get built as well as the type and characteristic of the housing stock. Settlement patterns and the built environment are also a reflection of structural issues, such as economic security and educational attainment, which taken together, can encourage self-sufficiency, mobility and residents' ability to obtain and maintain housing. The Town needs a full range of housing opportunities that are affordable to households of all racial and ethnic backgrounds, abilities and income ranges to ensure that the town and region remain economically competitive.

Housing Units

There were an estimated 11,630 occupied homes in West Springfield in 2016. This is a decrease from the 11,836 occupied homes in 2000 (a decrease of 206 units or -1.74%). In comparison, the pace of new occupied home growth in Hampden County increased 3.8% during the same period. During this time frame, owner-occupied units increased by 1.35%, renter-occupied units decreased by 6.03% and the number of vacant units increased by 48.6%. (There may be anomalies in the data that are skewing this number so high, or counts immediately post-tornado might be inflating the vacancy numbers.)

TABLE 2-9: WEST SPRINGFIELD HOUSING UNITS 2000 TO 2017

	2000 census	%	2010 Census	%	2012-2016 ACS	%	% Change 2000 to 2017
Total Housing Units	12,276		12,697		12,284		1.75%
Occupied	11,836	96.4%	12,124	95.5%	11,630	94.6%	-1.74%
Owner-Occupied	6,885	55.4%	7,034	55.4%	6,978	56.8%	1.35%
Rental- Occupied	4,951	40.3%	5,090	40.1%	4,652	37.8%	-6.03%
Vacant	440	3.6%	573	4.5%	654	5.3%	48.6%

Source: US Census 2000, 2010 and 2012-2016 American Community Survey

Vacancy

Approximately 95% of the homes in West Springfield were occupied by year-round residents in 2010, while just 5% of the units were vacant. According to 2016, ACS data there was a 5.3% vacancy rate (A healthy housing market usually has a 5-7% vacancy rate.) West Springfield's vacancy rate is currently higher than the Hampden County average, which is approximately 4%. Vacancy status has been long been used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identified housing turnover, and suggests the quality for certain areas. There are five reasons that a house is categorized as vacant by the US Census Bureau: the house is:

1. For seasonal, recreational, or occasional use
2. For rent

3. For sale
4. Rented or sold, but not occupied
5. Considered to be an “other vacant unit.”

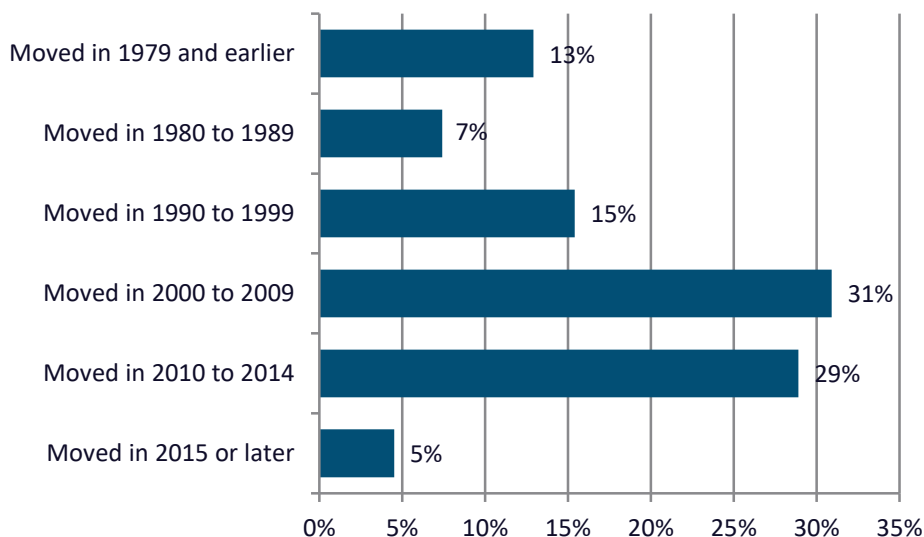
TABLE 2-10: WEST SPRINGFIELD HOUSING OCCUPANCY AND VACANCY STATUS

Housing Occupancy	Number	Percent
Total Housing Units	12,697	100%
Occupied Housing Units	12,124	95.5%
Vacant Housing Units	573	4.5%
For Rent	221	1.7%
Rented or sold, not occupied	19	0.1%
For sale only	97	0.8%
For seasonal, recreation, or occasional use	68	0.5%
All other vacant	150	1.2%

Source: US Census Bureau, 2010 Census

Housing Tenure can often be used as a metric for social cohesion in a community. It also highlights whether or not there is high turn-over of units in the community. Rent increases are likely to happen as units that were rented for some time re-enter the market. In West Springfield, 65% of the housing units in town have been occupied by households that moved in after 2000.

FIGURE 2-11: TENURE OF HOUSING UNITS



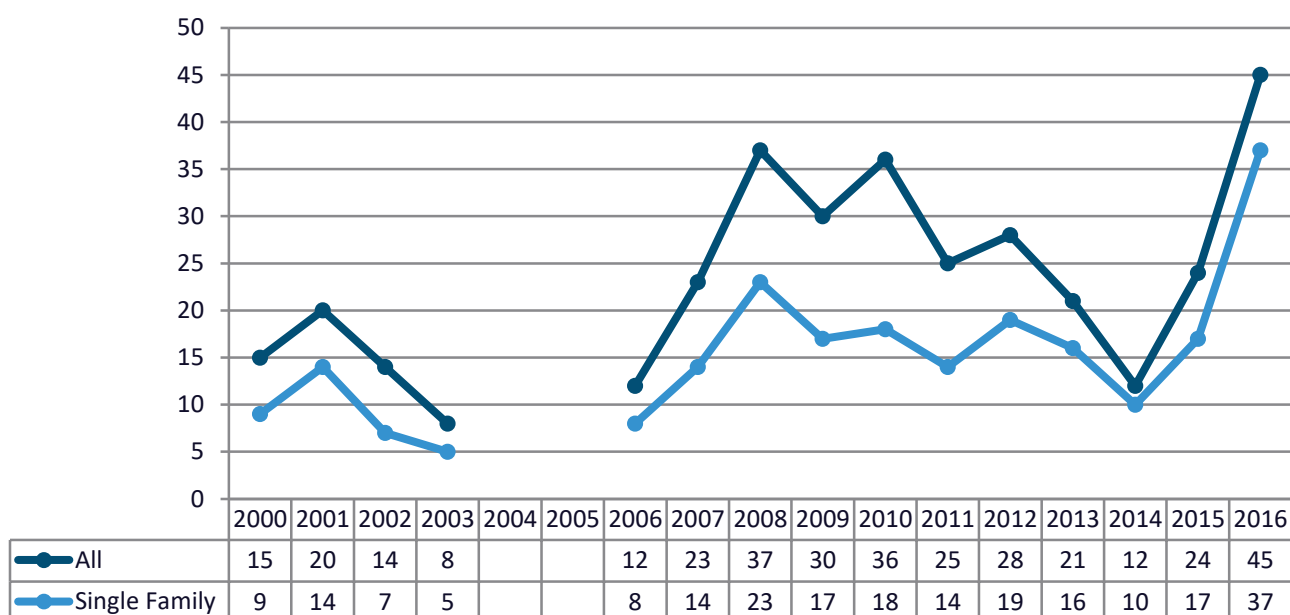
Source: American Community Survey 2012-2016 five year estimates

Foreclosures

In the lead up and aftermath of the real estate crisis of 2008, foreclosures became a major concern across the nation. Prior to the recession, West Springfield averaged approximately 14 foreclosures per year. From 2007

to 2012, the average number of foreclosures a year doubled to almost 30. Foreclosures are on the rise again in West Springfield with 45 foreclosures in 2016. This spike in foreclosures is likely due to the City's participation in the Massachusetts' Attorney General Office's (AGO) Abandoned Housing Initiative. Under this program, the Town partners with the AGO to seek out delinquent owners of abandoned residential property and encourages them to voluntarily repair the properties. If the owners don't agree to bring their properties up to code, a receiver can be appointed to bring the property up to code. When it gets to this point, the property is foreclosed on, brought up to code and resold on the market. This has been an effective program for dealing with unsafe, abandoned property and may explain the spike in foreclosures in 2015 and 2016.

FIGURE 2-12: FORECLOSURES OVER TIME IN WEST SPRINGFIELD



Source: The Warren Group (Data not available for 2004 or 2005)

Housing by Occupancy Type

Analysis of homeownership levels and renter opportunities is an important component of a housing assessment. Data on owner- and renter-occupancy is used to aid in the distribution of funds for government programs, including public housing programs and mortgage insurance programs. In addition, it also allows plans to evaluate the overall state of the housing market.

West Springfield had an owner-occupancy rate of 58% and a renter-occupancy rate of 42% in 2010. The regional owner-occupancy to renter-occupancy was 63% to 37% in 2010 and 60% to 40% in 2016.

Occupancy Type by Race and Ethnicity

In West Springfield, the rate of homeownership is lower for people of color than it is for white households. Almost 70% of the white population lives in an owner-occupied household. All other races and ethnicity groups within West Springfield—with the exception of Native Hawaiian and Other Pacific Islanders—have greater shares of the population living in rental units than homeownership units.

Much of this disparity can be traced back to historic federal policies and programs and discriminatory lending practices. The lack of modest, small homes makes it challenging for these populations that do not have the

accumulated wealth that comes with owning a home to make the transition to homeownership. There is also a lack of resources currently available to connect new Americans to programs that assist first time homebuyers.

TABLE 2-11: WEST SPRINGFIELD OCCUPANCY STATUS BY RACE AND ETHNICITY

	White alone	Black alone	Asian alone	American Indian and Alaska Native Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or more races	Hispanic of any race
Total West Springfield Population	24,575	893	1,229	61	16	946	501	2,214
Total Population in Owner-occupied units	16,802	202	485	9	10	194	183	567
Percent of population in owner-occupied units	68.3%	22.6%	39.4%	14.7%	62.5%	20.5%	36.5%	25.6%
Total Population in renter-occupied units	7,773	691	744	52	6	752	318	1647
Percent of populations in renter-occupied units	31.6%	77.3%	60.5%	85.2%	37.5%	79.4%	63.4%	74.4%

Source: US Census Bureau, 2010 Decennial Census

Age of Housing

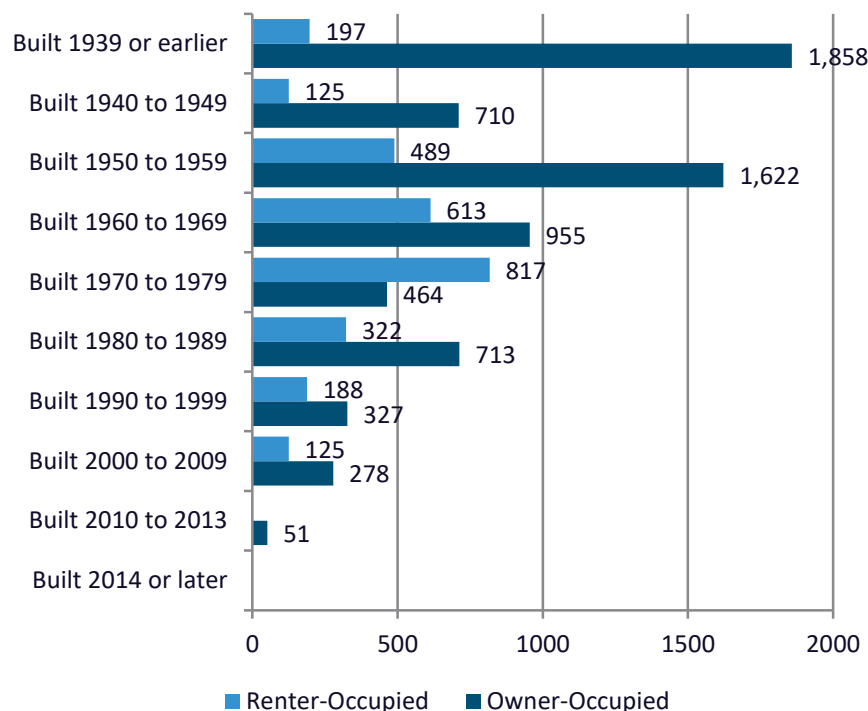
The age of housing structures is an important indicator of the quality of a community's housing stock. Knowing the age helps assess housing characteristics such as the potential need for rehabilitation; fuel type, efficiency, and costs; maintenance needs; accessibility for people with disabilities; and the presence of hazards associated with lead-based paint. In the United States, the average age of a home is 40 years—or built after 1975.

Approximately 66% of West Springfield's housing stock was built before 1969, and 21% of West Springfield's homes (2,055 out of 9,855 units) were built prior to 1939. A large portion of West Springfield's rental stock (2,241 units or 78%) is older than the national average. This means that renters may have to contend with all of the challenges of older housing. (See call out Box on the next page.)

From 2000- 2016 there were approximately 125 units of rental housing developed in West Springfield. This lack of significant new rental housing is consistent with regional trends, which have seen little to no new rental housing built since the start of the century. This trend has been especially true in the suburban and rural communities in the region. While the regions' more urban communities have seen the development of new rental units, many of them are larger developments (4 or more units) and are often income restricted. The result is that for almost two decades there has been no growth in market-rate rental housing in the region. This is happening while at the same time the number of potential market-rate renters (millennials looking to

form their own households, baby boomers looking to downsize, and an increase in people living alone) continues to rise.

FIGURE 2-13: AGE OF HOUSING STOCK



Source: American Community Survey 2012-2016 five year estimates

Older housing can also be less efficient in terms of heating and cooling. Massachusetts has some of the highest energy and electricity costs in the nation. In older homes with outdated energy systems and poor insulation, energy costs associated with heating and cooling can be a significant expenditure. Multiple communities in the region have noted energy efficiency as being important and communities like the City of Springfield have identified energy costs as a “specific housing priority” because of the additional cost burden that utility costs can place on owners who are already cost burdened. In West Springfield, approximately 45% of households heat with Fuel Oil or Electricity—two of the higher cost energy sources. (Figure 2-14). MassSave, a state run energy efficiency program offers free energy audits and incentives and rebates for those that implement energy efficiency measures in their homes.

Challenges of Older Housing Stock

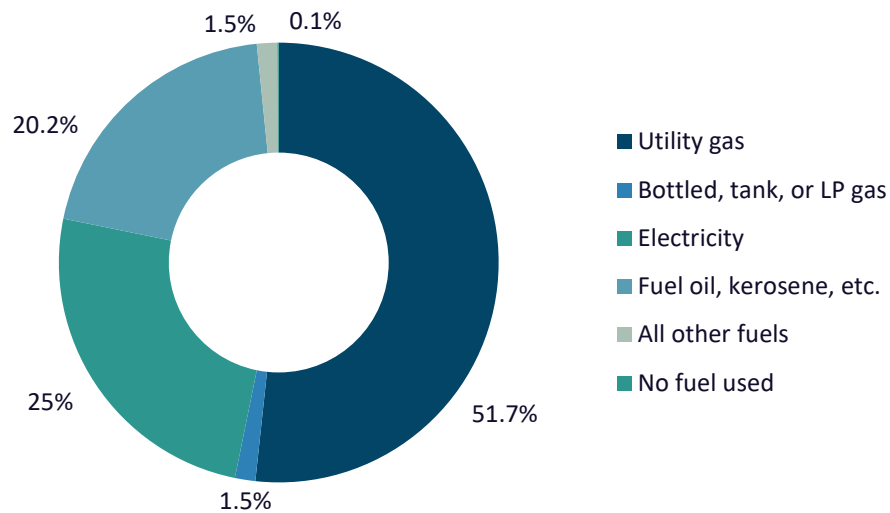
Well-maintained older homes are an important part of a community’s local history and help to preserve its historic character. However, older homes can have many challenges, such as:

- Increased need for maintenance and repairs
- Poor past maintenance and repair history
- Design not well-suited for people with mobility impairments
- Outdated and inefficient heating, cooling and insulation systems
- Lead paint, asbestos, and lead pipes that present a health risk
- Knob and tube wiring

Since the cost to rehabilitate and achieve code compliance in older houses can be high, some landlords and homeowners cannot afford to make these improvements or some have not invested in their properties because low home values do not justify the cost of capital or maintenance improvements. Deferred maintenance and repairs can result in unsafe or poor quality housing for renters.

The age of housing can also create impediments to fair housing. Rehabilitation and modification costs can result in deferred maintenance or upgrades, which may limit supply and availability of accessible and affordable housing. Some landlords have tried to avoid renting to families with young children because of the presence—or perceived presence—of lead paint in their units and the associated expense of lead abatement, even though doing so is prohibited by law. This has the effect of limiting supply and availability of housing, especially for families with young children.

FIGURE 2-14: HOME HEATING FUEL TYPES



Source: American Community Survey 2012-2016 five year estimates

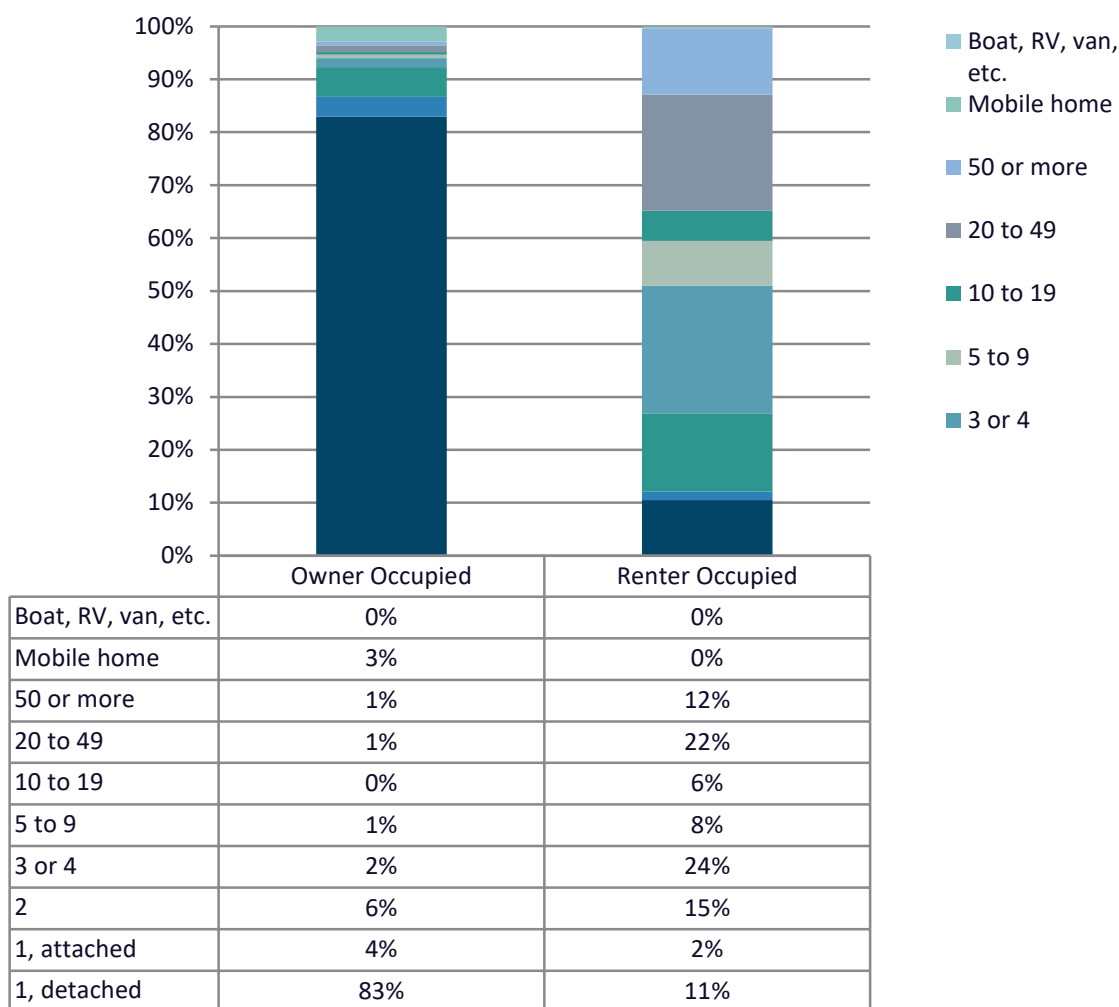
Housing by Structural Type- Single and Multifamily Housing

Housing affordability is closely related to the housing structure type. Multi-family housing, two family housing and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single-family homes on large lots.

In West Springfield, approximately 58.5% of the Town's housing stock is single-family homes (this figure includes mobile homes), while the remaining units are within 2-family and multifamily housing structures. Almost 90% of the owner-occupied units in West Springfield are in single-family structures or mobile homes, while the remaining 10% are in multifamily structures. There is a greater variety of housing types available in West Springfield for renter households. The largest housing types occupied by renter-occupied households are 3 or 4 unit structures and 20-49 unit structures with 24% and 22% (respectively).

There are 722 condominium homes in West Springfield in 2018, which represents approximately 6.2% of all homes in town. A condominium is an individually-owned unit that shares infrastructure, such as parking lots, driveways, heating systems, hallways, and/or roofs, as well as costs to maintain these shared facilities, with other property owners of the development under a legal agreement. Condominiums may be located within a multi-family building, be a single-family attached home, a single-family detached home within a development, or part of a duplex. A condominium may be owner or renter occupied, but most are typically owner-occupied. The US Census Bureau does not classify condominiums as a specific structural type, as they can exist in many forms. Condominiums are therefore not specifically called out in the chart below. Municipalities tax each condominium home individually for the assessment of property taxes. This makes the number of condominium units in the Town available for analysis.

FIGURE 2-15: HOUSING UNITS BY STRUCTURE TYPE



Source: American Community Survey 2012-2016 five year estimates

Housing by Number of Bedrooms⁴

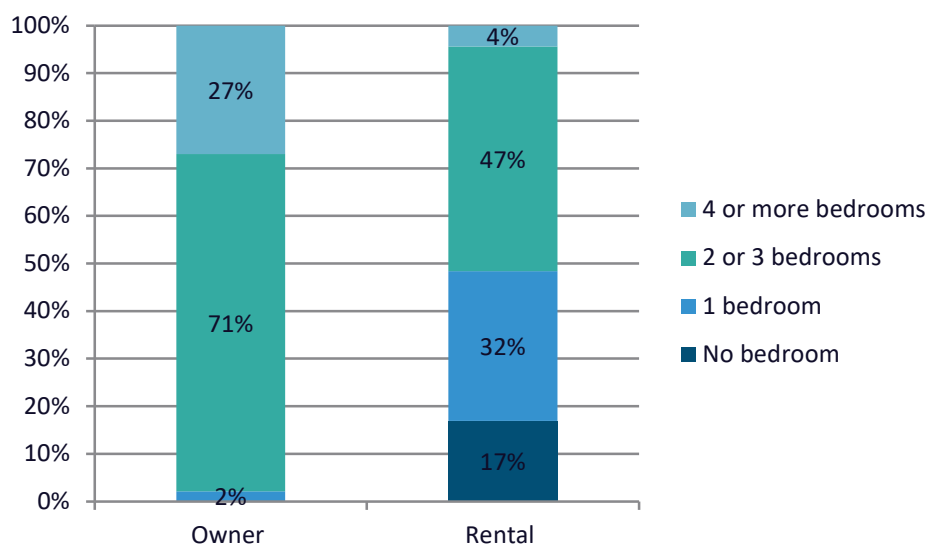
Looking at a community's housing stock by number of bedrooms can be used to determine if there are any housing deficiencies, such as not having enough one or two bedroom homes for smaller families or units with 4 or more bedrooms for larger families. The state's leading housing agencies—Department of Housing and Community Development (DHCD), Massachusetts Housing Partnership (MHP), MassHousing, MassDevelopment and Community Economic Development Assistance Corporation (CEDAC)—recently approved an interagency agreement requiring that at least 10% of new affordable units funded, assisted or approved by a State Housing Agency have three or more bedrooms.

In West Springfield, almost 71% of the homeownership units are 2 or 3 bedrooms and 27% have greater than 4 bedrooms. There are, however, very few one bedroom homeownership units. West Springfield's rental stock is

⁴ The number of bedrooms is the count of rooms designed to be used as bedrooms; that is, the number of rooms that would be listed as bedrooms if the house, apartment, or mobile home were on the market for sale or for rent.

significantly more varied, but, has very few apartments with 4 or more bedrooms suggesting that a large family could have difficulties finding an apartment in the Town.

FIGURE 2-16: HOUSING UNITS BY NUMBER OF BEDROOMS



Source: American Community Survey 2012-2016 five year estimates

Income Restricted (Subsidized) Housing

There are two types of income restricted housing in Massachusetts: public and private. Public income-restricted housing is housing that is managed by a public housing authority. Public Housing Authorities are established by state law to provide affordable housing for low-income people. Private income-restricted housing is housing that is owned and operated by for-profit and/or non-profits owners. These owners receive subsidies, often from state and federal agencies, when renting to low- and moderate-income families and individuals. These units—both public and private income-restricted units—qualify for inclusion on the state’s subsidized housing inventory and are counted towards that town’s 10% regional fair share requirement under MGL Chapter 40B.

As of September of 2017, West Springfield has 429 units on the Massachusetts’ Department of Housing and Community Development’s Subsidized Housing Inventory. (See Table 2-12) This means that approximately 3.4% of West Springfield’s stock is affordable to low- to moderate-income individuals. When compared to its surrounding communities, West Springfield has a lower percentage of income-restricted affordable housing than its neighbors. (Agawam- 4.2%; Westfield-7.2%; Chicopee- 10.4%; Springfield 16.6% and Holyoke-19.4%). Of these units, 250 of them (58%) are age restricted, meaning that only those 60 years of age or older or those that have a disability, can live in them. Of the remaining units, 63 units (14.6%) are group homes and 116 units (27%) are available for families and individuals who are under the age of 60 without a disability.

The housing authority reports that there is an approximately two to four year wait to get into Senior Housing and a three to six year wait for families to get into the affordable units they operate. As of July of 2018, they also had 43 emergency placements at the top of the waiting list for housing.

TABLE 2-12: UNITS ON THE DHCD SUBSIDIZED HOUSING INVENTORY (SHI) AS OF SEPTEMBER 2017

Name	Location	Ownership or Rental	Units	Restrictions
Arnold P. Estelle Family Development	Birch Park Circle and Amostown Road	Rental	90	
Grove Village Apartments	Grove Street and Druids Lanes	Rental	74	Elderly
Lee Lang Terrace	Lee Lang Terrace	Rental	48	Elderly
Oxford Place Apartments	Oxford Place	Rental	100	Elderly
Wilifrid J. Bourque Community Housing	Main Street	Rental	28	Elderly
Oxford Place Apartments	Oxford Place	Rental	6	
Wilifrid J. Bourque Community Housing	Main Street	Rental	4	
Scattered Chapter 705-1A	Elm Street and Guy Place	Rental	4	
Wilifrid J. Bourque Community Housing	Main Street	Rental	5	
Elm Court Condos	Elm Street	Rental	3	
Greater Springfield Residences	Greystone Avenue	Ownership	4	
Group Homes	Locations not reported due to patient Privacy	Rental	63	

Source: Department of Housing and Community Development- Subsidized Housing Inventory September 2017

At this time, there are no private affordable housing developments in West Springfield. In February of 2018 West Springfield's Community Preservation Committee voted in favor of allocating \$750,000 to the Sisters of Providence. This funding, combined with \$2.5 million in state and federal grants, will create 36 units of senior housing affordable to those earning at or below 50% of the area median income. (50% AMI is one person with an annual income of less than \$28,000 or a two-person family earning under \$32,000 annually.) These additional units will increase the percentage of income-restricted affordable housing in West Springfield to 3.7%

Rental Assistance for Low Income Households

Low-income households can also get rental assistance in the form of a housing voucher in order to afford housing. With a voucher, the subsidy is used by the tenant to find housing in the private market and is paid to a private landlord. Unlike subsidies to development units, the subsidy associated with vouchers stays with the tenant.⁵ There are two rental voucher programs available in Massachusetts:

1. Federal Section 8 Housing Choice Voucher. This program is administered by the US Department of Housing and Urban Development. The program was enacted in 1974 to promote economic and racial integration and to shift public assistance to the private market. The West Springfield Housing Authority administers 251 Section 8 Housing Choice Vouchers in Town.

⁵In some instances, a rental voucher may not be tied to a household, but instead can be used to permanently subsidize a unit. This is not the most common use of vouchers, but depending on the voucher program is possible.

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2. **Massachusetts Rental Voucher Program (MRVP).** This program is operated by the Massachusetts Department of Housing Community Development. Created in 1990, the MRVP has a similar purpose to the Federal Section 8 Housing Choice Voucher Program. The West Springfield Housing Authority administers 8 Massachusetts Rental Vouchers in town.

The Housing Authority has 251 Housing Choice Vouchers from HUD. In August of 2018, there were 16 households with families searching for an apartment. The remaining 194 vouchers were held by families that had found qualifying housing in the private market. The Housing Authority also has 8 MRVP vouchers from the state. As of July of 2017, 8 of the households with these vouchers had found housing and 2 households were searching. Kirk Jasko, the Executive Director of the West Springfield Housing Authority, suggested that most people with a voucher are able to secure housing in West Springfield if that is where they would prefer to live.

Senior Housing

The West Springfield Housing Authority owns and operates four senior housing apartment developments, which serve those 60 years or older or disabled people under 60 years old. These include:

- **Oxford Place Apartments-** 100 apartments (94 one-bedrooms and 6 two-bedrooms). Six apartments are wheel chair accessible. Rent is set at 30% of the household income and includes all utilities except telephone, internet and cable.
- **Grove Village Apartments-** 74 apartments (74 one-bedrooms). Rent is set at 30% of the household income and includes all utilities except telephone, internet and cable.
- **Lee Lang Terrace Apartments-** 48 apartments. (48 one-bedrooms) Rent is set at 30% of the household income and includes all utilities except telephone, internet and cable.
- **Main Street Apartments-** 22 apartments. (22 one-bedrooms) Rent is set at 27% of household income and residents pay all utilities.

There is currently a 2-4 year waitlist for senior housing through the Housing Authority—which is currently the only provider of affordable senior housing in town. When the new Sisters of Providence development, which received funding from the West Springfield CPC, comes online there will be an additional 36 units of affordable rental housing for seniors.

Accessible Housing

According to the 2012-2016 American Community Survey, 15.4% of West Springfield's population is over the age of 65 and 13.4% of the total population reported have one or more disabilities. Residents with one or more disabilities generally face additional housing challenges, due to a shortage of homes that are affordable and accessible to people with physical mobility limitations, hearing loss, and/or visual impairments.

To address this problem, the Citizens' Housing and Planning Association (CHAPA), in conjunction with a variety of partners, created a web-based Massachusetts Accessible Housing Registry (MassAccess) in 2000 to help people find affordable and accessible housing in Massachusetts. The Registry has been the best attempt at centralizing the total number of available accessible/adaptable units, units on a ground floor, or units accessible by an elevator. The management of MassAccess believes that the registry captures over 80% of all accessible rental housing that is available.

The Registry's listing for the Pioneer Valley Region suggests that there is a significant shortage of accessible housing units compared to the number of residents with one or more disabilities. In July of 2018, the registry showed that 4 adaptable/accessible units available in the region and all require certain levels of income eligibility. None of the listed units were in West Springfield. The Pioneer Valley Regional Housing Plan affirms that this shortage of units also exists at the regional level and in every community in the region.

The West Springfield Housing Authority has 12 wheel chair accessible units within the developments they manage. Eight of these units are in age-restricted development and 4 are in family developments.

Special Needs Housing

Special needs housing typically refers to units specifically designed for populations with special needs such as: people with psychiatric and cognitive disabilities, veterans, survivors of domestic violence, youth aging out of foster care and at-risk youth, people with substance abuse issues, ex-offenders, people living with HIV or AIDs, and people who are homeless. The Pioneer Valley Regional Housing Plan discusses the special needs housing for these and the other special populations in our region. While there is housing available to meet these special needs across the region, the demand for all forms of special needs housing far outpaces the supply of these units.

In 2017, there were 63 units listed on DHCD's subsidized housing inventory as group homes. Group homes offer living units for adults with disabilities who do not require continuous medical care. These are typically single family homes with 4-5 bedrooms or side-by-side four-bedroom duplexes. They are typically operated by Department of Developmental Services, Department of Mental Health or by provider agencies that are contracted by the State. The locations of group homes are kept confidential due to state and federal (HIPPA) rules.



Chapter 3 Housing Development Constraints

Overview

Local housing development is influenced by a variety of conditions. Some conditions have to do with the specific characteristics of the community and site conditions where homes can potentially be built. These characteristics include the availability of land, presence of roads and infrastructure, environmental constraints, proximity to jobs and accessibility to desirable amenities. Other conditions that impact development include local and state land use and development regulations. These regulations include zoning and subdivision regulations, permitting processes, building codes and environmental regulations. Other factors including the economy and availability of housing financing can impact whether or not development is feasible or likely in a community. This chapter will look at the various conditions impacting development in West Springfield.

Housing Market

Housing by Cost

Housing is a basic human need and is often the largest expenditure for a household. As a whole, the state of Massachusetts is an expensive place to live. According to the Council for Community and Economic Research (C2ER)⁶, Massachusetts has the 8th highest cost of living in the nation, trailing behind only Oregon, Maryland, Alaska, New York, California, the District of Columbia, and Hawaii. When you look at the cost of housing alone, however, Massachusetts ranks 7th in the nation for high housing costs, behind Oregon, Maryland, New York, California, the District of Columbia and Hawaii. While single-family homes prices and rents are more affordable in the western half of Massachusetts than the eastern part of the state, prices in the Pioneer Valley and in West Springfield are still more expensive than in many places across the country.

There were two main factors driving the increase in housing prices in the late 1990s. The first was the lack of housing being built in the mid-to-late 1990s that constrained the supply available and has led to rising costs as demand outpaces the available supply. The second driving force is the mortgage lending market in the early 2000s. Products with low-interest rates, easier credit rating qualifications, exotic new mortgage instruments and an expanded secondary market for mortgage-back securities opened the homeownership market to a large swath of the population. The ease of getting a mortgage fueled home-buying, which further reduced the available supply and sent home prices soaring across the nation and locally in the Pioneer Valley

In West Springfield, the median price of a single family home sold in 2017 was \$199,600⁷. The median monthly gross rent for a home was \$841.⁸

⁶ https://www.missourieconomy.org/indicators/cost_of_living/

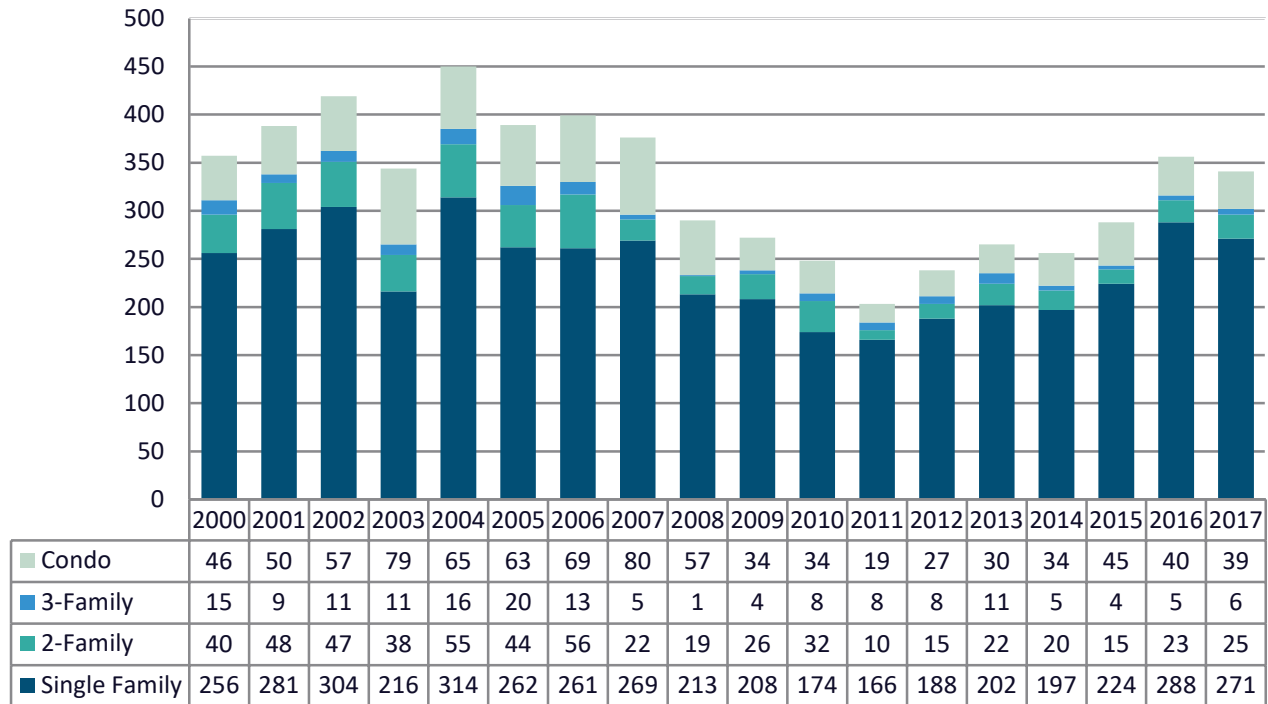
⁷ The Warren Group

⁸ US Census Bureau, American Community Survey 2012-2016 Five Year Estimates.

Single-Family Home Market

West Springfield's Assessor's data shows that there are 6,522 detached single family homes and 722 condominiums in the Town in 2018. The following figure summarizes the sales of these two types of homes since 2000. Like most communities, home sales in West Springfield peaked in the early-2000s and dropped significantly during the housing crisis and economic recession. Today, homes sales in West Springfield have not rebounded to the level of activity that was prevalent in 2004 through 2007.

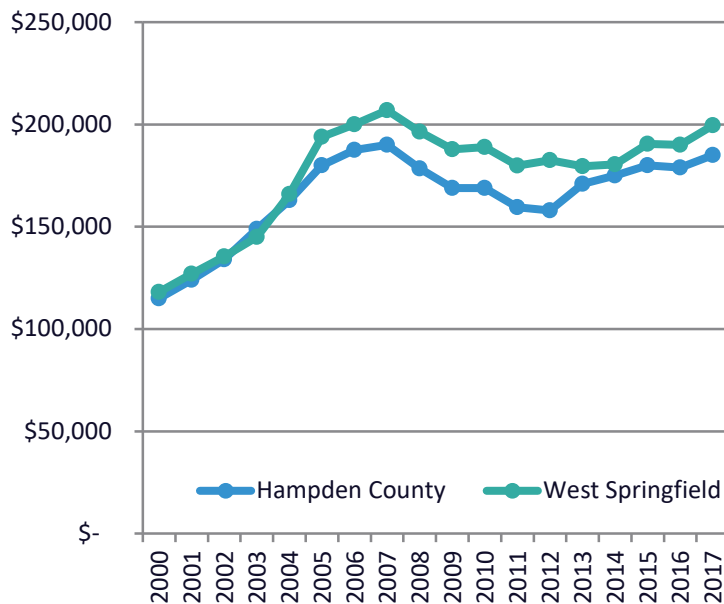
FIGURE 3-1: WEST SPRINGFIELD SINGLE-FAMILY HOME AND CONDO SALES 2000 TO 2017



Source: Warren Group Data (2000-2017)

The median sales price for a single-family home in West Springfield increased by approximately 15.36% from 2000 to 2018 (after adjusting for inflation). The following figure shows unadjusted home prices, which ranged from \$118,000 in 2000 to \$199,600 in 2017. The average value of homes built in 2016 and 2017 was \$306,800—showing how the new construction is much more expensive than the average sale price. The median sale price fluctuated during this time period. Single family home sale prices peaked in 2007 at \$207,000. From 2000 to 2004, the median sale price for a single family home in West Springfield kept pace with the average sale price in Hampden County. After 2004, the gap between the average single family home sale price in West Springfield and Hampden County continued to grow. This gap peaked in 2011, when the average home in West Springfield cost \$24,500 more than the average home in Hampden County.

FIGURE 3-2: AVERAGE SINGLE FAMILY HOME SALE PRICES IN WEST SPRINGFIELD AND HAMPDEN COUNTY (2000-2017)



Source: Warren Group (2000-2017)

West Springfield assessor's data shows that there were 722 condominiums in West Springfield in 2017. The median sale price for a condominium in West Springfield increased 48% between 2000 and 2017 after adjusting for inflation. The average price of a condominium peaked in 2015 at \$155,000 and dropped in 2017 to \$89,000. In the early 2000s, there were approximately 50 condominium units sold annually. Since the recession, however, annual sales have thinned out to approximately 20 condominiums annually.

Buying a Single-Family Home in West Springfield

Although West Springfield, Hampden County and the Pioneer Valley have historically been more affordable places to live than the eastern part of the state, the dramatic increase in housing prices (which outpaced growth in household income) in the late 1990s and early 2000s has affected many households' ability to buy a home. The general rule of thumb is that in order for housing to be 'affordable', the household must pay no more than 30% of its annual income on housing. Households who pay more than this suggested 30% are considered "cost burdened" and may have difficulty affording necessities such as food, medical costs, transportation, and childcare.

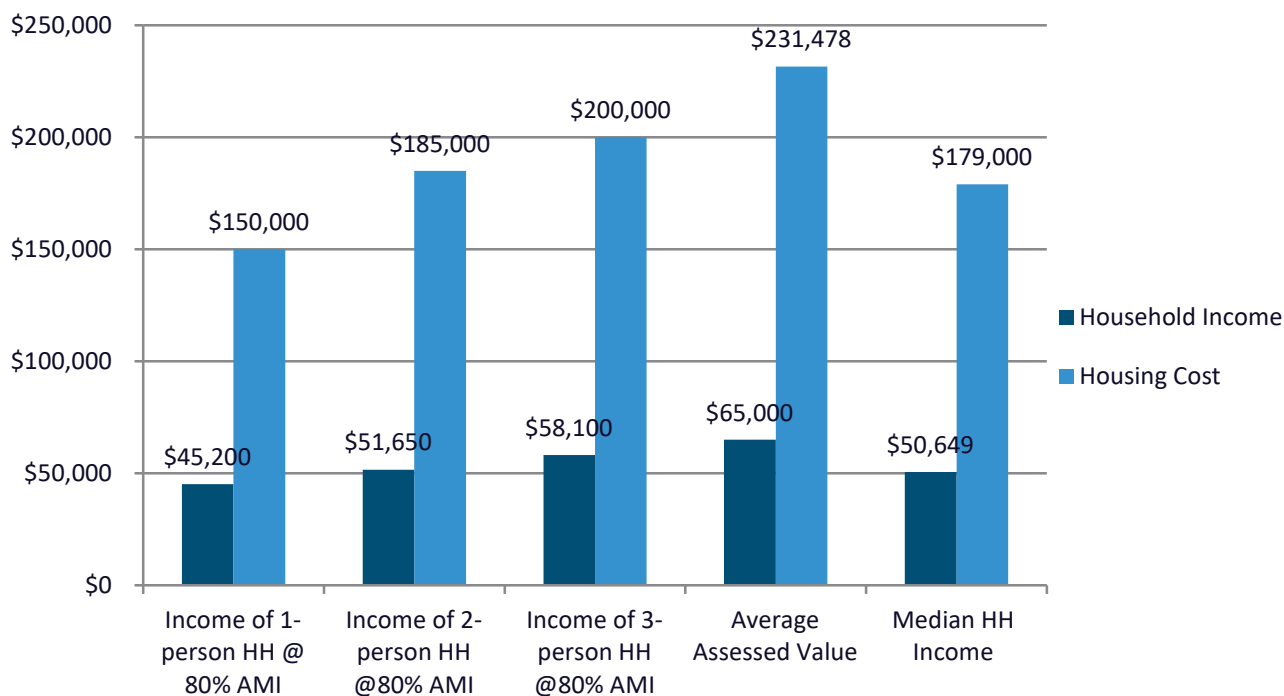
Homeownership Market Conditions

Despite the drop in home values that occurred after the housing crisis/ economic recession of the late 2000s, homeownership continues to be a challenge for lower income households. Factors driving this inability to access homeownership opportunities include:

- Tighter lending requirements instituted in response to the housing crisis
- Household income has not kept pace with increasing housing costs
- Households made up of younger individuals are increasingly saddled with large amounts of college debt
- Purchasing a home typically requires a large upfront payment due to more stringent mortgage financing terms and conditions. For example, many mortgage lenders require down payments equaling 20% of the purchase price—much higher than the 5-10% down payment that used to be common.

The table below highlights the purchasing power that households at different income levels have. A household earning \$45,200 annually (a 1-person household earning 80% of the area median income) could ‘afford’ to purchase a home costing \$150,000. Income levels at 80% of the area median income grow as the household size grows. Thus, a household of 2 could afford an \$185,000 home and a household of 3 could afford a \$200,000 home. In order to afford the 2018 average assessed value of a home (\$231,478), a household would need to earn \$65,000 a year—well above the median household income of \$50,649 in West Springfield. These calculations assume a 20% down payment, a 4.54% interest rate, insurance and West Springfield’s residential tax rate of \$17.05 per \$1,000 of value. If a low-income household takes advantage of a subsidized mortgage product that requires less of a down-payment (like the Massachusetts Housing Partnership’s One Mortgage), the monthly mortgage costs would increase, which in turn means that household would have even less purchasing power.

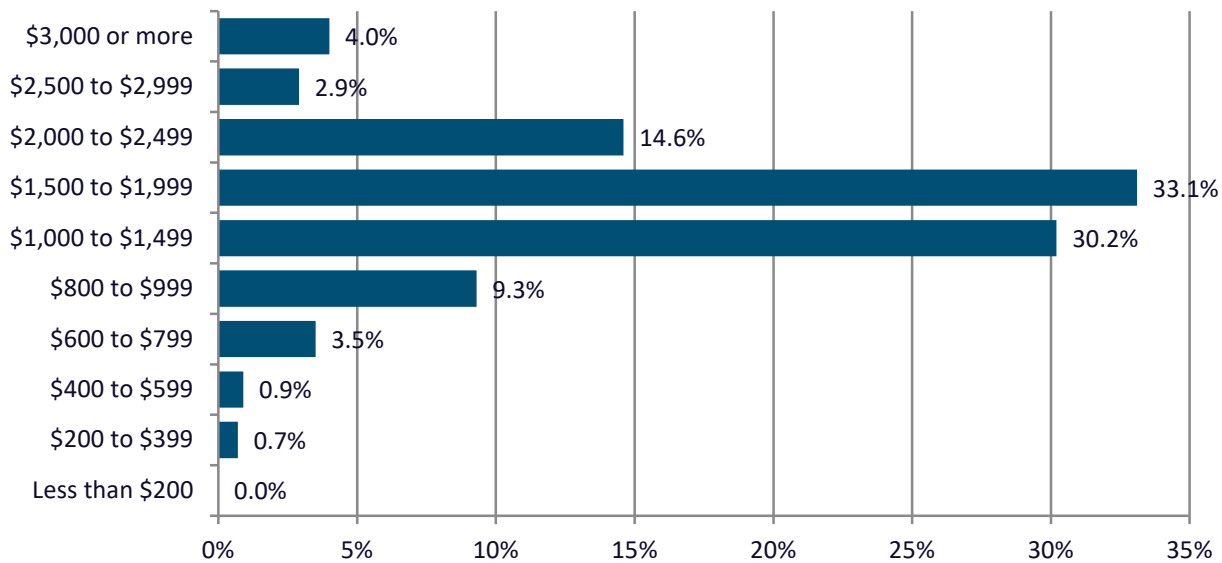
FIGURE 3-3: HOME PURCHASING POWER AT VARIOUS INCOME LEVELS



Source: Pioneer Valley Planning Commission

The 2012-2016 American Community Survey estimates that 29% of West Springfield homeowners with a mortgage spent more than 30% of their household income on housing related costs (mortgage, insurance and property taxes) and are therefore cost burdened. A large majority of households with a mortgage in West Springfield (63.3%) pay between \$1,000 and \$1,999 a month in housing costs. A smaller percentage of households with a mortgage (6.9%) pay more than \$2,500 a month in housing costs.

FIGURE 3-4: MONTHLY MORTGAGE PAID⁹



Source: American Community Survey, 2012-2016 Five Year Estimates

Rental Market

The 2012 - 2016 American Community Survey estimates that the median gross monthly rent for West Springfield was \$841, which was higher than the estimated median gross rent for Hampden County (\$839), but lower than Hampshire County (\$977). When looking at the estimated median gross rent by bedroom size, the ACS median gross rent estimates were lower than the HUD fair market rents for all bedroom types, suggesting that the ACS estimates may not actually be reflective of the existing rental landscape. HUD's 2018 Fair Market Rent Estimates for West Springfield in most cases were close to existing rental postings or just a little under. See Table 3-4 for a sampling of rents from Zillow, Craigslist, MassLive, and a local real estate agency.

⁹ In West Springfield, 4,619 owner-occupied households have a mortgage. There are an additional 2,359 owner-occupied households that own their home free and clear.

TABLE 3-1: ESTIMATED MEDIAN RENTAL RATES AND FAIR MARKET RENTAL RATES-2018

	Studio	1 BR	2 BR	3 BR	4 BR
Craigslist.com	\$610-910 (\$792)	\$725-975 (\$864)	\$950-1,295 (\$1,116)	\$1,100 (1 Listing)	\$1,995 (1 Listing)
Zillow	\$739-779 (\$759)	\$799-1,000 (\$934)	\$950-1,175 (\$1,065)	\$1,350-1,700 (\$1,474)	\$1,599-1,995 (\$1797)
MassLive	No Listings	\$950-1,095 (\$1,008)	No Listings	No Listings	No Listings
Park Square Realty	No Listings	No Listings	\$895 (1 Listing)	\$1,700 (1 Listing)	\$1,995 (1 Listing)
HUD Fair Market Rent	\$739	\$844	\$1,117	\$1,400	\$1,627
ACS Gross Rent (2012-2016)	\$569	\$748	\$932	\$1,088	\$1,215

Source: Craigslist.com, Zillow.com, MassLive Rental Listings, Pak Square Realty, US Department of Housing and Urban Development, US Census Bureau, American Community Survey 2012-2016 Five Year Estimates. (Data accessed August 2018.)

In reviewing current rental listings across multiple websites, we found a few trends that are note-worthy. They include:

- **Almost all listings required a criminal background check and a credit check.** This could preclude individuals who have committed crimes or who have lower credit scores from finding a place to live. While it is within a landlords' right to ask for these, it could be a barrier for individuals looking for housing.
- **Almost all listings required first and last month's rent and a security deposit (which often amounts to three times the asking rent) at move-in.** It is legal for a landlord to ask for up to three times the amount of the rent for first and last month's rent and a security deposit. For a family looking for a 2-bedroom apartment, this means they need approximately \$3,348 prior to move-in. Many households, and especially those earning low- and moderate-incomes, could have a challenging time saving these funds which amount to more than a month or two of wages.
- **Out of all the viewings listed, only one posting was in a language other than English.** Given that West Springfield is home to a large population that does not speak English as their first language, this could be a barrier to those households.
- **Very few listings stated that they do not discriminate and do comply with Fair Housing Laws.** Despite this, no postings had language that would suggest potential Fair Housing violations. Common issues in rental advertisements include saying "No Section 8" or "No Children." Additionally, coded language, such as "quiet apartment perfect for settled-in couple", was not observed in the listings reviewed. Anecdotal experience suggests that discrimination occurs after contacting the lister.

Renting a Home in West Springfield

Using the guideline that a household should pay no more than 30% of its annual pre-tax income on housing, someone paying fair market rent for a studio in West Springfield would need to make \$2,463 a month. A minimum wage earning worker working full time earns \$1,906 monthly; the average social security payment is \$1,372; and the average supplemental security income is \$750. In all of these cases, a person receiving these benefits or who is working a minimum wage does not earn enough income to afford the rent for even a market-rate studio apartment in West Springfield. The gap grows even greater as the need for a unit with additional bedrooms grows. The median renter in West Springfield earns approximately \$2,725 a month. They would be able to afford a studio apartment without paying more than 30% of their income on housing. A one-bedroom, however, comes with a large enough price increase that it would be considered unaffordable.

TABLE 3-2: MONTHLY INCOME NEEDED TO AFFORD AN APARTMENT AND VARIOUS MONTHLY INCOMES

Size	Fair Market Rent (HUD)	Monthly Income needed to afford	Income of...	Monthly Income
Studio	\$739	\$2,463	Median Renter	\$2,725
1-BR	\$884	\$2,946	Minimum Wage	\$1,906
2-BR	\$1,117	\$3,723	Average Social Security	\$1,372
3-BR	\$1,400	\$4,666	Supplement Security Income	\$750

Source: HUD 2018 Fair Market Rents, Author's calculations, US Census Bureau American Community Survey 2012-2016 Five-year estimates.

According to the 2012 to 2016 American Community Survey, approximately 2,158 renter household (48%) spend more than 30% of their income on housing costs. Of those, 948 renter households (21%) spend more than 50% of their income on housing and are considered severely cost burdened. In comparison, 61% of renter households in Hampden County and 56% of renter households in Hampshire County are cost-burdened. While lower than both of the county averages in our

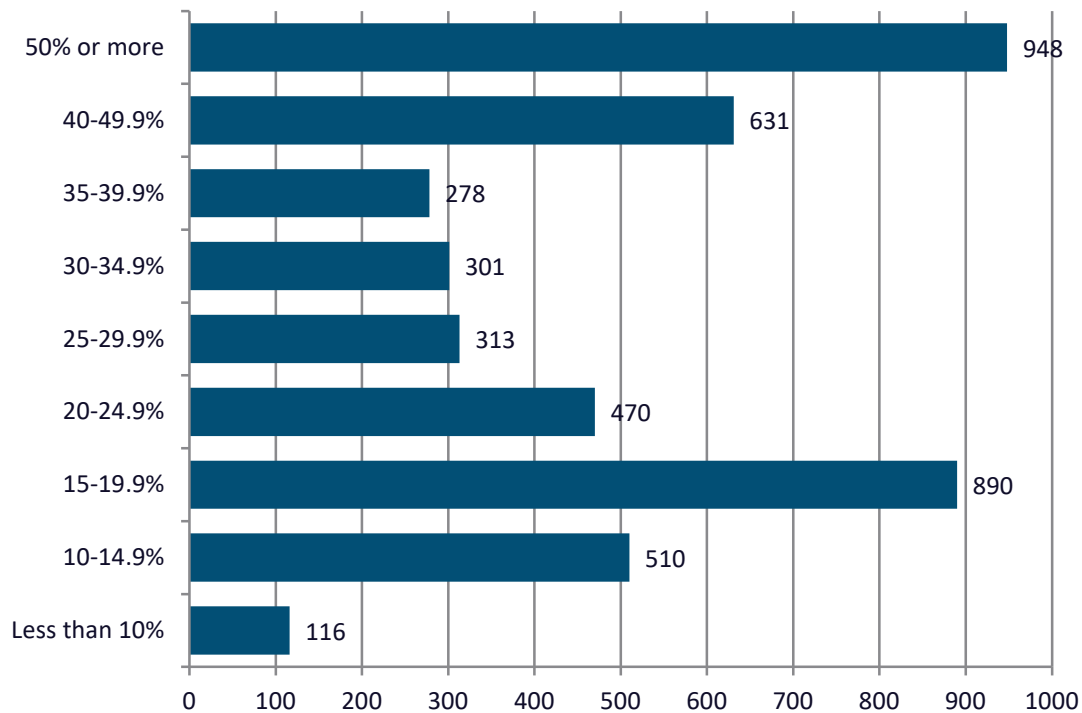
Rental Market Conditions

Initial costs of renting an apartment - first and last month's rent, security deposit, and for some, broker fees- can be an expensive expenditure and can preclude some lower income households from obtaining a home. Rents have risen in the region, despite the economic downturn and the recovering economy, because of the increased demand for rental housing and little to no growth in the rental stock. Reasons for an increased demand in the rental market include:

- Desire to remain a renter because of the financial uncertainty of owning a home (as shown by the foreclosure crisis)
- Inability to afford to buy a home because of the initial expense to enter the homeownership market, which requires a 20% down payment, higher credit scores and tighter lending requirements.
- Significant individual debt, which prevents entrance into the homeownership market and in many cases the rental market. Many young adults trying to get into the housing market are currently facing this challenge having recently graduated with high amounts of student loan debt.
- Loss of one's home as result of the foreclosure crisis, which drove homeowners back into the rental market.

region, West Springfield's share of cost-burdened households is still quite high.

FIGURE 3-5: GROSS RENT PAID AS A PERCENTAGE OF HOUSEHOLD INCOME (RENTER HOUSEHOLDS)

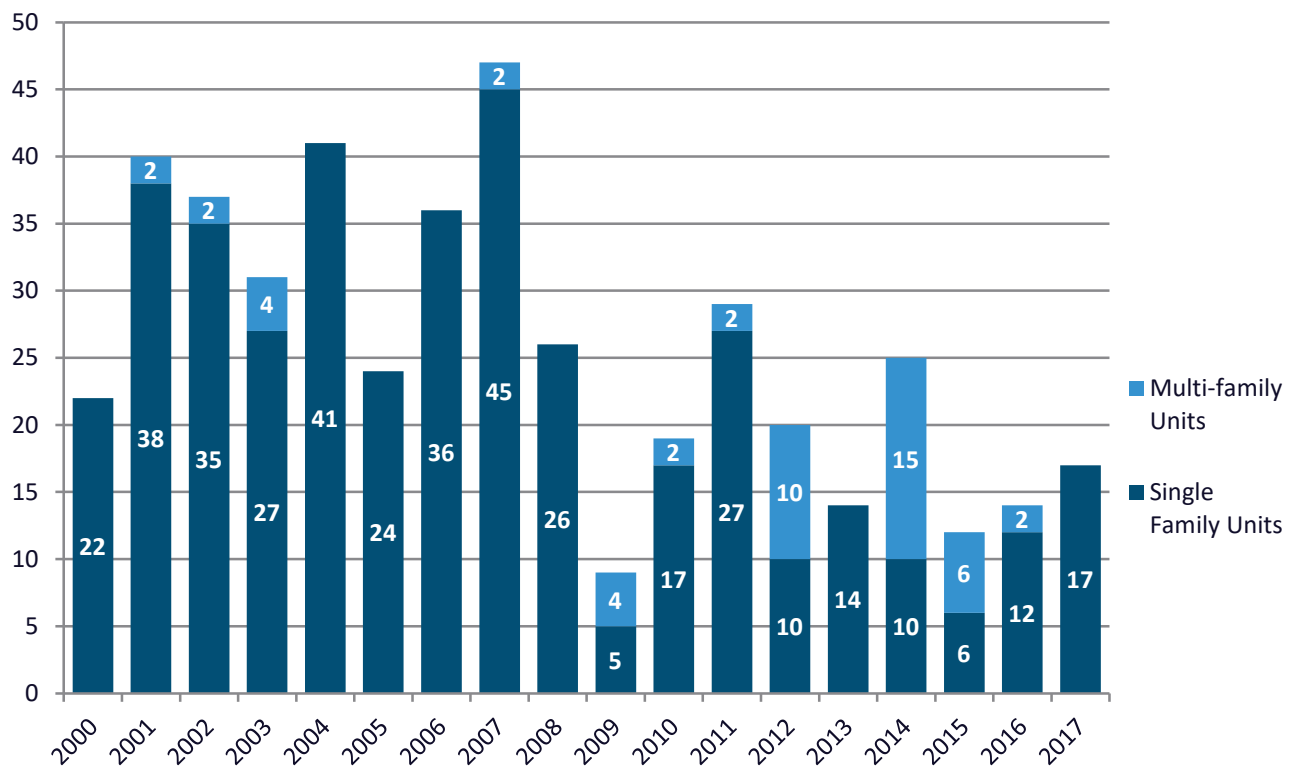


Source: US Census Bureau American Community Survey 2012-2016 Five Year Estimates

Building Activity in the Homeownership and Rental Markets

Looking at building permit data from the start of the century to today, two trends emerge: (1) the impact of the 2008 housing crisis and recession and (2) the lack of multi-family development in recent history. The impact that the recession has had on the local housing market is immediately apparent. Pre-2007, West Springfield typically permitted between 30 and 45 units of housing a year. Post-recession, West Springfield has permitted less than 20 units of housing a year--with the exception of 2011 and 2014. In regards to multifamily housing development, there has been approximately 1 unit permitted for every 8 single family homes permitted. All of the multifamily units permitted during this time period were for units in 2-unit structures, except for 15 units permitted in 2014 which were in 3- to 4-unit structures. This limited growth of new housing structures has not kept pace with demand and is leading to the price increases in the rental and ownership markets.

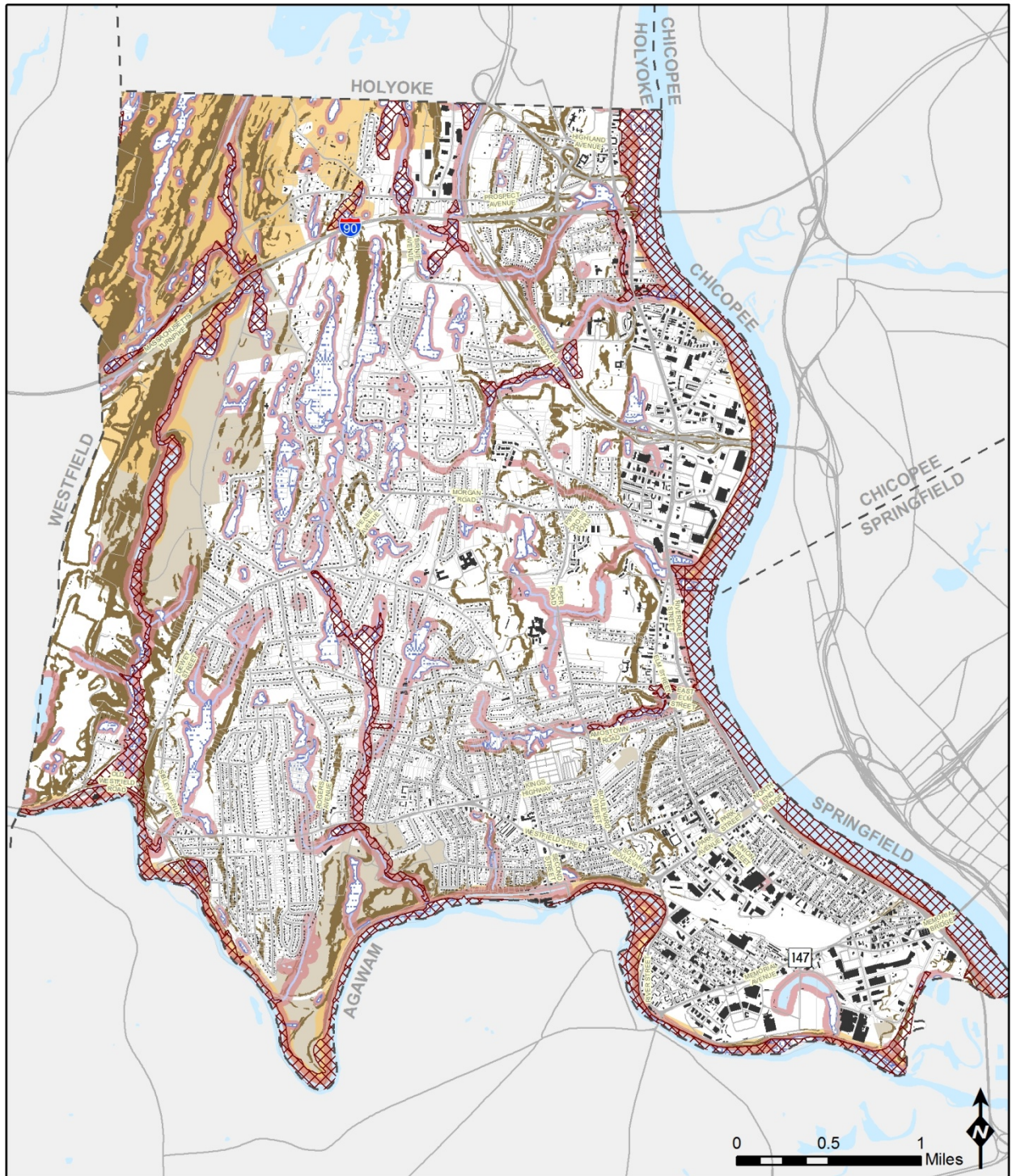
FIGURE 3-6: RESIDENTIAL BUILDING PERMIT ACTIVITY IN WEST SPRINGFIELD FROM 2000-2017



Source: US Department of Housing and Urban Development SOCDS Building Permit Database

Development Constraints, Limitations and Opportunities

Like many communities in the region, the amount of developed land in West Springfield continues to increase, while the amount of undeveloped land continues to decline to the point where most of West Springfield is currently considered “built out.” West Springfield’s natural resources including the Westfield River, Connecticut River and Bear Hole Reservoir also permanently limit development in certain sections of town. The largest development constraint in town is the lack of developable land for the creation of new housing. According to a build-out analysis performed as part of West Springfield’s 2009 Master Plan process, there were approximately 540 acres of land classified as undeveloped, residential land. Under existing zoning and taking into account environmental constraints to development, approximately 450 acres, or over 350 lots were developable or potentially developable. Taking into consideration vacant and underutilized land, vacant and underutilized buildings, preexisting non-conforming lots, tax title properties and properties where vacancy is anticipated in the near future, there is still opportunity for market-rate and affordable housing development in West Springfield. Chapter 4 of this plan will delve into these opportunities. The following subsections briefly outline the environmental and regulatory constraints and limitations as they relate to residential development.



ENVIRONMENTAL CONSTRAINTS TO DEVELOPMENT 2018 Housing Production Plan

WEST SPRINGFIELD, MA



- | | |
|-----------------------|---|
| Building Footprints | Wetlands 100ft & Open Water 200ft Buffer (Overlay) |
| Tax Parcel Boundaries | FEMA 100-Year Flood Zone |
| Town Boundaries | Areas of Steep Slope (15% or Greater) |
| Open Water | NHESP Priority Habitat of Rare Species & Estimated Habitat of Rare Wildlife (Overlay) |
| Streams | Protected Open Space |
| Wetlands | |

Environmental Constraints and Limitations

Steep Slopes

Generally, any slope from 0 to 15% is considered suitable for development. Slopes greater than 15% are considered “excessive” or “steep” for residential uses. It is generally preferred to leave steep slopes undeveloped due to the high potential for erosion.

Very little of West Springfield is characterized as having steep slopes. There are two areas of town that have large sections of steep slopes—the northwest corner of the Town near the Bear Hole Reservoir and the southern section of Town near Mittineague Park. The northwest corner is land that is currently undeveloped and serves as watershed land. The sloped land in the southern portion of the Town is comprised of Mittineague Park and an existing neighborhood.

Protected Lands

Protected parcels comprise over 2,000 acres of land in West Springfield and include land owned by the City, the Commonwealth of Massachusetts, and private organizations. City owned land includes parks and playgrounds (400 acres), watershed protection area (1,380 acres) and conservation land (4 acres). The Commonwealth of Massachusetts owns approximately 564 acres of land in West Springfield—including MassDOT highways and a highway garage facility. There is additional land permanently protected from development that is owned by the Winding River Land Conservancy and the Valley Land Fund. There is also an additional 365 acres of land registered in the Chapter 61 program. These acres are temporarily protected from development, but could be developed in the future.

Soils

The general soil types found in West Springfield include five different associations. Hadley-Winooski-Limerick soil association present near the Westfield River, which forms the Town's southern boundary. Urban land-Hadley-Winooski soil associations are found along the Connecticut River, which forms the Town's eastern property boundary. A large finger of Rock outcrop-Holyoke association extends through the middle of West Springfield and encompasses the northwestern corner of the Town. Hinckley-Windsor-Merrimack soil associations comprise the southwestern corner and Urban Land-Hinckley-Windsor soil associations extend along the eastern portion of Town.

TABLE 3-3: GENERAL SOIL ASSOCIATIONS AND DISTRIBUTION

General Soil Associations	Approximate Acreage	Percent
Rock Outcrop-Holyoke	3,600	32
Urban Land-Hinckley- Windsor	3,000	27
Urban Land-Hadley-Winooski	2,200	20
Hinckley-Windsor-Merrimack	1,600	14
Hadley-Wmooski-Lunenck	800	7

Source: Acreage derived from General Soil Map of Hampden County, J Central Part (1978).

The most predominant soil classification in West Springfield is the Rock outcrop-Holyoke association, occupying approximately 32% of the Town's land area. This area consists of East Mountain and a few smaller hills located along the western Town boundary and the central portion of the Town. The slopes are gentle to

steep. The maximum elevation is just over 650 feet. Exposed bedrock and scattered stones and boulders are characteristic of this soil association. Development limitations of these areas include low depth to bedrock, steep slopes and stoniness.

The Hinckley-Windsor-Merrimac association, occupying approximately 14% of the Town's area, consists of nearly level plains and irregular ridges. Hinckley soils are deep, excessively drained gravelly loamy sands on gentle to steep slopes. Windsor soils are deep, excessively drained loamy sands. Merrimac soils are well-drained and somewhat excessively drained sandy loams underlain by sand and gravel. Development limitations for this soil association for agriculture is droughtiness, and for non-farm uses, coarse texture and rapid permeability.

The Urban Land-Hinckley-Windsor association occupies approximately 27% of the Town's area. Hinckley and Windsor soils are deep, excessively drained loamy sands located on glacial outwash terraces. Urban land consists of soils altered by development and structures so that the original soil types cannot be distinguished. Development limitations are based on rapid permeabilities and coarse texture of the soils.

The Urban Land -Hadley-Winooski association occupies approximately 20% of the eastern portion of the Town's area. This association is found in the flood plain of the Connecticut River. Hadley soils are typically deep, well drained, fine sandy loam and Winooski soils are deep, moderately well drained silt loam. Urban soils have been altered by development and structures so that the original soil types are indistinguishable. Stream flooding is the major limitation to development of this soil association, however, flood control structures have been built to protect much of the area covered in this soil association. Flooding may still occur during high intensity storms.

The Hadley-Winooski-Limerick association, which occupies approximately 7% of the Town's land area, consists of the flood plain of the Westfield River. This association's topography is generally level to gently-sloping. Hadley soils are typically deep, well defined fine sandy loam and Winooski soils are deep, moderately well drained silt loam. Limerick soils are deep, poorly drained coarse-silty soils. Development is limited by the flooding and wetness of the area.

Stormwater and Erosion Control

West Springfield addresses stormwater and erosion control in its Zoning Ordinance. All applicants must follow the standards and guidelines outlined in the following documents:

- Stormwater Management, Volume One: Stormwater Policy Handbook, MA DEP & MA CZM, March 1997
- Stormwater Management, Volume Two: Stormwater Technical Handbook, MA DEP & MA CZM, March 1997
- Massachusetts Erosion and Sediment Control Guidelines for Urban and Suburban Area, Franklin, Hampden, Hampshire Conservation Districts, March 1997.

The Town of West Springfield is currently working with the Pioneer Valley Planning Commission to update its Stormwater, Sediment and Erosion Control regulations to comply with the US Environmental Protection Agency's 2016 Municipal Separate Storm Sewer System (MS4) permit.

Flood Plains and Flood Hazard Areas

Flooding can damage a home in many different ways, from immediate destruction to long term mold and air quality problems. It is essential that new residential development avoid areas that are prone to flooding.

Flood boundaries are mapped by FEMA for the West Springfield Flood Insurance Rate Maps (FIRMs) and delineate the areas in West Springfield prone to flooding. There are approximately 651 acres of land within the FEMA mapped 100-year floodplain and 548 acres of land within the 500-year floodplain within the Town of West Springfield. According to the Community Information System (CIS) of FEMA, there were 9 residential structures and 11 other structures located within the Special Flood Hazard Area (SFHA) in West Springfield as of August 2005.

The Floodplain Map for the Town of West Springfield shows the 100-year and 500-year flood zones identified by FEMA flood maps. The 100-year flood zone is the area that will be covered by water as a result of a flood that has a one percent chance of occurring in any given year. Likewise, the 500-year flood has a 0.2 percent chance of occurring in any given year. In West Springfield, there are several floodplain areas – primarily along the Connecticut and Westfield Rivers and Block, Paucatuck, Piper, and Golddine Brooks. There are some smaller 500-year floodplains mapped as well, many associated with the above named water bodies but also in several low-lying areas throughout West Springfield.

Severe flooding of the Connecticut River occurred in 1927, 1936 and 1938 and the Westfield River flooded in 1955. In order to prevent future flooding damage from these significant rivers, the US Army Corp of Engineers constructed a 7.5 mile dike system in West Springfield. These two systems are expected to protect much of the Town from major flooding damage.

Wetlands and Vernal Pools

A very small percentage of West Springfield's terrain consists of open water but there are many wetland areas. The wetlands are primarily located in the northwestern corner and in the central portion of Town. The Town's wetlands are classified by the U.S. Department of the Interior's Fish and Wildlife Service as mainly Palustrine forested, scrub-shrub or emergent systems.

Wetland areas are severely limited in development potential. Wetlands contain soils and drainage conditions that are unsuitable to support development without major disturbance or filling. Wetland areas are vital for protection of surface and ground water quality, fisheries and wildlife habitat, and provide flood storage as well. The Wetlands Protection Act and regulations set forth in 310 CMR 10.00 pursuant to the Act protect wetland resource areas from development. Wetland systems in West Springfield include areas adjacent to the brooks found scattered through the community.

Vernal pools are temporary habitats that serve critical roles in the life cycles of certain species. Vernal pools can be shallow depressions that fill with water in the spring and tend to dry up by the autumn, providing an area for amphibians and insects to spawn or engage in other reproductive activities. There are numerous vernal pools certified by the Massachusetts Natural Heritage and Endangered Species Program in West Springfield. A majority can be found in the Bear Hole and northwestern section of town as well as in Mittineague Park.

In all, 52 vernal pools have been certified in town, 21 as recent as January 2011. All newly certified vernal pools lie within the Town owned Bear Hole Watershed Property north of the Massachusetts Turnpike. Twenty-six

additional certified vernal pools are found in Mittineague Park. In addition to certified vernal pools, the NHESP has identified potential vernal pools in West Springfield. Potential vernal pools are areas where vernal pools may be present based on aerial photography but have not been officially verified or certified. Certified vernal pools are protected under the Wetlands Protection Act, Title 5 of the Massachusetts Environmental Code, Section 401 of the Clean Water Act, Massachusetts Surface Water Quality Stands, and the Massachusetts Forest Protection Act.

Municipal Zoning Bylaw

West Springfield's Zoning Bylaw was last updated in October of 2016.

There are eight primary residential zoning districts in West Springfield's Zoning Ordinance. They include:

- Residence A (RA)-Lower density residential areas primarily for single family dwellings
- Residence A-1 (RA-1)-Medium density residential areas primarily for single family dwellings
- Residence A-2 (RA-2)- Higher density residential areas primarily for single family dwellings
- Residence B (RB)- Higher density residential areas primarily for single family and two-family dwellings
- Residence C (RC)- Residential neighborhoods of higher density primarily for a mix of residential and professional office uses
- Neighborhood Business (NB)- A small business district in residential areas that permit a number of small businesses to provide service to the surrounding neighborhood
- Business A-1 (BA-1) - A mixed use area of medium density, containing a wide a variety of institutional, civic and professional/business uses with multi-family residential uses and a limited quantity of commercial uses.
- Business B-1 (BB-1)- Higher density areas for a mix of industrial, multi-family and limited commercial uses

TABLE 3-4: RESIDENTIAL USES ALLOWED IN WEST SPRINGFIELD AND PERMITTING PROCEGDURES¹⁰

Use	RA	RA-1	RA-2	RB	RC	NB	BA-1	BB-1
Single Family Detached Dwelling	P	P	P	P	P	--	--	--
Two-family Dwelling	--	--	--	P	P	--	--	--
Multi-family Dwelling	--	--	--	--	SPR	--	SPR	SPR
Boarding house and Lodging house	--	--	--	--	P		SPR	SPR
Cluster Development	P	P	P	--	--	--	--	--
Age Restricted Housing	SPB	SPB	SPB	--	--	--	--	--

Source: West Springfield Zoning Ordinance

¹⁰ According to West Springfield Zoning Ordinance: P=Use permitted by-right; SPR= Use permitted with Site Plan Review from Planning Board; SPB= Use Permitted with Special Permit from Planning Board.

The Zoning Ordinance also has two special districts that promote housing—the Age-Restricted Housing Overlay District and the special use multifamily zone. The purpose of the ARH overlay district is to encourage the development of affordable and market-rate housing for individuals fifty-five and over. This is done by allowing greater density than would normally be allowed in the zoning district and by allowing greater flexibility in the physical layout of the site. To be eligible a site must be greater than 5 acres in size and the allowable maximum density is four units per developable acre. The zoning ordinance caps buildings to four units per structure and doesn't allow more than 2 bedrooms per unit. These units can only be occupied by those who are 55 plus and their spouse or mentally or physically handicapped child. The other special use district is a “special use multifamily zone.” This district allows for flexible development of parcels over five acres in size.

Master Plan

West Springfield completed their Master Plan in 2009. The Master Plan identified the following housing related issues in West Springfield:

- Rehabilitation and Restoration of Existing Housing Stock- A large majority of the Town's housing stock was built before 1959, and is showing signs of age. The lack of undeveloped land in Town and the high cost of the remaining land make this a more pressing need.
- Housing Affordability-The Master Plan highlighted a strong concern over the escalation of sale prices and rents. Residents were concerned about the likelihood that their children and grandchildren could not afford to live in West Springfield. Additionally, housing that is affordable for elderly on fixed incomes was cited as a concern.
- Revitalization of Neighborhoods- The need for additional code enforcement in Merrick, Memorial and Center Neighborhood is necessary to ensure that revitalization of these neighborhoods is successful.

The Master Plan included the following goals and objectives related to housing:

Goal 1: Revise/update the Town's Zoning Ordinance to allow housing such as congregate care and life care facilities

Obj. 1: Promote the construction and rehabilitation of multi-family dwelling units for seniors

Obj. 2: Allow life care facilities and congregate care facilities by Special Permit in most residential zones.

Obj. 3: Revise the zoning ordinance to correct non-conformities in residential areas

Goal 2: Continue to enforce the Zoning Ordinance, Building Code and Sanitary Code

Obj. 1: Ensure the Town has adequate staff to perform code enforcement

Obj. 2: Educate homeowners, landlords, and tenants about general building code and structure upkeep

Goal 3: Encourage homeownership opportunities for all income groups within the Town

Obj. 1: Educate residents about first time homebuyer programs

Obj. 2: Facilitate meetings and work with local realtors, property owners and economically disadvantaged residents to address issues in the Town

Obj. 3: Coordinate with banks and mortgage companies to obtain informational pamphlets for first time homebuyers

Obj. 4: Promote incentives to encourage owner occupancy of residential units through alternate forms of housing and financing

Goal 4: Ensure that residential land use complements the natural and visual features of the land

Obj. 1: Develop a system whereby innovative, conservation oriented housing can be successfully introduced into the Town's market

Obj. 2: Educate homeowners and builders in green design and sustainable principles in a residential setting including rain barrels, recycling and electric conserving

Obj. 3: Revise the Zoning Ordinance and Subdivision Regulations to encourage the development of green space, parks, victory gardens and recreational areas when new development or redevelopment is proposed

Goal 5: Maintain and enhance the identity of neighborhoods within the Town while providing a mixture of housing opportunities

Obj. 1: Actively seek out grants and funding to maintain and repair existing housing stock

Obj. 2: Utilize the knowledge and skills of the West Springfield Redevelopment Authority to provide guidance on neighborhood pride and revitalization

Obj. 3: Ensure that West Springfield's housing stock remains affordable and user friendly for each stage of life

Obj. 4: Continue to actively participate in the CDBG program

Goal 6: Enhance existing densely developed nodes into walkable, mixed-use lifestyle centers

Obj. 1: Amend Zoning Ordinance to allow a mixture of office, commercial and residential uses in areas of Town, including downtown (Elm Street), Merrick and the commercially developed Westfield Street

Obj. 2: Allow building development that includes commercial uses on the bottom floor and residential units on the upper floor.

Obj. 3: Encourage walkability in residential areas to advance the levels of health, safety and welfare of West Springfield residents by improving the network of sidewalks

Goal 7: Protect and maintain existing open space and continue to acquire additional critical parcels

Obj. 1: Encourage open space and recreational amenities in residential developments

Obj. 2: Actively seek out grants that fund projects that include a residential and open space component

Obj. 3: Amend the zoning ordinance to include standards for open space residential development

Infrastructure Conditions and Capacity

Water System

Approximately 99% of West Springfield is serviced by the Town's municipal water system. The remaining 1% of residents receive their water through private wells. Almost all of West Springfield's water comes from 4 wells located in the Town of Southwick and in the cases of emergency the Town can purchase water from the Springfield Water and Sewer Commission. In addition, the Northwest Water District has an interconnection with the City of Holyoke's water supply system off Interstate Drive for emergency use only.

The community has a MassDEP permit that allows the community to withdraw 7.1 million gallons per day of water from these wells. The 24-inch water main installed in 2013, can supply the town with a maximum of 6.6 million gallons per day.

Sewer System

Approximately 90% of the Town is served by the municipal sewer system. The Town's sewage is treated at the Springfield Regional Wastewater Treatment Plant on Bondi's Island in Agawam. The remaining 10% of the Town is served by personal septic systems.

Transportation Infrastructure

West Springfield is crossed by several major transportation routes including Routes 5 and 20, the, Massachusetts Turnpike (Interstate 90), and Interstate 91. The Pioneer Valley Transit Authority (PVTa) provides bus service from West Springfield to Springfield, Westfield, Agawam and Holyoke (R10, R14 and P20).

West Springfield's location near several major routes and interstates and the presence of an active industrial rail line has drawn the largest import/export trucking industry in the region. The rail line follows close to West Springfield's southern boundary, creating a physical barrier between many neighborhoods and Mittineague Park from the Westfield River.

Approximately 250,000 linear feet of sidewalk were constructed in West Springfield approximately 75 years ago. The service life of these sidewalks is 35 years, and many of the sidewalks are now in need of repair. The Town has an ongoing sidewalk maintenance program; however, there are also many heavily traveled streets without sidewalks. The Merrick and Memorial areas of Town have recently had sidewalks installed, as they are within the Community Development Block Grant area and are involved with a sidewalk revitalization program. The residential neighborhoods in the central and northwestern part of Town either do not have sidewalks or the sidewalks are in disrepair. However, the in the denser neighborhoods in the northeast and southeast, the sidewalks are newer and in much better condition, making them much more walkable.

Public Schools

The West Springfield School Department oversees 10 schools throughout the town. They include John Ashley Kindergarten, Cowing Early Childhood Center, five elementary schools (Coburn, Fausey, Memorial, Mittineague, and Tatham), West Springfield Middle School, West Springfield High School and the Cowing Alternative School. In the 2017-2018 academic school year, West Springfield had 4,114 students enrolled in grades pre-k through 12th grade. With the exception of pre-k and kindergarten, all grades average approximately 300 to 330 children. According to the Massachusetts Department of Education, 30.6% of students have a first language that is not English, 57% of students have high needs, and 46.6% are considered economically disadvantaged.



Chapter 4: Housing Action Plan

Overview

This chapter presents an Action Plan to advance the general goal of increasing the number of safe, high quality housing options in West Springfield that are affordable to people of all income levels. The plan offers a number of strategies (regulatory and programmatic) that will positively impact the local housing market. Beyond this, the Action Plan—in compliance with the requirements of the state’s Housing Production Program- also focuses on steps that are intended to help increase the number of homes in West Springfield that are listed on DHCD’s Subsidized Housing Inventory (SHI) from the current level of 3.4% to at least 10%, the target threshold of MGL Chapter 40B.

Plan Goals

The Town of West Springfield has identified six housing goals that guided the creation of the action plan. Working to achieve these goals will help to ensure that West Springfield is a community where housing affordability, housing choice and fair access to housing is ensured for all community members.

1. Promote and create municipal programs and services that align with the needs of the community.
2. Ensure that a portion of the housing stock has features that make it accessible to those of all ages and abilities.
3. Create and preserve affordable housing that serves a broad spectrum of needs in the community. This includes providing rental and ownership opportunities for all income ranges and working to keep associated fees (taxes, utilities, etc.) at a level that does not price people out of the community, but still provides the needed services.
4. Encourage redevelopment and investment in neighborhood’s that have existing services and infrastructure (water, sewer, sidewalks, transit access, etc.) in order to preserve the remaining natural and open space in West Springfield
5. Ensure that housing across the city is well maintained and safe.
6. Ensure fair access to safe, functional and affordable housing for all.

Affordable Housing Production Goals

As of September of 2017, there were 429 units of qualifying affordable housing in West Springfield listed on the Massachusetts Department of Housing and Community Development’s Subsidized Housing Inventory (SHI). This is 3.4% of the town’s 12,629 year-round homes. **Therefore, West Springfield currently needs another 834 subsidized housing units in order to meet its 10% affordable housing target.**

To secure “safe harbor” from the comprehensive permit provisions of Chapter 40B that allow developers of affordable housing exemptions from local zoning in a community that has not reached its 10% affordable housing target, a municipality must annually produce at least 0.5% of the total number of new homes needed to close the gap between the number of existing affordable homes and the 10% target number. The Town of

West Springfield's annual housing production goal is equivalent to 0.5% of the community's year-round housing units. **Therefore, West Springfield's annual affordable housing unit production target is 0.5% of 12,629, which is 63 new affordable homes per year.**

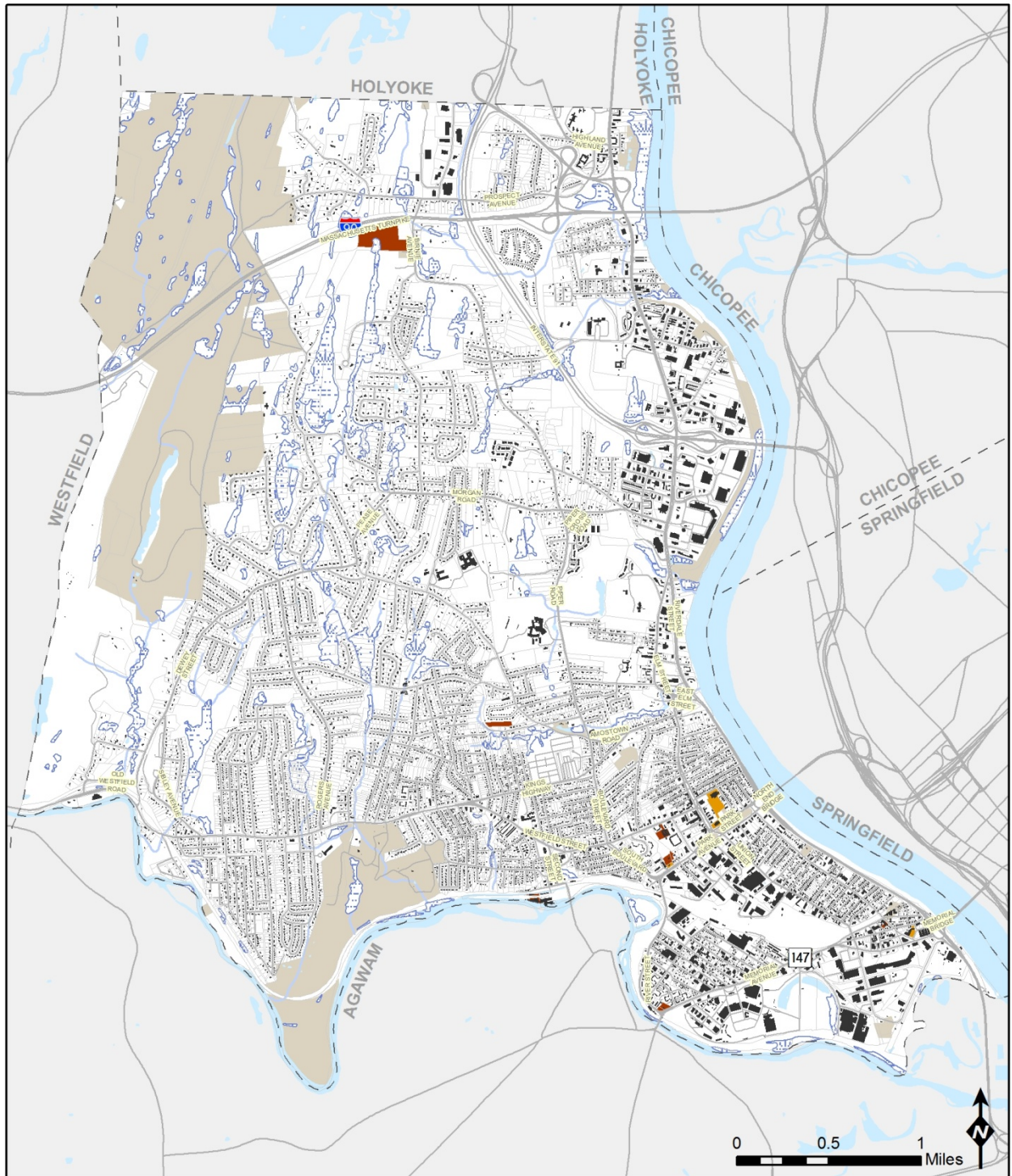
One key requirement of this Housing Production Plan (HPP) is the inclusion of an Action Plan that describes how West Springfield will meet its annual affordable housing production goal through the identification of properties, zoning ordinances, and other strategies that may yield new affordable homes.

Potential Locations for Affordable Housing Development

Below is a list of public and private parcels that may potentially be available and feasible for development that includes an affordable component. This list was generated by the Housing Plan Advisory Committee. Potential locations were selected on the basis of zoning, existing structures, access, prior development efforts, and known constraints. Property owners were not contacted, as this is intended as a preliminary screening process.

Address	Parcel ID	Description	Type	Parcel Size	Potential Future Use
217 Westfield Street	106-002-029	Former Nursing Home*	Vacant	2.19 ac	Mixed-use or residential
101 Front Street	114-001-001	Former Paper Mill	Vacant	4+ ac	Mixed-use
152 Park Street	106-004-004	Cowing School	Underutilized	1 ac	Residential
Prince Avenue	084-008-014	Religious/ Vacant Land*	Vacant	2.28 ac	Residential
974 Main Street	118-020-006	Vacant Land/ Brownfield in Remediation	Vacant	.6 ac	Mixed-use or residential
86-90 Main Street	107-002-005	Vacant Land*	Vacant	10,600 sf	Residential, Habitat for Humanity Lot
1672-1718 Memorial Avenue	124-009-007 124-009-006	Vacant Land*	Vacant	1.16 ac	Mixed-use
334 Park Street	106-002-013	Former Auto Repair*	Underutilized	17,700 sf	Mixed-use
326 Park Street	106-002-014	Former Auto Repair*	Vacant	1.2 ac	Residential
306 Park Street	106-002-018	Vacant Land*	Vacant	21,000 sf	Residential
38-78 Century Way	119-004-001	Commercial Strip*	Underutilized	1.44 ac	Add second story residential
765 Bernie Avenue	021-005-001	Vacant Land*	Vacant	20 ac	Residential

* denotes privately owned land



POTENTIAL LOCATIONS FOR AFFORDABLE HOUSING DEVELOPMENT
2018 Housing Production Plan (Property owners were not contacted as this is intended as a preliminary screening process).

WEST SPRINGFIELD, MA

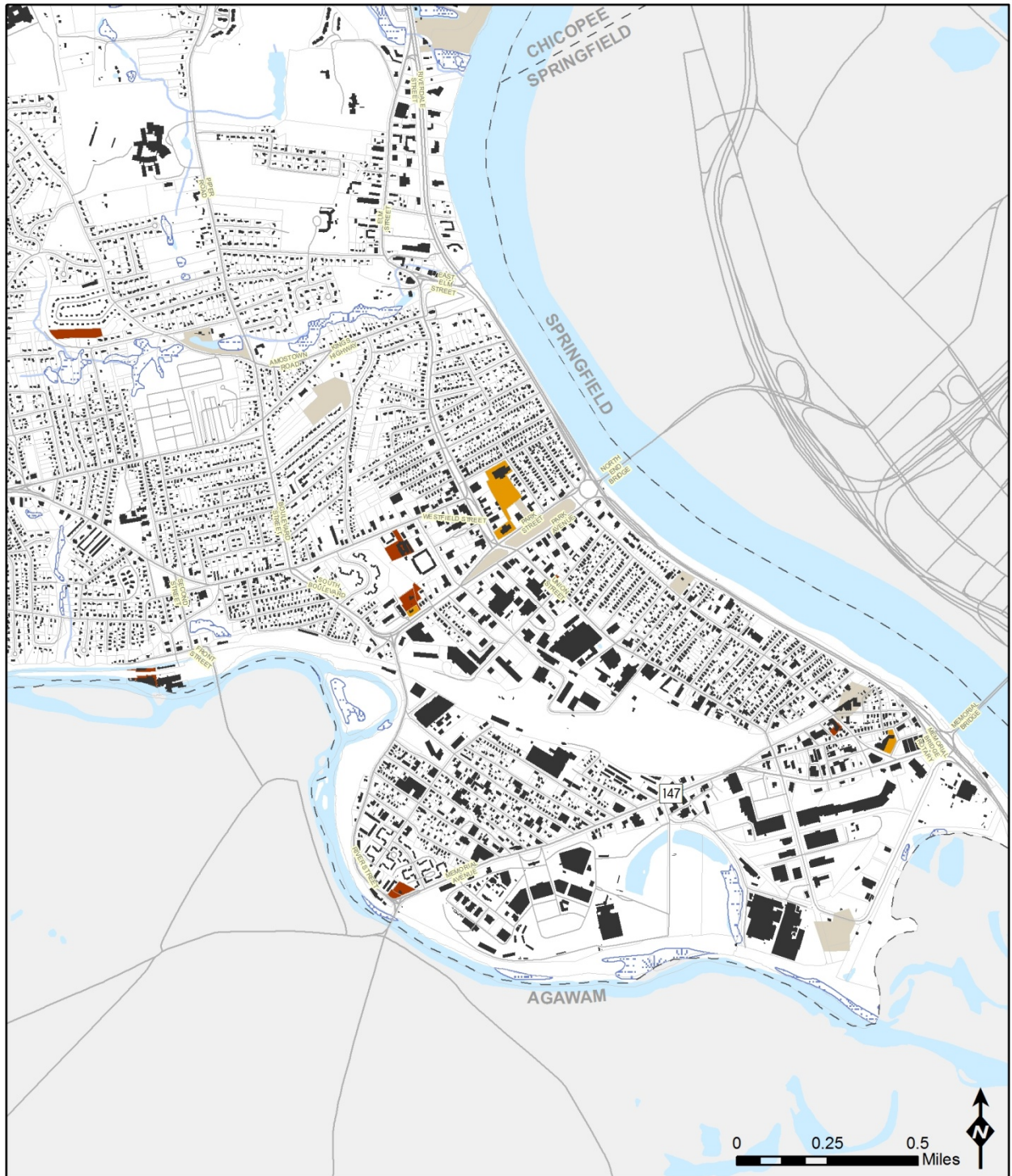


Potential Locations

- Underutilized
- Vacant

- Town Boundaries
- Building Footprints
- Tax Parcel Boundaries

- Wetlands
- Streams
- Open Water



POTENTIAL LOCATIONS FOR AFFORDABLE HOUSING DEVELOPMENT (SOUTH)
 2018 Housing Production Plan (Property owners were not contacted as this is intended as a preliminary screening process).

WEST SPRINGFIELD, MA



Potential Locations

- Underutilized
- Vacant

- Town Boundaries
- Building Footprints
- Tax Parcel Boundaries

- Wetlands
- Streams
- Open Water

Recommended Actions

The Town of West Springfield has identified 21 key strategies to pursue over the course of five years to help achieve the goals of this Housing Production Plan. Strategies include creating a housing partnership to steward housing work in the town, education about existing resources, amending zoning regulations to allow for a broader diversity of housing in the community and the development of housing. Strategies were selected on their ability to help achieve multiple goals and based on the feasibility of implementation in the next five years.

The strategies are presented below. Tables at the end of the chapter assess which goals each strategy will address and the timeline and responsible entities associated with implementation.

1. **Carry out ongoing public education on existing housing programs including Housing Rehabilitation, the Home Modification Loan Program, and the Town's First Time Home Buyer program.** There are a number of programs already run through the Town and State that many households in West Springfield are eligible for, but may be unaware of. To expand residents' knowledge regarding these, the Town will work to actively promote the programs. This can be achieved through presentations at the senior center and library and making sure that materials are easy to understand and available in key public locations including town hall, the town website, the senior center and the library.
2. **Explore ways to expand the senior citizen tax work-off program.** The Town of West Springfield currently has a Senior Citizen Tax Work-Off programs that allows older individuals in the community to do volunteer work for the town in exchange for a reduction in their municipal property taxes. Each year, the demand for this program exceeds the funding available for it. Expansion of this program could help ensure that older individuals who may be on a fixed-income, but own their home, are able to keep up with the rising property tax assessment and stay in their unit.
3. **Pursue grants and public-private partnerships to help resolve infrastructure deficiencies and maintain infrastructure in Town to lower the cost-burden on residents.** Like most municipalities in the state, the Town of West Springfield has aging infrastructure—roads, sewer and water pipes, etc. In order upgrade these facilities and ensure that residents continue to receive the high level of services they are used to, the town relies on a combination of grants and revenues mainly derived from property taxes. In order to keep property tax increases to a minimum, the town will continue to pursue grants and partnerships that will lessen the costs of these necessary infrastructure improvements.
4. **Work to identify parcels that could be used for the development of homeownership opportunities by Greater Springfield Habitat for Humanity.** The Greater Springfield Habitat for Humanity (GSH4H) has developed 65 homeownership opportunities for low-income families across Hampden County. They have expressed interest in building a home in West Springfield and have approached the Town about possible sites. Helping GSH4H identify and obtain suitable land for a house/houses will provide the community with affordable homeownership opportunities, which were identified as a strong desire in the community.
5. **Pursue development opportunities that have an affordable component for the parcels identified in Chapter 4 of this plan.** The Town has identified a number of parcels that might be suitable for affordable

housing development. Given the lack of available land for suitable for development in West Springfield, the town has focused on identifying parcels that are ripe for redevelopment. The identified parcels range in size and location and could be suitable for a variety of different developments that include an affordable component.

6. **Continue to explore friendly 40B projects, like the recent Sisters of Providence development.** The recent Sisters of Providence development was the first experience the Town has had with a Chapter 40B comprehensive permit. This process was a collaborative experience that had a great outcome. The Town is interested in pursuing additional “friendly” 40B projects that will yield a great developments for the community.
7. **Reach out to local veterans groups to better assess the need for veteran’s housing in the community and the possible solution to addressing it.** Input during the public engagement process suggests that there may be a greater need for veterans housing than the latest Census data shows. Given the limited scope of this project, additional outreach directly to veterans groups should be conducted to better understand the housing needs of this subset of the population in West Springfield.
8. **Amend zoning ordinance to allow Accessory Dwelling Units throughout town.** Accessory Dwelling Units are small dwelling units that are contained within or attached to the primary dwelling unit on a parcel. These smaller units are typically rented out or used to house family members. These units can provide additional housing options in well established neighborhoods and are a seen as a way to meet the overall demand for additional rental housing without using additional land for development. The Town of West Springfield currently does not allow Accessory Dwelling Units in any section of the Town.
9. **Amend zoning ordinance to allow infill development on vacant, smaller residential lots in the Merrick neighborhood that have been empty since the tornado.** The Merrick neighborhood is one the densest neighborhoods in West Springfield. It is characterized by small single family homes or multifamily units on smaller, more compact lots. Over time, however, the zoning of the neighborhood has been changed to require large lots sizes than were historically required. Further, in 2011, a tornado tore through the neighborhood. Property owners had a limited time frame to rebuild before the lots were considered non-conforming and undevelopable. Most were not rebuilt in time and as a result lots that conform to the historic development patterns, but not the current zoning, remain vacant and undevelopable. Amending the zoning to allow for the development of vacant lots in this neighborhood that are similar in size, shape and frontage to developed lots, will help fill in the gaps in this neighborhood and help provide additional development sites, for much needed housing.
10. **Update zoning in existing built-out neighborhood to ensure that zoning better aligns with the development patterns that currently exist.** Currently the zoning in most of the older neighborhoods in West Springfield does not align with the development patterns in existence today. This makes it extremely difficult to modify or change structures. By updating the zoning to better align with the existing development patterns, it will be easier for people to modify their homes (including the addition of accessible features). It may also mean that currently non-conforming lots could be developable again, as the regulations change.

-
11. **Amend zoning ordinance to clarify that mixed use is allowed within the Main Street and Elm Street districts.** Mixed use development is currently allowed in the Main Street and Elm Street districts of the community. The zoning ordinance, however, is not written in a way that makes this easily known. Modifying these ordinances will make it more apparent that this type of development is welcome in this area of town, opening up the possibility for more housing.
 12. **Integrate data and strategies from this plan into the forthcoming Merrick Master Plan to ensure consistency.** The Town of West Springfield recently received funding to create a Master Plan for the Merrick Neighborhood. This neighborhood is home to a wide variety of housing types and a diverse population. In addition, this neighborhood was impacted by the tornado that swept across the region in 2011. The Merrick Master Plan will work to set a vision and action plan for the neighborhood. Information from this plan will be incorporated to ensure that the plan is addressing the housing needs identified in this plan.
 13. **Explore funding sources beyond CDBG to expand the housing rehab program into non-CDBG eligible neighborhoods, where there is also need.** Survey results and public input suggested that funds for housing rehabilitation was a top priority across most neighborhoods. Currently the Town receives funding for housing rehab in the Merrick and Memorial neighborhoods through Community Development Block Grant funding. Because of the eligibility guidelines for this funding, many neighborhoods where housing rehab may still be a need are ineligible for funding. Recognizing this need beyond the CDBG-eligible census tracts, the Town will look to explore additional funding sources that could be used address this need across the community.
 14. **Continue to participate in the Attorney General's Abandoned Housing Initiative (Receivership Program) to address blighted, vacant properties throughout Town.** The Town has had success participating in the Attorney General's Abandoned Housing Initiative. It has been an effective tool at addressing distressed properties in town and getting units that have been abandoned back on line with households living in them. The continuation of the program will ensure that the housing stock is maintained and that units are available to fulfill the existing demand instead of sitting empty.
 15. **Continue code enforcement efforts throughout Town.** Over the past few years, the Town has prioritized code enforcement efforts to ensure that housing is safe and well maintained. These efforts have been well received and have helped to ensure that the housing stock remains safe and that neighborhoods are stable. Code enforcement and ensuring ongoing maintenance of the existing housing stock was elevated as a priority by both the community and Town officials and the Town is committed to making sure this good work continues into the future.
 16. **Explore the feasibility of using CPA funds to create a buy-down program as a means of providing additional affordable homeownership opportunities.** Given the lack of available land in West Springfield, a buy-down program, in which the town contributes funding to lower the cost of existing homes on the market to a range that is affordable to households at 80% of the Area Median Income, is a way to create additional affordable homeownership opportunities in the community. These homes then

become affordable in perpetuity and are likely to be dispersed throughout the community creating mixed-income communities.

- 17. Partner with the Massachusetts Fair Housing Center or Wayfinders to host bi-annual fair housing information sessions with landlord and tenants.** There is a sense that many people—both tenants and landlords—are unaware of the fair housing laws that exist at the national and state level. Thus, housing discrimination is likely happening in the community unknowingly. By hosting trainings every few years, tenants will be able to better understand their rights in regards to accessing housing opportunities and ways to report when they think they might be discriminated against. Landlords, especially the smaller, private ones that own a few buildings, can also benefit from these trainings to ensure that they are conducting business within the limits of the law.
- 18. Participate in regional and/or sub-regional conversations about housing needs and solutions.** In many instances, the housing challenges present in West Springfield are similar to the challenges present in other communities across the region. Participating in regional conversations allows for a collaborative approach to problem solving and ensures the sharing of knowledge. The Pioneer Valley Planning Commission convenes a Regional Housing Committee made up of town planners, housing planners, housing developers, housing authorities, social service providers and others that meet quarterly to discuss housing challenges and solutions across the region.
- 19. To the extent feasible, use the Opportunity Zone program to invest in infrastructure and affordable housing within the identified zone.** West Springfield has one census tract designated as an Opportunity Zone under this new program. While it is still unclear how impactful the Opportunity Zones will be, the Town will advocate for investments in infrastructure and affordable housing in the eligible census tract as a result of this program.
- 20. Create a housing partnership that will work to advocate for and advance housing projects in the community and educate the community on various housing needs.** The Town is planning to create a housing partnership that will be comprised of community members who will work alongside Town staff to advance the goals in this plan and other projects that will address the housing needs of the community. The partnership will also play an integral role in educating the general population in town about the housing needs, challenges and possible solutions.
- 21. Consider forming a shared housing coordinator position with another community to work on advancing housing projects in Town.** As the Town begins to implement the strategies within this plan, there may be a need for some additional assistance with the housing related work. It is unlikely that there will be enough work for a full-time position. Thus sharing a housing coordinator with another community or group of communities could enable the town to get the proper amount of assistance required.

	Goal #1: Program Align with Needs	Goal #2: Accessible Housing Stock	Goal #3: Affordable Housing Stock	Goal #4: Encourage Development in Existing Neighborhoods	Goal #5: Well Maintained Housing	Goal #6: Fair Housing Access	Goal #7: Create 834 SHI units
Strategy #1: Carry out ongoing public education on existing housing programs including Housing Rehab and Home Modification Loan Program, and 1 st time home buyer programs.	✓	✓			✓		
Strategy #2: Explore ways to expand the senior citizen property tax work-off abatement program.	✓		✓				
Strategy #3: Pursue grants and public–private partnerships to help resolve infrastructure deficiencies and maintain infrastructure in town to lower the cost burden on residents.	✓		✓				
Strategy #4: Work to identify parcels that could be used for development by Habitat for Humanity of Greater Springfield.			✓	✓			✓
Strategy #5: Pursue development opportunities that have an affordable component for previously identified parcels in plan.			✓	✓			✓
Strategy #6: Continue to explore friendly 40B projects, like the Sisters of Providence development.			✓	✓			✓
Strategy #7: Reach out to veterans groups to better assess need for veteran’s housing in the community and possible solutions to addressing it.	✓		✓				✓
Strategy #8: Amend zoning bylaws to allow Accessory Dwelling Units throughout town.		✓	✓	✓	✓		
Strategy #9: Amend zoning bylaws to allow infill development on vacant smaller residential lots in the Merrick neighborhood that have been empty since the tornado.			✓	✓			
Strategy #10: Update zoning in existing built out neighborhoods, so that the zoning aligns with what exists in reality. This should allow for easier modifications and infill development.		✓		✓	✓	✓	
Strategy #11: Amend zoning to clarify that mixed use is allowed in Main Street and Elm Street districts.				✓			

	Goal #1: Program Align with Needs	Goal #2: Accessible Housing Stock	Goal #3: Affordable Housing Stock	Goal #4: Encourage Development in Existing Neighborhoods	Goal #5: Well Maintained Housing	Goal #6: Fair Housing Access	Goal #7: Create 834 SHI units
Strategy #12: Integrate data and strategies into the forthcoming Merrick Master Plan to ensure consistency.	✓						
Strategy #13: Explore funding sources beyond CDBG to expand the housing rehab program into non-CDBG eligible neighborhoods, where there is also need.	✓						
Strategy #14: Continue to participate in the Attorney General's Abandoned Housing Initiative (Receivership) to address blighted, vacant property throughout town.	✓				✓		
Strategy #15: Continue code enforcement efforts.	✓				✓		
Strategy #16: Explore the feasibility of using CPA funds to create a buy-down program as a means of providing additional homeownership opportunities.			✓				✓
Strategy #17: Partner with the Massachusetts Fair Housing Center or Wayfinders to host annual Fair Housing Information Session with Landlords and tenants.						✓	
Strategy #18: Participate in Regional and/or Sub-regional conversations about housing needs and solutions.	✓	✓	✓	✓	✓	✓	✓
Strategy #19: To the extent feasible, use the Opportunity Zone program to invest in infrastructure and affordable housing within the zone.	✓	✓					
Strategy #20: Create a housing partnership that will work to advocate for and advance housing projects in the community and educate the public on housing needs.	✓	✓	✓	✓	✓	✓	✓
Strategy #21: Consider forming a shared housing coordinator position with another community to work on housing issues in Town.	✓		✓			✓	✓

Schedule of Actions

	2019	2020	2021	2022	2023	Implementing Entities
Strategy #1: Carry out ongoing public education on existing housing programs including Housing Rehab and Home Modification Loan Program, and 1 st time home buyer programs.						Community Development, Council on Aging*
Strategy #2: Explore ways to expand the senior citizen property tax work-off abatement program.						City Council, Mayor*, Council on Aging*
Strategy #3: Pursue grants and public-private partnerships to help resolve infrastructure deficiencies and maintain infrastructure in town to lower the cost burden on residents.						All relevant Town departments
Strategy #4: Work to identify parcels that could be used for development by Habitat for Humanity of Greater Springfield.						Mayor, City Council*, Planning Department*, Community Preservation Committee*
Strategy #5: Pursue development opportunities that have an affordable component for previously identified parcels in plan.						Mayor, City Council*, Planning Department*, Community Preservation Committee*, Community Development*
Strategy #6: Continue to explore friendly 40B projects, like the Sisters of Providence development.						Mayor, City Council*, Planning Depart*, Community Preservation Committee*, Community Development*
Strategy #7: Reach out to veterans groups to better assess need for veteran's housing in the community and possible solutions to addressing it.						Planning Department, Veteran's Agent*
Strategy #8: Amend zoning bylaws to allow Accessory Dwelling Units throughout town.						Planning Board, Planning Department*
Strategy #9: Amend zoning bylaws to allow infill development on vacant smaller residential lots in the Merrick neighborhood that have been empty since the tornado.						Planning Board, Planning Department*
Strategy #10: Update zoning in existing built out neighborhoods, so that the zoning aligns with what exists in reality. This should allow for easier modifications and infill development.						Planning Board, Planning Department*
Strategy #11: Amend zoning to clarify that mixed use is allowed in Main Street and Elm Street districts.						Planning Board, Planning Department*

	2019	2020	2021	2022	2023	Implementing Entities
Strategy #12: Integrate data and strategies into the forthcoming Merrick Master Plan to ensure consistency.						Community Development, Planning Department
Strategy #13: Explore funding sources beyond CDBG to expand the housing rehab program into non-CDBG eligible neighborhoods, where there is also need.						Community Development
Strategy #14: Continue to participate in the Attorney General's Abandoned Housing Initiative (Receivership) to address blighted, vacant property throughout town.						Blight Task Force
Strategy #15: Continue code enforcement efforts.						Blight Task Force
Strategy #16: Explore the feasibility of using CPA funds to create a buy-down program as a means of providing additional homeownership opportunities.						Community Preservation Committee, Planning Department*, Community Development*
Strategy #17: Partner with the Massachusetts Fair Housing Center or Wayfinders to host annual Fair Housing Information Session with Landlords and tenants.						Community Development, Planning Department
Strategy #18: Participate in Regional and/or Sub-regional conversations about housing needs and solutions.						Planning Department, Community Development
Strategy #19: To the extent feasible, use the Opportunity Zone program to invest in infrastructure and affordable housing within the zone.						Planning Department
Strategy #20: Create a housing partnership that will work to advocate for and advance housing projects in the community and educate the public on housing needs.						Mayor
Strategy #21: Consider forming a shared housing coordinator position with another community to work on housing issues in Town.						Mayor, Community Development*, Planning Department*

Lighter shade indicates strategies that are ongoing or that should be pursued as opportunities present themselves.

* denotes supporting implementing agencies



Appendices

Appendix 1: Compliance with DHCD's Housing Production Plan Approval Criteria

Appendix 2: Terms and Definitions

Appendix 3: Community Survey Results

Appendix 1: Compliance with DHCD’s Housing Production Plan Approval Criteria

To qualify as a Housing Production Plan per MGL 760 CMR 56.02(4), the Recommended Actions must also include actions that identify the following:

- **Regional collaborations addressing housing development that the municipality participates in.** West Springfield’s Town Planner and Community Development Director have both participated in the Pioneer Valley Regional Housing Committee during the creation of the plan and attend to participate in the future. The Town also has individuals that have been designated to serve as the Town’s Commissioner on the Pioneer Valley Planning Commission’s Full Commission. This forum is sometimes used to discuss housing issues and solutions in the Pioneer Valley. Additionally, Action Strategy #18 recommends that members of the Town staff continue to engage in sub-regional and regional housing discussions. Action Strategy #21 recommends the regionalization of a housing coordinator in West Springfield and other communities in the region. A
- **Zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing units to meet its housing production goal.** The Town of West Springfield currently has zoning in place that encourages that creation of SHI eligible units (the special use- multifamily district). Beyond this the town is recommending four strategies that will encourage development and redevelopment (strategies 8,9,10 and 11). It is possible that these might yield some SHI eligible units. However, given the lack of developable land remaining in West Springfield, the Town believes it will have the greatest success at this time of creating SHI eligible units by working with affordable housing developers on site by site basis.
- **Specific sites for which the municipality will encourage the development of affordable housing.** In Chapter 4 (Page 66) the Town has identified 12 parcels that are either vacant or underutilized that could be used for development of affordable housing. Strategies 4, 5 and 6 in the action plan also stress working with non-profit developers to identify land for development and/or advance Chapter 40B projects.
- **Municipally-owned or Housing Authority-owned parcels for which the municipality or Housing Authority commits to use requests for proposals (RFP) to develop SHI Eligible Housing.** Chapter 4 (Page 66) outlines the land the Town has identified as appropriate for the development of affordable housing. At this time, there is very little municipal land available that would be suitable for development. The Town has, however, identified the Cowing School as property that they own that might be suitable.
- **Community’s plans to reasonable mitigate the identified development constraints.** West Springfield’s most significant constraint to development is a lack of available land to develop on. Because of this, West Springfield’s efforts (strategies 8, 9, 10 and 11) aim to reduce regulatory barriers to development and redevelopment in existing neighborhoods. In addition, there is limited capacity in town to support this housing work. Strategies 20 and 21 work to address this by establishing a housing committee in Town and studying the feasibility of creating a share housing coordinator position.

-
- **A range of housing actions (that create both market-rate and SHI eligible units), consistent with local and regional needs feasible within the housing market in which they will be situated, including rental, ownership and other housing arrangements for individuals, families, elderly and persons with special needs.** This Housing Production Plan encourages the creation and preservation of a range of housing options through all recommended actions in Chapter Four's Action Plan.

Appendix 2: Terms and Definitions

Accessible Housing

Housing is “accessible” if it has been designed to allow easier access for people who are physically disabled or vision impaired. Federal law requires that a housing provider make reasonable modifications to the design of a structure, such as installation of a ramp into a building or grab bars in a bathroom. Terms that are related to accessible housing include the following:

- Adaptable housing is housing that can be modified to the changing needs of the people living inside it without the need for significant reconstruction. It provides people with a larger opportunity to stay in their own home as their mobility changes due to age or illness.
- Barrier-free Housing is housing that has been designed to accommodate people with mobility restrictions and allow them to navigate through their home. Barrier free characteristics include not requiring the use of stairs and ensuring entryways are wide enough for access by a wheelchair.
- Universal design is the utilization of principles that allow the use of a housing unit or items within a housing unit by as many people as possible. Facilities that incorporate universal design can be used by both people with and without disabilities.
- Visitability, as defined by HUD, is “a very basic level of accessibility that enables persons with disabilities to visit friends, relatives, and neighbors in their homes within a community.” HUD has two design standards for visitability: 1) providing a 32-inch clear opening in all interior and bathroom doorways; and (2) providing at least one accessible means of egress/ingress for each unit. HUD “strongly encourages” incorporation of these standards, in addition to required accessibility design.

Affordable Housing

Housing is considered to be “affordable” if the household pays no more than 30 percent of its gross annual income on housing. Households who pay more than 30 percent of their income for housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. This is the generally accepted definition of housing affordability in the planning field and is the definition used by the U.S. Department of Housing and Urban Development’s and the Massachusetts Department of Housing and Community Development in the calculation of the Area Median Income and promotion of income-restricted housing (see definitions below).

Area Median Income

The Area Median Income (AMI) is the median family income for the Metropolitan Statistical Area (MSA), which includes all communities in Hampshire and Hampden County. The U.S. Department of Housing and Urban Development (HUD) calculates the AMI annually, based on the American Community Survey’s estimated median family income for the MSA. The Springfield AMI in 2017 was \$67,700.

From the AMI, "income limits" are derived based on family size (eg. Income limits for a family of one are significantly lower than those for a family of four) and used as the most common benchmark to determine eligibility for federal and state housing programs. The three most commonly used affordable housing benchmarks are:

- Low Income (LI) means no more than 80% of Area Median Income (AMI).
- Very Low Income (VLI) means no more than 50% of AMI
- Extremely Low Income (ELI) is no more than 30% of AMI

Chapter 40B-Comprehensive Permit Law

Massachusetts General Law Chapter 40B, alternatively called "the Comprehensive Permit Law" or the "Anti-Snob Zoning Law", was promulgated in 1969 specifically to address exclusionary zoning practices as well as racial and economic segregation, shortage of decent housing, and inner city decline. The Comprehensive Permit Law allows a limited override of local zoning and other land use regulations in communities where such regulations impede the development of affordable housing and rental housing. The Law sets an affordable housing goal of 10 percent, or fair share quota or threshold, for all communities. Communities below 10 percent must allow a streamlined zoning review process for proposed housing developments under the condition that 25 percent or more of the proposed units are reserved for low or moderate income households.

Entitlement Community

A principal city of a Metropolitan Statistical Area that receives Community Development Block Grant funds directly from the federal Department of Housing and Urban Development (HUD) and not the state. There are five entitlement communities in the Pioneer Valley: Chicopee, Holyoke, Northampton, Springfield, and Westfield.

Fair Housing

Fair housing means having equal and free access to housing regardless of race; color; religion; national origin; sex; age; ancestry; military or veteran status; sexual orientation; gender identity and expression; marital status; familial status; the use of public assistance, housing subsidies or rental assistance; genetic information; victims of domestic abuse; and disability, blindness, deafness, or the need of a service dog. These categories are protected by state and federal law. Examples of policies or programs that restrict equal and free access include zoning and discrimination in the real estate market. People should not face discriminatory housing practices, such as zoning that creates segregation and unfair mortgage lending standards. The Fair Housing Act of 1968 as well as subsequent legislation and related court decisions firmly plants fair housing as a civil right

High Opportunity Areas

Areas that provide high quality or highly desirable employment, educational, recreational, and service opportunities and that tend to be accessible via public transportation systems.

Household

The U.S. Census Bureau defines a "household" as all of the people who occupy a housing unit. There are two types of households: family households and non-family households. People not living in households are classified as living in group quarters (includes dormitories, prisons, nursing homes, etc.).

A family household consists of a household where a householder and one or more other people living in the same household are related to the householder by birth, marriage, or adoption. A family household may also contain people not related to the householder. In the 2010 Census, same-sex spousal households are included in the category, "same-sex unmarried partner households" but may be either a family or nonfamily household depending on the presence of another person who is related to the householder.

A non-family household consists of a householder living alone or with nonrelatives only, for example, with roommates or an unmarried partner.

Income Restricted Housing

Income-restricted housing is housing that is restricted to individuals and families with low to moderate incomes. These are the people who traditionally have various social and economic obstacles that make it more challenging to find clean, safe and affordable housing. Income-restricted housing typically receives some manner of financial assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy. There are two forms of income-restricted housing: public and private. Public housing is managed by a public housing authority, which was established by state law to provide affordable housing for low-income people. Private housing is owned and operated by private owners who receive subsidies or zoning relief in exchange for renting to low- and moderate-income people. Most providers of housing assistance use HUD's Area Median Income (AMI) limit thresholds to determine eligibility for their programs.

Low Opportunity Areas

Areas with limited job opportunities or desirable employment as well as limited educational, recreational, and service opportunities and amenities. Low opportunity areas may have limited access to public transportation systems.

Market rate housing

Housing that has rent levels or sale prices that are consistent with the housing market of the surrounding area. Market rate housing includes all housing that is not income-restricted. It includes lower valued housing to higher valued housing. Weak housing markets have market-rate rents or sales prices that are lower than stronger market areas. Market-rate housing may have tenants who pay a portion of their rent with a voucher, such as a Section 8 (this is a housing subsidy in the form of rental assistance that tenants can use to find rental housing in the private market and is paid to a private landlord).

Non-Entitlement Community

A city or town that does not receive Community Development Block Grant funds directly from the federal Department of Housing and Urban Development (HUD). In Massachusetts, the non-entitlement communities apply directly to the Massachusetts Department of Housing and Community Development for CDBG funding. Non-entitlement communities in Massachusetts fall into one of three groups: Mini-Entitlement Community (receive the highest level of state-distributed CDBG funds due to their high statistical indication of need, poverty rate and size), CDF I Community (communities with high statistical indication of need), and CDF II Community (communities that are not eligible for CDF I due to lower statistical need). A full list of the CDBG funding eligibility categories can be found in the Appendix.

Non-family (household)

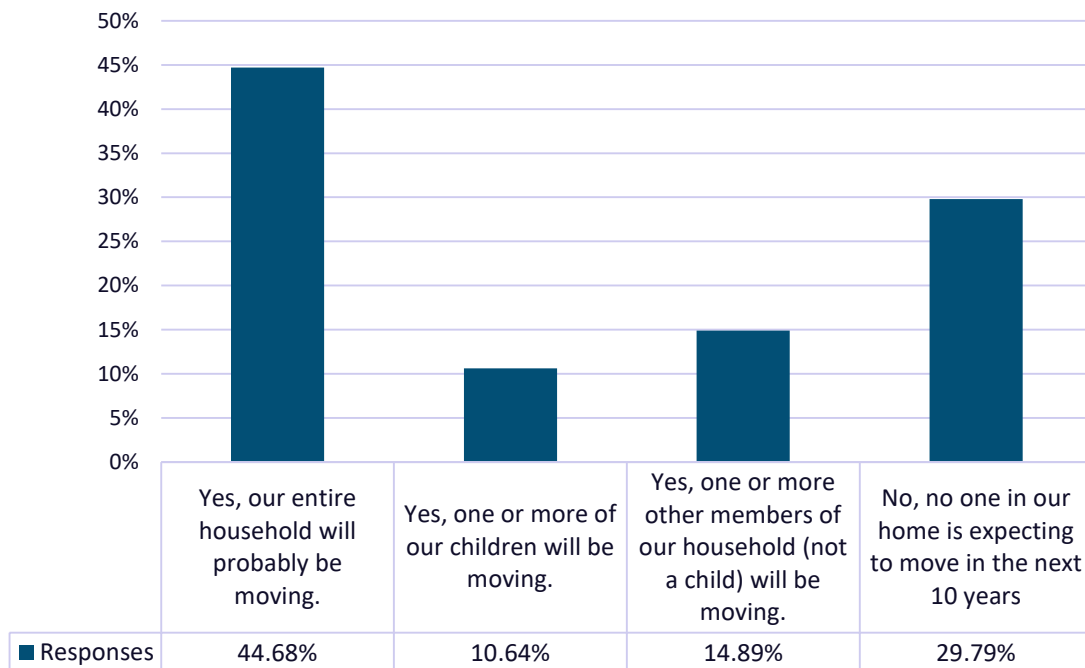
A non-family household consists of a householder living alone or with nonrelatives only, for example, with roommates or an unmarried partner.

Springfield Metropolitan Statistical Area

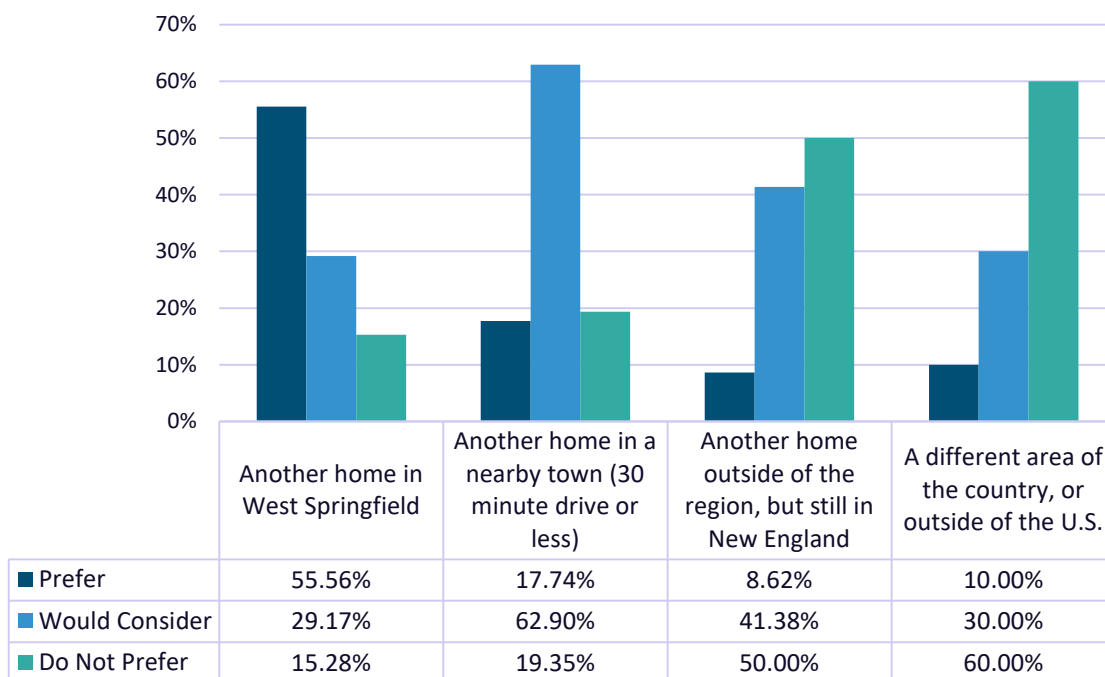
The Springfield Metropolitan Statistical Area includes all communities in Hampshire and Hampden County. A "metropolitan statistical area" is a federally designated geographic region with a relatively high population density at its core and close economic ties throughout the region. The United States Office of Management and Budget designates metropolitan statistical areas. The federal government uses this geographic designation for statistical purposes, such as setting the Area Median Income limits for the greater Springfield region.

Appendix 3: Community Survey Results

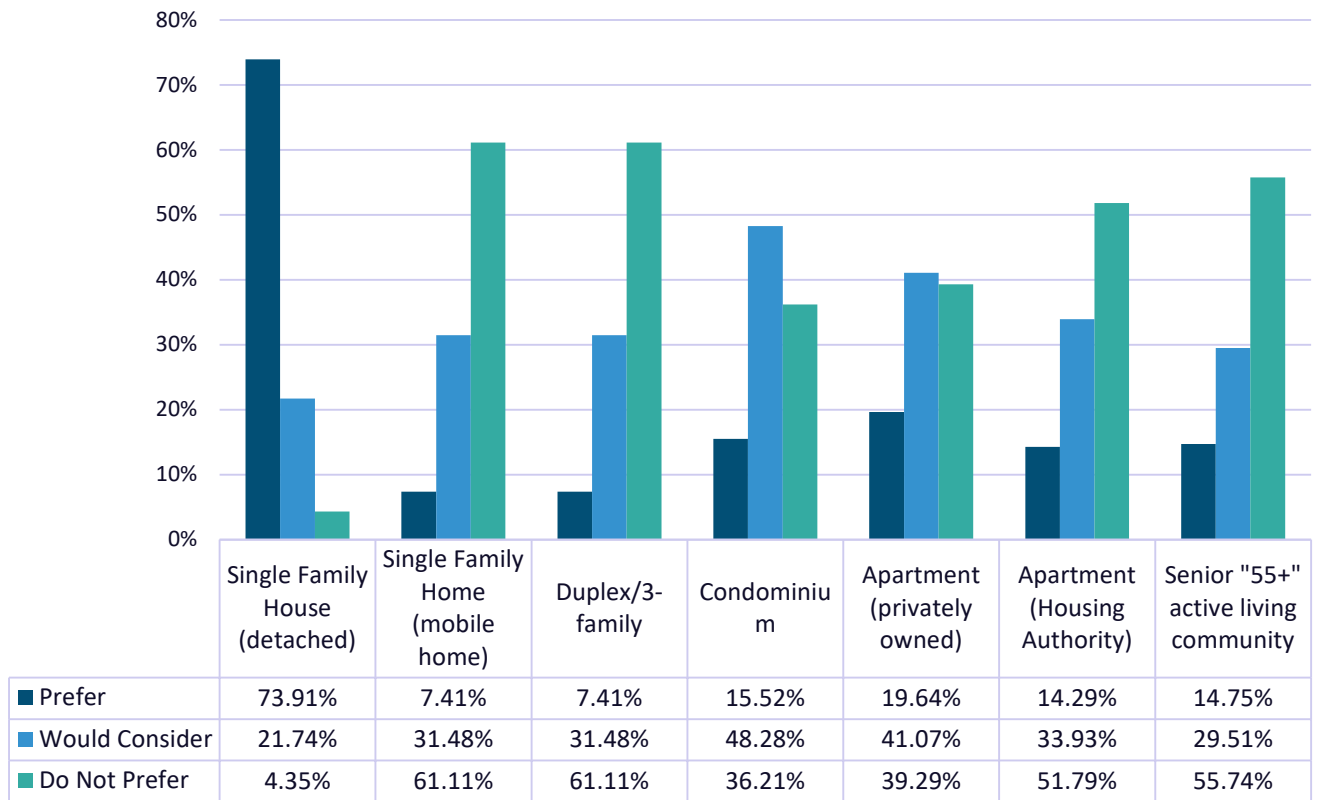
QUESTION 1: ARE YOU OR SOMEONE IN YOUR HOUSEHOLD LIKELY TO MOVE IN THE NEXT 10 YEARS? (IF NO, SCROLL TO QUESTION 4)



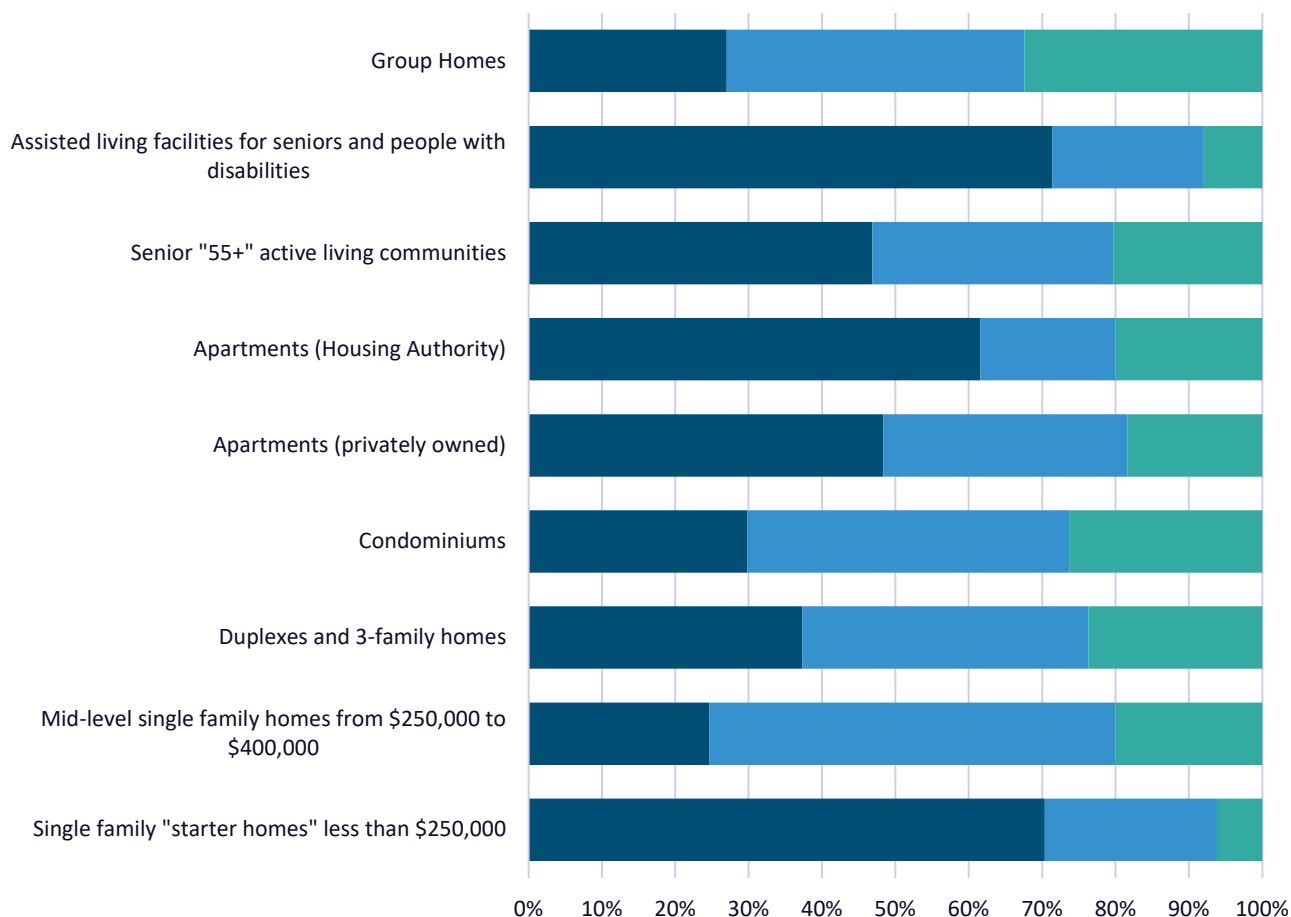
QUESTION 2: WHERE WILL THE PERSON (OR PEOPLE) WHO ARE GOING TO MOVE PREFER TO LIVE NEXT?



QUESTION 3: WHAT TYPE(S) OF HOME(S) WOULD YOU, OR THE PEOPLE WHO ARE LIKELY TO MOVE, PREFER FOR YOUR NEXT HOME?

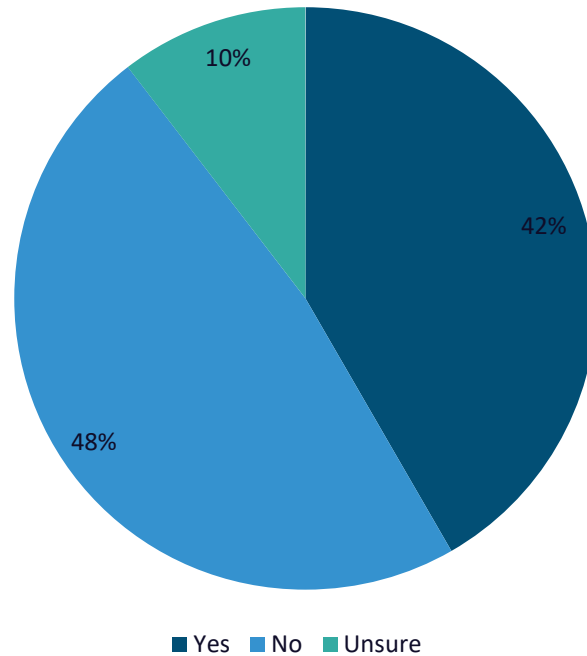


QUESTION 4: DO YOU THINK THERE ARE ENOUGH OF THE FOLLOWING TYPES OF HOMES IN WEST SPRINGFIELD?

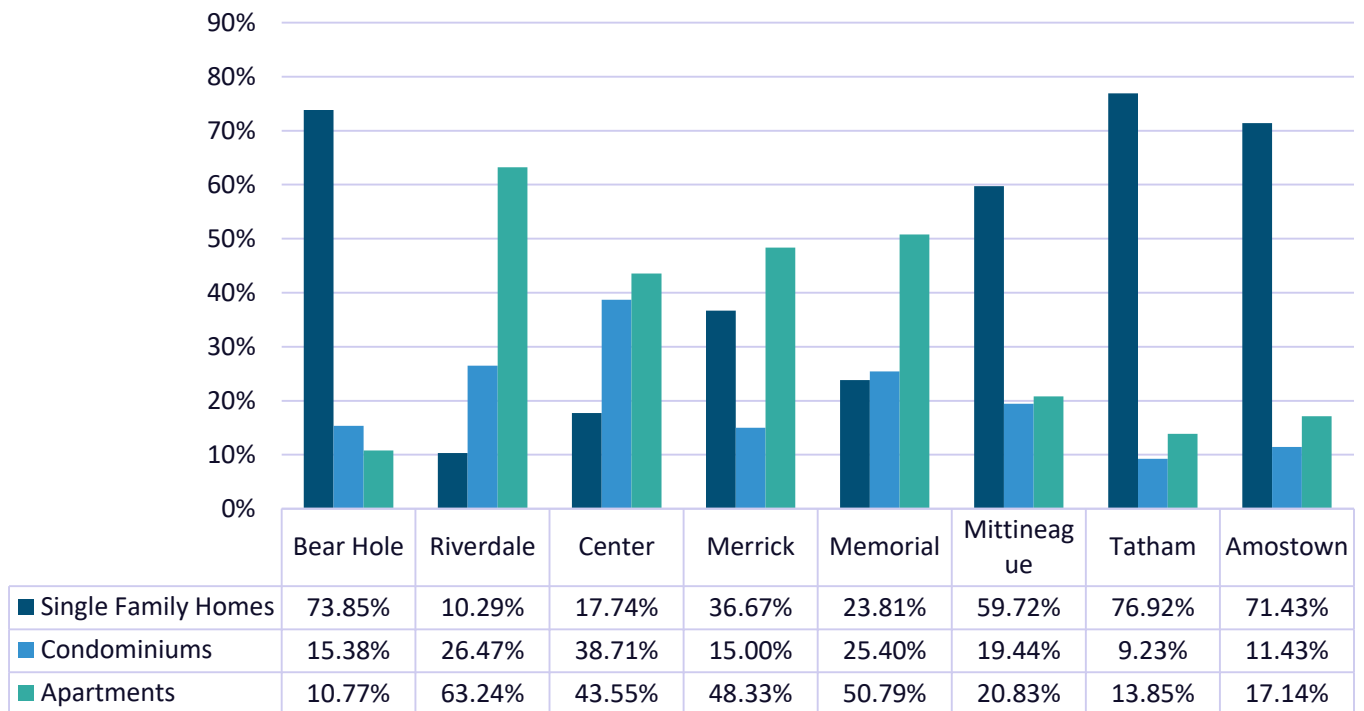


	Single family "starter homes" less than \$250,000	Mid-level single family homes from \$250,000 to \$400,000	Duplexes and 3-family homes	Condominiums	Apartments (privately owned)	Apartments (Housing Authority)	Senior "55+" active living communities	Assisted living facilities for seniors and people with disabilities	Group Homes
Not Enough	62.64%	19.28%	26.83%	22.37%	37.18%	48.19%	35.71%	51.72%	12.99%
Right Number	20.88%	43.37%	28.05%	32.89%	25.64%	14.46%	25.00%	14.94%	19.48%
Too Many	5.49%	15.66%	17.07%	19.74%	14.10%	15.66%	15.48%	5.75%	15.58%

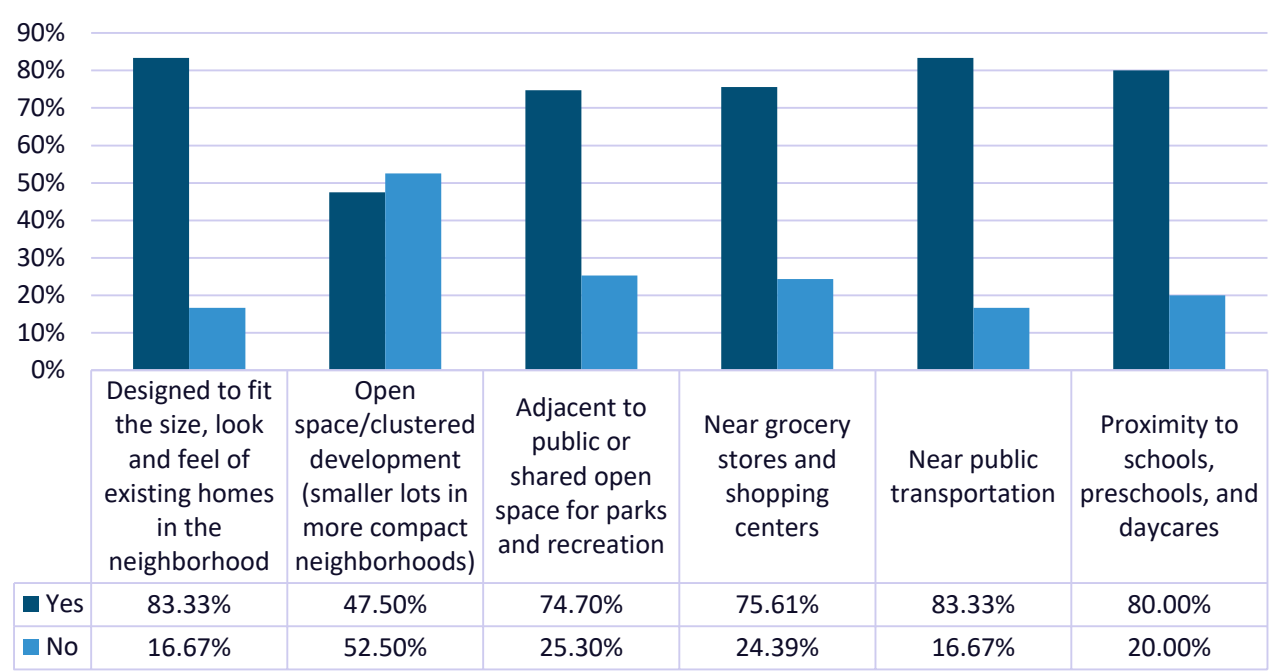
QUESTION 5: HYPOTHETICALLY-- IF YOU WANTED TO BUY A HOME IN WEST SPRINGFIELD TODAY, ASSUMING THAT THE MEDIAN HOME COSTS \$218,300, COULD YOU AFFORD IT?



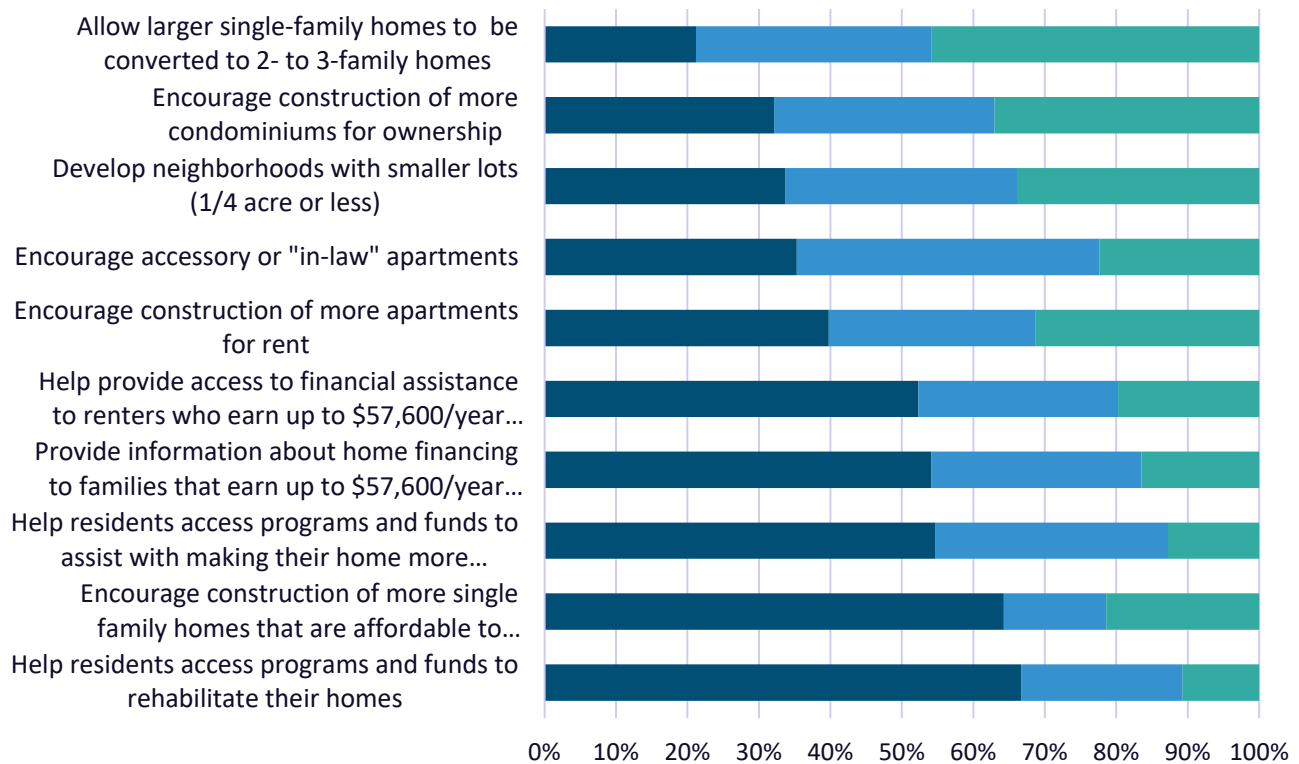
QUESTION 6: WHERE DO YOU THINK MOST NEW HOMES, CONDOS AND APARTMENTS IN WEST SPRINGFIELD SHOULD BE LOCATED?



QUESTION 7: WHAT QUALITIES DO YOU THINK ARE NECESSARY FOR NEW HOMES THAT WILL BE BUILT IN WEST SPRINGFIELD?



QUESTION 8: WHAT SHOULD OUR PRIORITIES BE FOR HELPING TO KEEP HOMES AFFORDABLE AND IN GOOD CONDITION FOR PEOPLE WHO LIVE IN WEST SPRINGFIELD OR WHO MAY WANT TO MOVE HERE?



	Help residents access programs and funds to rehabilitate their homes	Encourage construction of more single family homes that are affordable to families earning up to \$57,600/year (family of 3)	Help residents access programs and funds to assist with making their home more accessible (ramp into home, grab bar in showers, stair lifts, etc.)	Provide information about home financing to families that earn up to \$57,600/year (the "low/moderate income" threshold for a family of 3)	Help provide access to financial assistance to renters who earn up to \$57,600/year (family of 3) to pay increase in rent	Encourage construction of more apartments for rent	Encourage accessory or "in-law" apartments	Develop neighborhoods with smaller lots (1/4 acre or less)	Encourage construction of more condominiums for ownership	Allow larger single-family homes to be converted to 2- to 3-family homes
■ High Priority	66.67%	64.29%	54.65%	54.12%	52.33%	39.76%	35.29%	33.75%	32.10%	21.18%
■ Medium Priority	22.62%	14.29%	32.56%	29.41%	27.91%	28.92%	42.35%	32.50%	30.86%	32.94%
■ Low Priority	10.71%	21.43%	12.79%	16.47%	19.77%	31.33%	22.35%	33.75%	37.04%	45.88%

QUESTION 9: WHAT IS THE MOST IMPORTANT THING THAT YOU THINK WEST SPRINGFIELD SHOULD DO TO IMPROVE THE QUALITY AND AFFORDABILITY OF HOMES IN OUR TOWN?

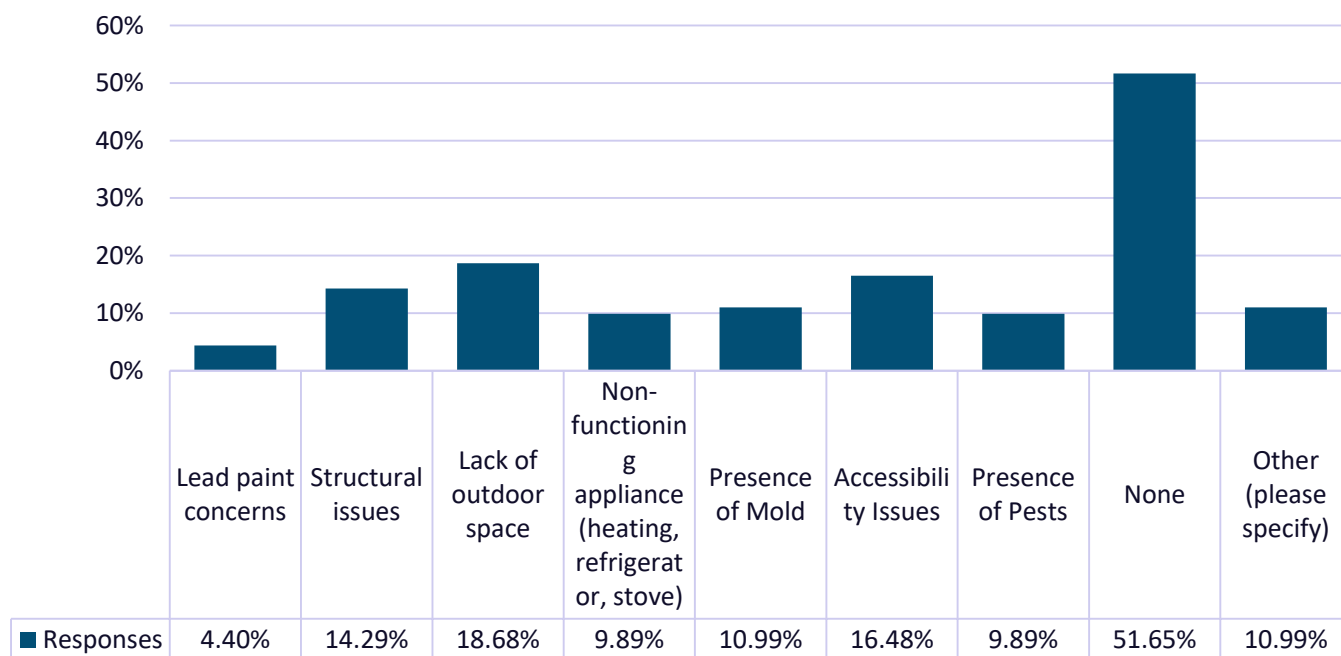
- clean streets, marked route, safe intersection with visible signs
- Improve the schools!
- Bring back and encourage the cleanup of the downtown area. More restaurants and shops. Also clean up the trash along Riverdale etc. Memorial Drive is looking "better" sort of so do the same in and around Riverdale/Rt 5 and downtown.
- Consider tiny homes such as shipping container, prefabricated foldable homes as an organic to living in West Springfield. These are good for college students. It's affordable. No more quarter million homes that people can't afford. Allow small businesses to participate in affordable spaces for small businesses occupancy.
- Build Nice All Electric 1 & 2 Bedroom Condos with very affordable HOA fees all around the city. Perhaps in the 650 to 850 sq. feet range with central air and central heating. Attempt to keep the sale of the condos below \$100,000 for a 2 bedroom condo and below \$75,000 for a 1 bedroom condo. This would help dramatically in making living very attractive and affordable for many low and moderate income families and individuals.
- Cluster high density living near the highway. Consider miles driven to move around town.
- Change of Heart
- Have Cost Lower
- Help keep the value of existing homes. Homeowners who rent should keep their properties up by doing ongoing maintenance. Cut grass, paint house. When one house looks terrible and unkempt, it hurts value of others in area.
- More single story homes. There is a gap for people (family of 2) that earns between \$55,000 and \$70,000 in annual income.
- Build more apartments for the elderly and disabled.
- Reduce unnecessary taxes and expenses, encourage property owners to take responsibility for the public area around them, encourage volunteer clean-up of public spaces, allow increased supply of housing, look to apartments and developers with low prices and good service to see what is working (i.e. Home Like Apartments on Craig Drive, etc.)
- Create spaces for younger adults who may want to live in the community but are not interested in purchasing a single family home (ie: condos and modern apartments). Build more modernized apartments and condos. Build more affordable apartments.
- More variety, newer homes that are not "mini-mansions" but are more affordable and smaller.
- Help more with the low income families
- Handicapped accessibility
- Help homeless
- Not the role of government.
- Almost no new construction
- MAKE THE APPLICATION PROCESS EASIER FOR YOUNG ADULTS AND OR SINGLE PARENTS!
- no answer
- More apartments and condos.

-
- I think they are affordable.
 - My question is. What's your objective here? Is this about you trying to grab state funding at a cost to everyone's safety and security in this town? Why is Bear Hole an option here? Are you trying to decimate the property values for the rest of us? If you do this the folks that pay the highest property taxes will leave West Springfield.
 - Encourage high skilled business to come here. Promote education / training to those in w.Spfd. to increase their potential while reducing crime. Grants to older homes making them modern and energy efficient to lower bills while maintaining good communities that have pride of American dream. Also housing that has access shops, Dr.'s. for ease of use. Promote healthy lifestyles and anti-crime.
 - Grants from town / city
 - We don't need any more low income housing. We don't want to be Springfield and Holyoke
 - More funding for low income families, with children, for housing. Keeping rents at a state minimum on square footage, and bedrooms, so people can afford them. .
 - Low rents
 - ?
 - Clean up the areas of town that have single family houses in disrepair. So many houses are going derelict from a lack of maintenance. Consider demolishing a few houses in congested neighborhoods and creating public greenspace.
 - Nice areas for families that are affordable all around. City setting or rural. Affordable, so people aren't miserable and struggling to provide.
 - A development of small cape style houses that people can purchase as starter homes. Turn Cowing into apartments when the new school is built.
 - Keep bringing in low affordable housing and it will decrease the values of our homes in the range of \$350g+.
 - Make more affordable apartments for people with low income
 - Allow smaller lots for smaller homes.
 - Consider encouraging multi-generational and other nonstandard lot uses.
 - Pass the blight ordinance. Maintain quality of single family home neighborhoods. Clean up the town before new building is started.
 - Affordable condominiums-- too many new condo complexes sell at over \$300k. Building cohousing development. Housing development with Dog Park.
 - Why so focused on "affordability?" Please explain. It is almost as though it is your goal to import more low-skill, low-earning, non-English speakers into West Springfield. Please stop doing that. They are leeches on the productive, "high-quality" individuals and families in town.
 - New housing of all types should be energy renewable/sustainable to reduce energy costs. Solar and geothermal for heating and electric, cisterns for water collection and storage for use during drought, building structures to utilize the benefits of the sun ie: windows facing south and west, tile flooring, etc.
 - To increase the population and the economy of the city
 - DEVELOP A PLAN OF ACTION FOR AFFORDABLE HOUSING
 - Limit building McMansions on large plots of land. Rehabilitation of properties in Elm Street

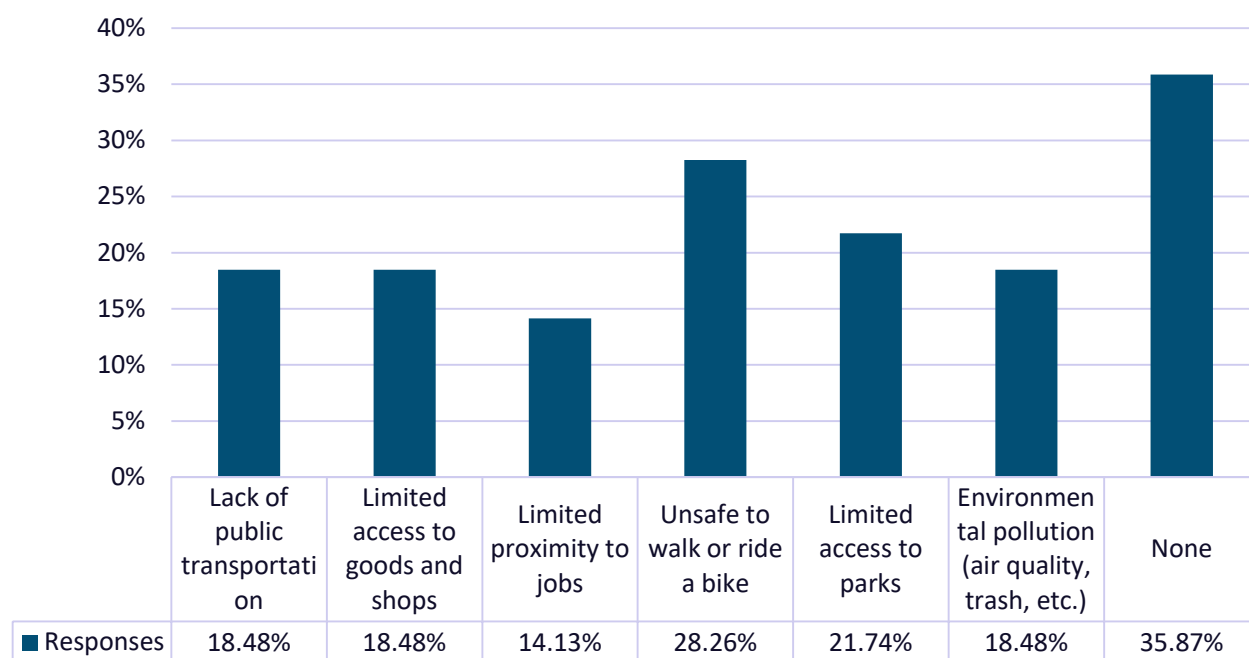
Main Street and Union Street areas.

- I don't see why this is a priority.
Our schools are overcrowded and we are seeing more wildlife in our yards. We need to preserve what we have
- Price and availability. Easier access to information
- More single family, mid-size (around 1200-1400) square foot homes near to public transit and downtown area.
- Build development of small starter homes.
- more affordable money wise
- We need to have affordable housing for the elderly. Too many elderly cannot get into the housing authority and they are leaving Westside
- Tear down dilapidated buildings such as the Medallion Hotel on corner of River St. and Memorial Avenue, and rebuild affordable housing on the lots!

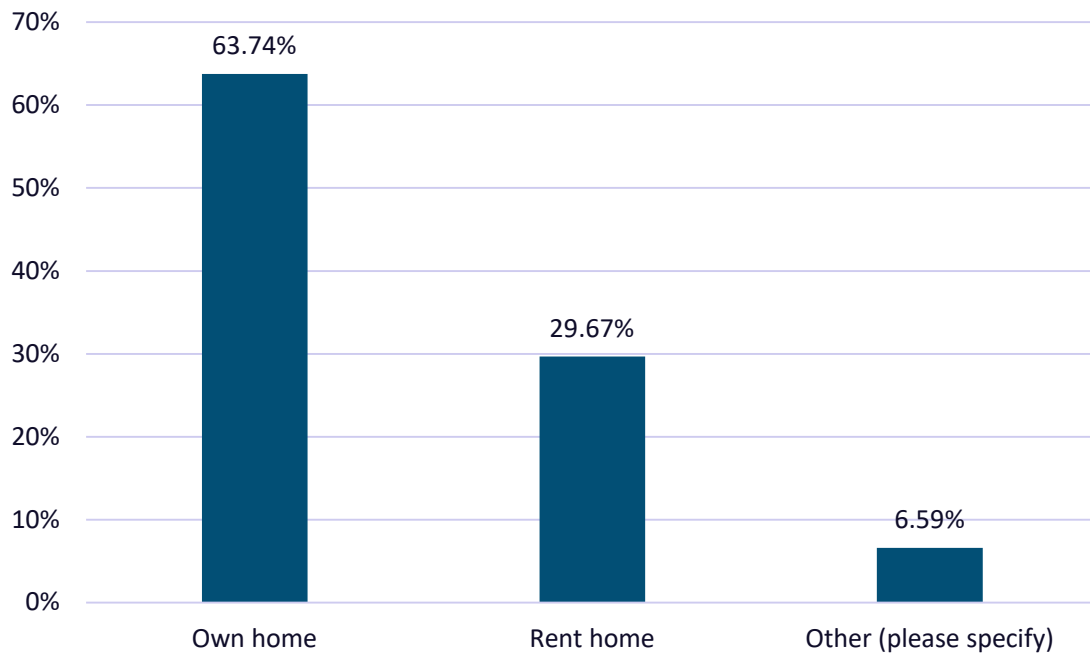
QUESTION 10: DO YOU FACE ANY OF THE FOLLOWING CHALLENGES IN YOUR HOME, IF ANY? (CHECK ALL THAT APPLY)



QUESTION 11: DO YOU FACE ANY OF THE FOLLOWING CHALLENGES IN YOUR NEIGHBORHOOD? (CHECK ALL THAT APPLY)



QUESTION 12: DO YOU LIVE IN A HOME THAT IS OWNED OR RENTED BY YOU AND YOUR FAMILY?



QUESTION 13: WHAT BEST DESCRIBES YOUR TYPE OF HOME?

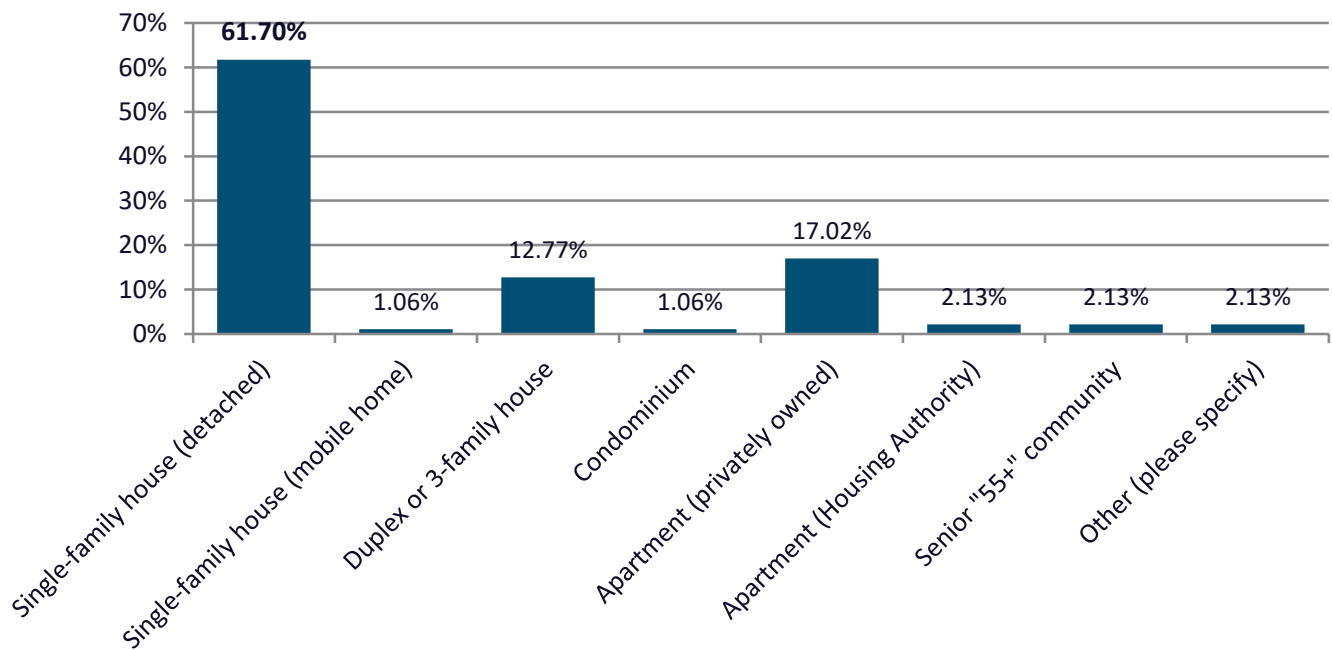


FIGURE 14: HOW LONG HAVE YOU LIVED IN YOUR CURRENT HOME?

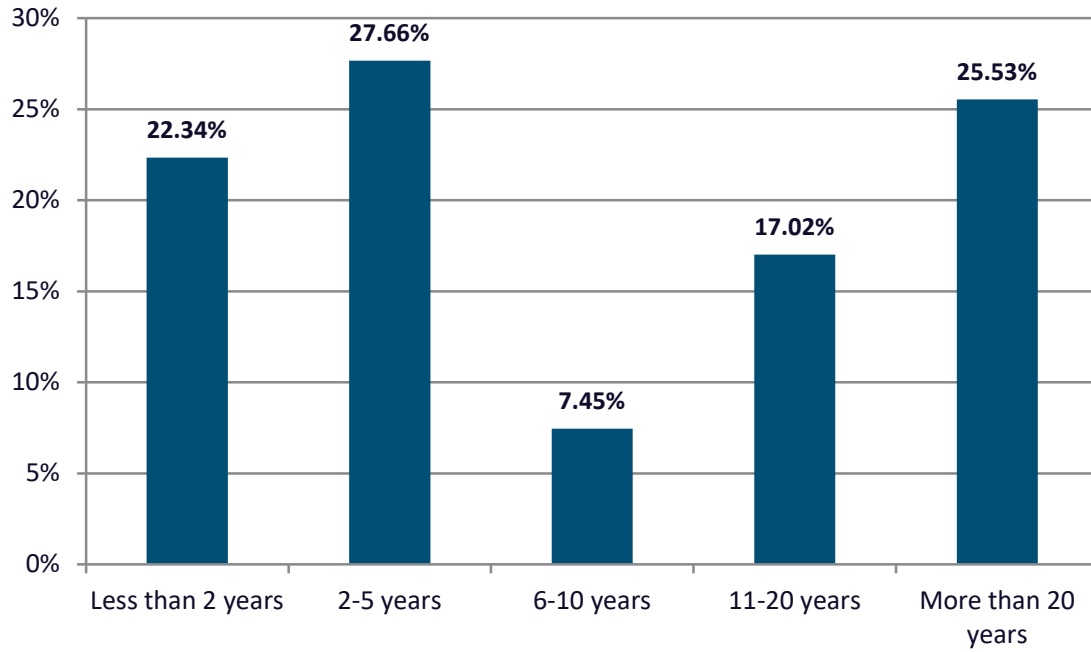
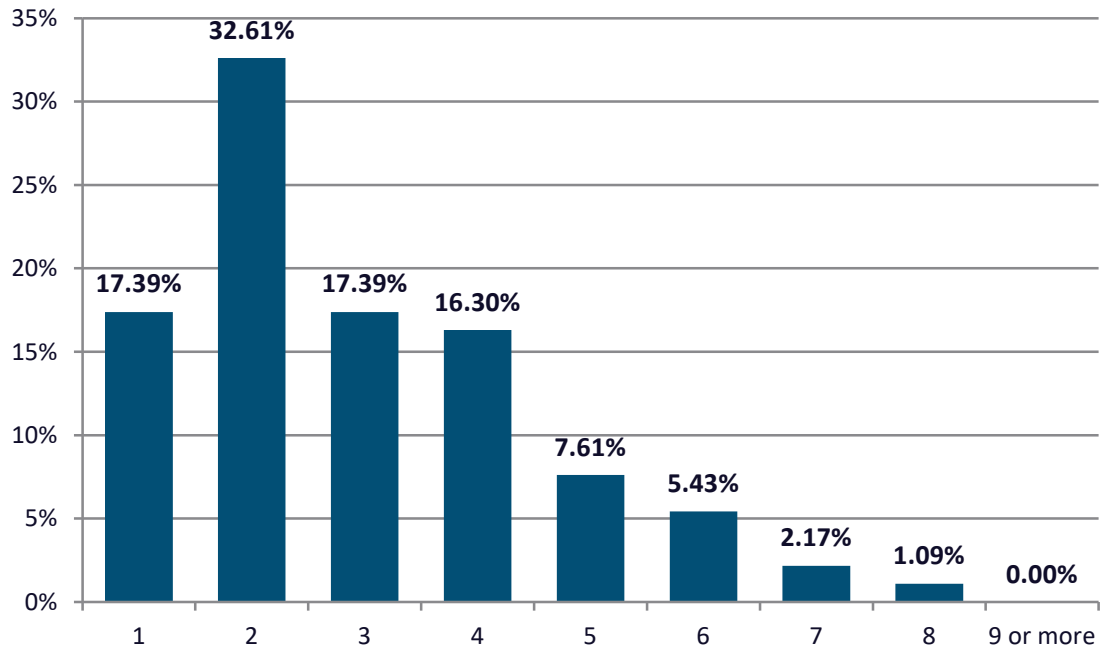
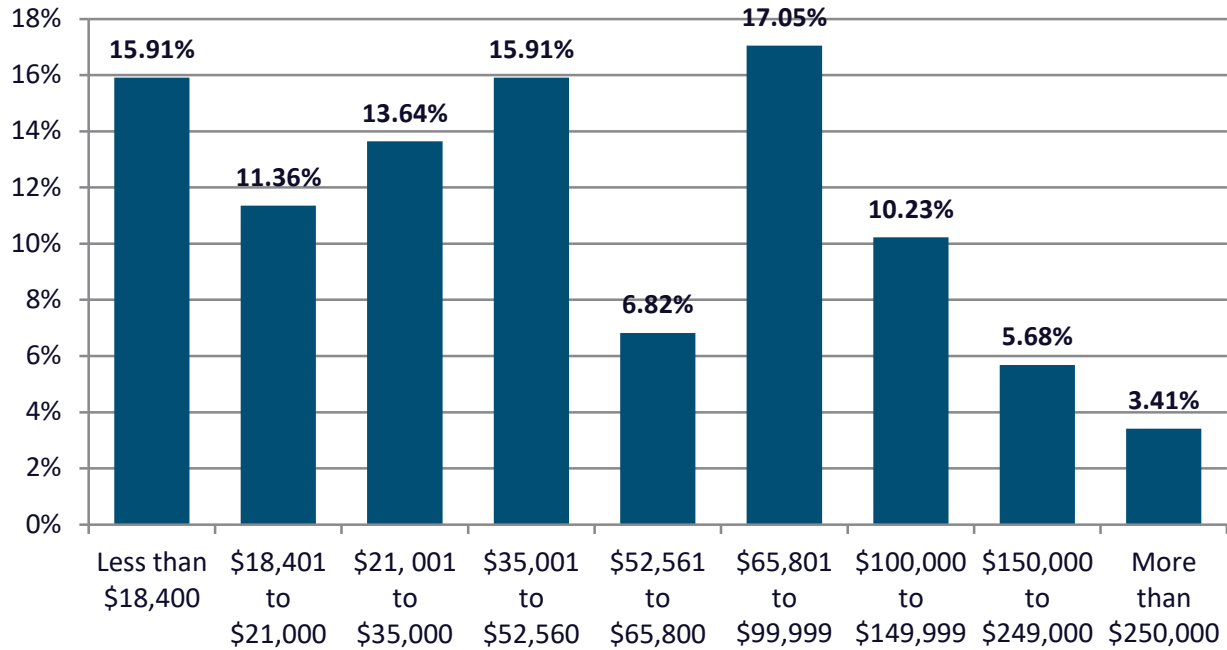


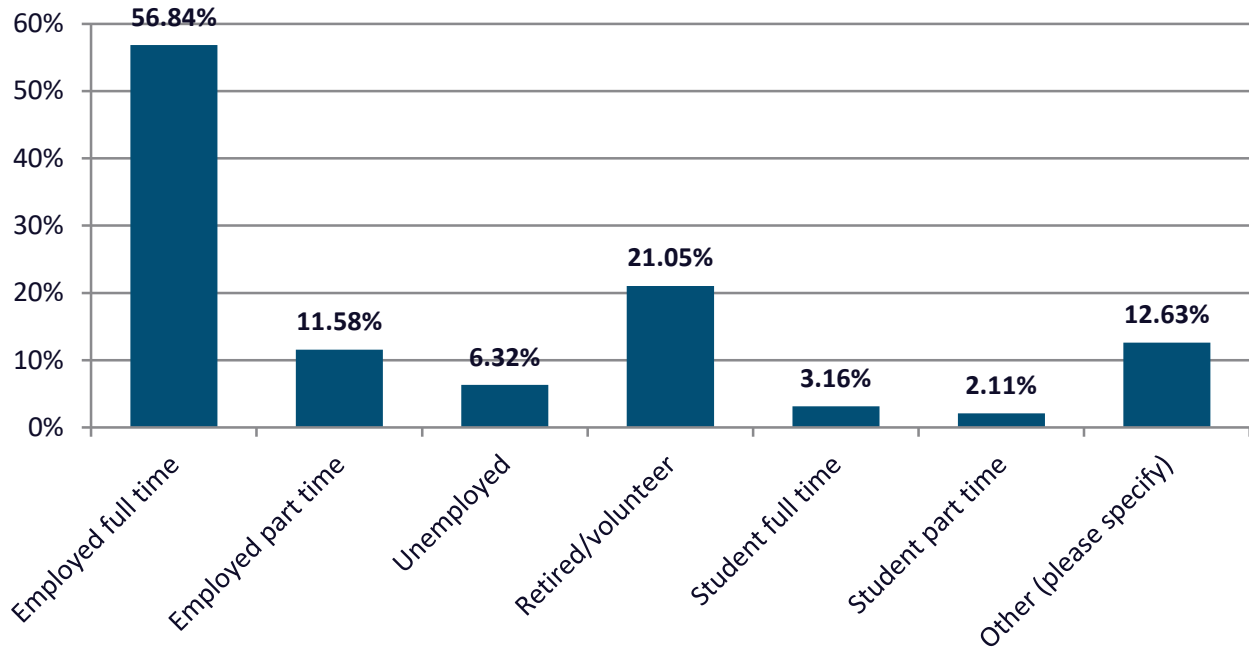
FIGURE 15: HOW MANY PEOPLE LIVE IN YOUR HOUSEHOLD (INCLUDING YOU)?



QUESTION 16: PLEASE CHECK THE RANGE FOR YOUR HOUSEHOLD'S ANNUAL INCOME FOR LAST YEAR.



QUESTION 17: WHAT BEST DESCRIBES WHAT YOU DO? (CHECK ALL THAT APPLY)



QUESTION 18: WHAT NEIGHBORHOOD DO YOU LIVE IN?

